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Financial Assistance Guidelines

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Financial Assistance is a key component of an overall Care strategy. Having clear principles and guidelines with an aligned church-wide approach contributes to the success of Financial Assistance in providing a consistent response of care, along with a next step for every guest.

## BUDGETS

To begin, it’s important that when we talk about Financial Assistance, we’re all talking about the same budget area. So ~~while~~ a financial Care need is supported through ~~either~~ ~~the Community Care budget~~ ~~or~~ the Congregational Services budget, ~~these guidelines are specific to the Community Care budgets for financial assistance.~~

## Congregational Services Budgets

Budget Use: Caring for our Congregational Members who are experiencing a major life event—a birth, a death, etc.

Examples: Flowers, baby gift, sympathy cards/gifts

## ~~Community Care Budgets~~

Budget Use: Caring for our Congregational Members who need financial support; helping bring stability to physical needs—the “Four Walls” of food, utilities, shelter, and transportation (in that order)

Examples: Food gift card, utility bill, FPU, etc.

NOTE: Local Outreach budgets are NOT part of Care since the primary purpose is to support efforts serving people outside the church, sometimes in partnership with organizations or during opportunities like Serve Day and Second Sat Serve.

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# Community Care Budget Overall Principles, Guidelines, and Philosophy

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## Why and What of Financial Assistance

The goal of Financial Assistance through the Congregational Services ~~Community Care~~ budget is to assist guests to meet their immediate need and then be equipped with a next step to take. This can be individuals or families. It’s important to know that through Financial Assistance, we continue to fulfill our mission as a church to introduce people to Jesus and the life-changing adventure with him. With anyone who is in financial

crisis, it is best to assist in helping bring stability to physical needs—the **“Four Walls” of food, utilities, shelter, and transportation** *(which are in order)*—but we also want to be sure their spiritual needs are met, which involves an assessment of their relationship with God. Our hope is that we can be a part of introducing them to biblical principles of money management as well as the fact God has a purpose and plan for their lives.

## Fundamental Principles

To accomplish this, there are important, fundamental principles to always keep in mind with Financial Assistance:

1. The maximum level of financial assistance across categories is $1,000 ~~700~~. Most often our financial assistance does not meet or exceed that level, and is provided in one category. There are on occasion, however, special circumstances when an applicant is requesting a larger amount. These are only

considered if the applicant has a solid record of engagement (especially serving on the DreamTeam consistently). If this comes up, it is good practice to bounce the ideas off the

next leader up, the Senior Director of Dream Team ~~Ministry~~ or your direct report, for a second opinion (Proverbs 15:22). Any amount over $1,000 ~~700~~ must be managed by the NextSteps Director and preapproved by the Campus Pastor.

1. Financial Peace University is the most typical next step we discuss. This is the primary tool we use to help guests out of the cycle of dependence. FPU is a requirement for additional assistance going forward. If they cannot afford

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Ramsey+, we have options for a scholarship (process outlined below). We have found the money invested here can yield a huge return by giving the guest the tools to be financially successful going forward! We unapologetically share that FPU is a requirement for any future assistance—because it is in their best interest to go through it. Many people want the immediate need in front of them resolved, which is understandable, but they aren’t asking for what they really need. We want to treat the source of the issue, not just the issue itself! We have FPU Groups each semester so that,

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with others, they can build a blueprint for long-term financial peace. History shows us that helping an individual or couple complete FPU is a great investment in their overall financial future.

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1. In addition to a long-term tool like FPU Groups, assistance may also include working with other agencies as determined by guest needs. We want to ensure we are using the resources of the church wisely and in coordination with services that other agencies make available. Campus staff and the Care Team Coordinator must ensure they are updated on county and community resources, so they

can provide those options to guests as well as help equip the Care Team. For example, there are PIPP programs (The Percentage of Income Payment Plan), which help eligible Ohioans manage their energy bills year-round, or local food distribution programs.

1. If the guest refuses to attend FPU or refuses to follow guidance from the Care DreamTeam or Campus staff, we are no longer under obligation to assist the individual or family financially, other than a one-time immediate food need. Why? Consider verses like Hebrew 13:17 (NLT)—“Obey your spiritual leaders, and do what they say. Their work is to watch over your souls, and they are accountable to God. Give them reason to do this with joy and not with sorrow. That would certainly not be for your benefit.” On the other side

of the coin, church leaders are under spiritual obligation to give good and fair next steps—that is why we meet the immediate food need and also identify a tangible next step.

James 3:1 (NLT) says, “Dear brothers and sisters, not many of you should become teachers in the church, for we who teach will be judged more strictly.”

## Additional Guidelines

There are areas we want to be sure all staff and any Care DreamTeam members or leaders serving in this area are aware of overall too, both financially as well as relationally:

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1. We are not set up to provide emergency assistance beyond a one-time gift of grocery cards without a face-to-face meeting.
2. Financial Assistance, including a one-time Kroger gift card, requires a digital form to be filled out in Rock by the guest.

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* 1. This is a key step that must not be skipped. It helps the guest assess where they are and also starts the appropriate and needed paper trial.

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* 1. The forms are not publicly available due to our inability to serve everyone who may need assistance, but they are always available to staff and the Care Team to provide to a guest.
     + If the guest has contacted a staff member or DreamTeam member who is not on the Care DreamTeam, the Connect Card is the best way to start the process. This is available on our app (under Connect with Us on the homepage) or by texting Connect to 419-419-0707.
     + This will create a connection to the NextSteps Director so they can provide the application and

set up a Financial Assistance Care meeting if needed. Our guiding principle is if the individual or family needs help beyond a one-time gift card, they will need to meet with a Care Team member specific

to Financial Assistance and Guidance and/or the Campus staff member. Gift cards can be given out without a face-to-face meeting; however, a guest application is needed.

- Gift cards can only be given out by approved staff and/or Care Team members at your campus. These must be treated like cash and carefully logged. As of Feb 2021, this remains a process done by paper as outlined below. There are plans to move this to Rock in the near future.

1. We do offer short-term financial guidance (2-4 brief meetings), but we believe life change happens in the context of relationships, so a good option for long-term financial mentoring and change is a Financial Peace University (FPU) Group.

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a. We want the next step we provide to help them make wise choices for the future as well as care for them today.

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1. As stated above, we also partner with other ministries in our communities.

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* 1. Each Campus has a list of local agencies we partner with or can help connect someone with.
  2. In many cases, we give financially to the ministries to help resource what they do.

1. We do not offer long-term counseling options and we do not have licensed counselors on staff. This is not a service we provide—instead we refer guests to this service using the Counselor Referral list.
   1. The Counselor Referral list is vetted and approved so that a long-term option is available through that list. It’s available on CreekHelp to download and send to guests.
   2. We ask that no counselor be recommended outside of that list.
2. United Way 2-1-1 is a 24-hour information and referral service line that can also be very helpful to provide to a guest as an option.
3. Each of us is responsible for using our church resources wisely. It’s important all team members take responsibility for knowing what assistance to provide and if the budgets are in a position to offer the assistance. Updates should be provided to the team on a regular basis from the NextSteps Director and/or Campus Pastor. Any questions can also be directed to them.

# Financial Assistance Types and Guidelines

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We offer some financial assistance in the following areas, dependent on level of engagement:

* Food
* Utilities
* Housing
* Transportation, primarily in the form of vehicle repair

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While some of the process and what is needed for documentation is outlined below, for detailed how-to and what is needed for each

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request, please see the Benevolence tab in Rock, which includes step- by-step instructions for each type of assistance. The goal in outlining types and guidelines here is as to provide an overview and guidance for decisions on financial assistance.

It’s important to note that we do not provide financial assistance for medical bills, student loans, credit card debt, cell phones, or needs on behalf of a 3rd party. See below for more details.

## Food Assistance

Food assistance is provided to meet an immediate food need.

**Guidelines:**

* We are commanded to feed the poor, so no matter the level of engagement, we want to ensure a family

experiencing a food shortage is met in that short-term need.

* Sometimes that need is met with a bag of non-perishable items provided through the campus.
  + The Next Steps Director or Care DreamTeam member can shop for non-perishable items or place an order using ClickList for pick-up.
    - The receipt is submitted for reimbursement following the typical reimbursement process.
  + Bags of food are then assembled by the campus team or member of the Care Team, and held at the campus for distribution.
* Each campus has $25 Kroger gift cards available on hand to provide to families with an immediate food need.
  + These are on the campus order form for reorder.
  + Campuses are given gift cards with a printed list of the gift card numbers they received.
  + Campuses fill out the required information on the printed list.

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* + Once campuses have given away all gift cards from a list, they send the list with names back to finance in the transfer.

## Utility Assistance

Utilities is defined as natural gas, electric service, propane, or water service.

**Guidelines:**

* ~~The only time we provide financial assistance with utilities~~

~~is when there is a written warning of disconnection of service~~.

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* The guest must provide a copy of the current utility bill ~~with “disconnect” on the current bill~~. (This is also used to submit

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the request in Rock.)

* Depending on the circumstances, we will provide the amount showing on the bill ~~to stop the disconnect~~, and sometimes bring the guest to current (providing up to $~~1,000~~ ~~700~~, as stated above).
* When we are going to provide assistance, it’s best to call and tell the utility company:
  + Share that we are going to help and the amount of the assistance.
  + They will typically note this in the system and prevent a disconnect from happening.

## ~~We do NOT assist with “late” utility bills.~~

* **No assistance** will be offered for cable, internet, or cell phones. These are not “utilities” under the definition of the Four Walls as outlined earlier. If the guest has a “minutes” based cell phone, they can be given a Kroger card to purchase phone cards at Kroger, but the intention of the Kroger cards is to fill that first need of food.

## Housing Assistance

Rent or mortgage payments

## Guidelines:

* ~~We only assist with rent once an “Eviction Notice” or “Notice to Vacate” has been presented to the applicant.~~
* We rarely cover the full amount of the deficit, as it is usually over our maximum guideline of $1,000 ~~700~~.
* We also determine through the application process and intake session if the guest is able to contribute toward the shortfall (i.e. they pay $350 and we pay $~~3~~650).

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* To process the request, we will need a copy of the past due bill ~~“Eviction Notice” or “Notice to Vacate,”~~ along with an IRS W-9 form that the landlord will need to complete (per IRS rules).

The landlord is the one with the W-9 form. If we have sent a check to the landlord in the past year, the W-9 may be avoided, but this is not typical. For full details on what

is needed, please see the Benevolence tab in Rock. Required documents must be uploaded in Rock to the benevolence request. Here are some helpful tips and things to be prepared for:

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* + Getting this W-9 from the landlord is not easy.

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* + They rarely believe the tenant and think it’s a scam.
  + If they don’t have a business ID, they have to give their real social security number.
  + Getting this document signed is usually the most difficult part of the whole process.

Some helpful language when talking to the landlord on the phone:

“Hi, I’m , calling on behalf of your tenant . I represent CedarCreek Church and your tenant has applied for financial assistance with us to help with their rent. We have agreed to pay

amount, but per IRS rules, as a non-profit we must have a completed W-9 form to do this. We would love to help your tenant pay their bill but unfortunately, without this form, we cannot do so. If you have any questions about this process, our financial department is ready to answer them. You can call the church office during business hours to reach the finance department at 419-661-8661. You’ll be hearing from your tenant shortly, and they have agreed to bring you the blank form. Thank you for your help!”

## Vehicle Assistance

Routine maintenance, safety inspections, and oil changes

## Guidelines:

* The primary goal of CedarCreek Cars is to come alongside individuals to provide help and hope in the form of reliable transportation. However, we only have a small repair shop run by our faithful DreamTeam, so the demand always exceeds the help we are able to provide.
* In order to manage the demand properly, CedarCreek Cars is operated by appointment only and generally handles routine maintenance, safety inspections, and oil changes. We also try to provide a realistic view of future repairs and maintenance before an emergency arises and causes a breakdown.

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* To request assistance and provide specific details regarding a guest’s current situation, individuals and or families can email [Cars@CedarCreek.tv.](mailto:Cars@CedarCreek.tv)
* For the Greater Toledo area, in the event a repair is beyond the scope of our abilities, CedarCreek Cars has a good standing relationship with Tireman in Maumee—they will be able to assist in providing an estimate for the needed repairs. For Campuses outside the Greater Toledo area, it’s important to develop a connection with a local repair shop that the team can confidently recommend.

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# Financial Assistance Not Typically Provided

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We are often asked for financial assistance with car payments, funeral arrangements, and cell phones. The sections below speak to those directly and why we do not provide financial assistance for these:

## Funeral Assistance

We typically do not assist with funeral costs since the cost of term life insurance to cover funeral costs is minimal. It’s not often what families want to spend their money on, but rather than covering funeral costs, if the applicant has been vetted and found to be eligible for assistance based on how actively engaged they are, up to $700 in housing or utility assistance can be offered to allow the applicant to allocate some of

their normal household expenses toward funeral expenses. It’s also important to note that asking for financial help to bury a relative is a common money scam.

## Car Payment Assistance

Many clients have made poor transportation choices, either

by buying a car with a large payment, or buying at a “Buy Here— Pay Here” lot for exorbitant interest. They may ask for assistance with a late payment, but we rarely assist with car payments.

If we have done our due diligence with the guest during the Care Session, reviewing their application closely, we will likely find that they simply cannot afford the car, and making a payment is “delaying the inevitable.” We are NOT doing the client a favor by letting them keep a car one more month that they will likely lose in the near future anyway.

## Cell Phones

While this does seem like a necessity, there are more affordable options that most people don’t want to use. As noted, Kroger cards can be used to buy additional minutes for an as-you-go cell phone if it’s a necessity.

# Financial Assistance Types and Guidelines

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There are three types of applications for Financial Assistance. Each application helps to distinguish the guest’s level of engagement with church and the financial assistance they and their families are eligible for:

## Guest Application

* Who: Guests who do not attend CedarCreek
* Assistance eligibility: Gifts cards for food

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* Criteria: Completing the application. The purpose of the guest application is to gain very basic information from the family so that we can have basic tracking info and prevent “campus hopping” for assistance.

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* Assistance provided: Food gift card for $25 or a bag of non-perishable food that Campuses keep on hand

## Regular Attender Application

* Who: Guests who identify themselves as regular attenders
* Assistance eligibility: Limited housing, utility, and food assistance. See below.
* Criteria: Status needs to be confirmed in Rock and past Financial Assistance activity needs checked. Unfortunately, we often find that these applicants are rarely current attenders.
  + Before ANY housing or utility assistance is offered, their status needs to be confirmed in Rock.
  + For families, this is most often identified through how often their children have checked in to Family Ministries options.
  + For individuals, it may be through completing GrowthTrack, participation in a Group, etc.
  + Again, it is also a best practice to check for past Financial Assistance activity.
* Assistance provided:
  + If there is no VERIFIABLE current attendance record (for families in Kids or Students especially), assistance should be limited to $25-$75 Kroger cards (and in

rare circumstances, up to $200 toward utility or rent) with the encouragement that the applicants take a tangible next step to become more “engaged.” This could be through 1) regular attendance at weekend services, 2) completion of GrowthTrack, 3) attending a Group regularly, and/or 4) serving on the DreamTeam.

* + The heart behind this is to see them take next steps with us for a few months and then increase the financial help. Addressing the spiritual issues first

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is preferred whenever possible.

* + If there is verifiable current attendance and/or engagement, then it is up to the staff member or Care Team member to determine how actively engaged they have been. Most often, the assistance

remains in the limited amounts listed above; however, if they are actively engaged, see below.

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## Actively Engaged Application

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* Who: This application is for those who are actively engaged at CedarCreek.
* Assistance eligibility: All types of assistance at all levels offered, including housing, utility, food, and vehicle
* Criteria: A verifiable record of being engaged through Rock. If they are actively involved in a Group, the Group leader can be consulted and brought into the process.

This due diligence can also help to determine if the applicant has already been assisted by their Group (which happens frequently). Campus pastors can also determine engagement by their past giving, and may be an option for some guests.

# How-To Process: Financial Assistance Requests, Ramsey+ Scholarships, etc.

These are the steps to working with a guest through financial assistance:

1. Application
2. Financial Assistance Care Session
3. Process Financial Assistance
   * Complete Benevolence request
   * Complete Care note
4. Follow-Up Sessions (if applicable)
5. Next Step

## Application

* + Each guest requesting Financial Assistance needs to complete an application.
  + We can either email the direct link (guest, regular attender, active attender) or provide a way for them to complete the digital application at Guest Services, on an iPad at the Campus, etc.

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## Financial Assistance Care Session

Once an application is received by a guest, or completed during the weekend, a Financial Assistance Care Session is held (this may be scheduled, or done right at time of application completion). The goal is to allow us to practically assist the client with their finances and often we can find out more in a face-to-face conversation to identify a next step.

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During the Financial Assistance Care Session, the goal is to:

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* + Pray with them
  + Understand where they are on the spiritual journey and life-changing adventure. A resource to help with this is the Next Steps Resource, included as an appendix.
  + Understand their current financial picture
    - Remind the guest to focus on their “Four Walls.”

They should NOT be paying other bills (such as

credit cards or cable) unless the Four Walls are covered.

* + - Remember that many clients will be panicked, and we are to be the voice of calm, giving good godly counsel through their tough times.
  + Determine level of assistance, if provided
  + Develop next steps
    - Financial Peace University is the most typical next step we discuss (as outlined in a previous section).
      * If the timing of our FPU Groups does not work for the guest (for example, we are in the middle of a Groups semester), you can also suggest visiting DaveRamsey.com to find other opportunities in our area to participate in

a FPU class or group outside of CedarCreek.

* + - Attending the weekend service is also a key next step.
    - Schedule follow-up sessions if applicable.

## Processing Financial Assistance (Post Care Session):

It’s important to:

1. Complete the Benevolence request in Rock.
2. Complete the Care note in Rock documenting when the Financial Assistance Care Session took place and the next step provided.

## Completing Benevolence Request:

This is such a key piece of financial assistance, because keeping good records helps us serve and love the individual or family well. It helps equip other teammates across multiple campuses with the information needed to make good decisions when helping others, and is the most sustainable way to communicate across campuses

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what has already been done. It also helps us to track results so that we can confidently report how our funds are being used.

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All instructions for how to process the financial assistance requests are in Rock under the benevolence tab. As an overview, when you open the benevolence request in Rock, the types of assistance we provide are listed there with step-by-step instructions on how to process, including a place to upload documentation.

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A couple of examples of documentation needed by type of assistance:

* + Utility bills: Proof of this need is provided by presenting a CURRENT utility bill in their name with a prominent “DISCONNECT” warning displayed on the bill.
  + Housing: Proof of this need is in the form of an “Eviction Notice” or “Notice to Vacate,” along with an IRS W-9 form that the landlord will need to complete (per IRS rules).

If the decision is made to not provide assistance, update the status of the request in Rock to denied. If the guest does not respond to the request to meet, update the status of the request in Rock to denied.

There are two options for the Ramsey+ Scholarship:

1. **Partial Scholarship:** With a partial scholarship, the guest covers $25 of the Ramsey+ cost and CedarCreek covers the rest.

Process:

* + Campus NextSteps Director purchases Ramsey+ and charges their Community Care account. The Campus staff

can determine whether one year, six months, or three months.

* + The guest writes a check to CedarCreek Church

(put Ramsey+ in the memo) or provides $25 in cash to the NextSteps Director.

* + The NextSteps Director completes a deposit envelope, writing their Community Care account number and Ramsey+ payment for the name of the guest.

1. **Full Scholarship:** With a full scholarship, the guest covers

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the full cost of Ramsey+ upfront, but is then reimbursed 100% of the cost upon completion of FPU.

Process:

* + The individual or couple who wants to take FPU purchases a year of Ramsey+ directly from Dave Ramsey and saves their receipt.
  + Once they complete FPU, they can submit the receipt along with a signed letter from the Group leader showing they have attended at least 80% of Group meetings.
* This attendance is verified in Rock.

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* + Receipt is submitted for full reimbursement to the individual or couple.

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To complete the Benevolence request in Rock, choose the result type of Ramsey+ and enter the amount of the scholarship.

## Completing Care Note:

* + Document the meeting, what was discussed, and the next step provided in a Care note on the person’s profile in Rock.

## Follow-Up Sessions: Outlines and Recommendations Coming Soon

1. **Next Steps**

It may be through financial assistance where someone meets Jesus or takes a step on the life-changing adventure. While we’ve stated several times that FPU Groups and weekend attendance are the two most common next steps offered, CR is often a good next step too!

The problems the person’s facing are usually NOT just financial bad luck. There are usually some hurts, habits, or hang-ups affecting their financial wellbeing. It’s important to treat the whole person, not just the money issue. In addition, the Next Steps Resource also offers potential next steps if needed. Be bold and clear in the next step you offer—it’s ok to not be ok, but God doesn’t want people to stay there.

No matter what, we continue to fulfill our mission as a church to introduce people to Jesus and the life-changing adventure with him.

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