



GESHER L'TORAH MEMBER ASSISTANCE POLICY

Background

It is the policy of Geshher L'Torah that no person or family should be turned down from being a member in good standing and participating fully in the synagogue because of an inability to pay the annual dues, special assessments, essential religious school tuition¹, or other synagogue fees. In order to implement this goal, Geshher L'Torah vests its Finance and Budget Committee with the authority to determine who is eligible for financial modifications. To further respect the sensitive nature of the requests, and to limit those who may view the material, the Finance and Budget Committee has formed a Member Assistance Subcommittee to handle all financial modifications, and to keep all the information private.

The Member Assistance Subcommittee wants to be fair with each request. To that end, it has created a policy defining confidentiality, conditions acceptable for modification, trading the modification for volunteerism, how to apply, and agreements. It is hoped that with this small amount of formalization, the subcommittee develops a standard so that all applicants are treated consistently.

Policy Points

The following are the specific details of the policy:

1. The determination of qualifying financial hardship is determined solely by the Member Assistance Subcommittee of the Finance and Budget Committee. No other person is involved, except that the Treasurer is informed of the modification result (but not the reason or any other information) for the member. Because of the recognized sensitive nature of the topics to be discussed, all meetings of the Member Assistance Subcommittee are held in Executive Session. However, if any member disagrees with the result of the subcommittee, he or she may petition the full Board of Trustees for review.²

¹ The Geshher L'Torah Preschool is not considered essential religious school education, and therefore, it is the general policy of Geshher L'Torah to refrain from modification of Preschool tuition.

² According to the by-laws, it requires a two-thirds vote of the Board of Trustees to overturn the subcommittee's decision.

2. Financial Modifications are allowed when severe financial hardship is created under the following conditions:
 - a. Death in the immediate family.
 - b. Divorce.
 - c. Job loss.
 - d. Jobs that do not pay well.
 - e. Acute or chronic sickness or disability.
 - f. Legal claims.
 - g. Other significant life-altering event.

These events in themselves do not automatically grant a modification. They are the triggers that affect a person's or family's finances and require them to seek help.

3. A member who is already granted a modification is required to notify the Member Assistance Subcommittee immediately if there is a change in circumstances relating to the modification. Failure to do so can void the financial modification.
4. Financial modifications are exchanged for volunteer time whenever possible. We feel there are more ways to commit to Gesher L'Torah than with money, although we do need as much money as we can get to pay the usual bills and sustain our programming. We believe that both giving of money and giving of time are mitzvot. We wouldn't be where we are without the many people who have given of their services in so many facets of running the synagogue. We need people who are experts in business, good with people, have a particular skill, are detailed oriented, or are just willing to help out where needed. Towards this goal, we would expect that the greater the financial modification, the greater the volunteer time commitment is expected. In some circumstances, we understand the amount of time conflicts with childcare and multiple jobs, so we will work with each applicant as to the feasible amount of time required. The applicant should have a firm list of committees where he or she will volunteer. Gesher L'Torah has a large number of committees, and feels certain that there are some of them that will benefit from the member's contribution.
5. Pledges are not subject to financial modifications. Pledges are binding *voluntary* promises to donate to the synagogue, and therefore the member should make sure the funds are or will be available at the time the pledge is to be honored.
6. Financial modification begins when the member requesting a modification fills out a Confidential Financial Modification Application form and sends it to one of the members of the Member Assistance Subcommittee listed on the form.
7. Whenever possible, a written agreement between the Member Assistance Subcommittee and the applicant is drawn so that there is no misunderstanding of the modification or the reciprocal volunteer agreement. Failure to abide by the agreement can void the modification. The agreement also is useful when there are future changes in the personnel in the subcommittee.
8. The Member Assistance Subcommittee keeps confidential all conversations and material related to an individual's request and granting or rejecting of financial modifications.
9. Similarly, Gesher L'Torah requires that each member granted a modification keep that modification and related commitments confidential.
10. The Member Assistance Subcommittee may request copies of documentation to help it determine the type and degree of modification. This includes, but is not restricted to, tax filings, pay stubs, bills, and medical information. When no longer needed by the subcommittee, all documentation is either returned or destroyed. The subcommittee will try to avoid requesting such documents, but there are times when they are needed for clarification or backup. We hope for the applicant's understanding if the request is made for those documents.
11. In the cases where more than one member is in a family, the financial modifications apply to all those members, and each member must sign associated applications and agreements.

12. Financial modifications expire no later than 12 months from the date the agreement is signed. Depending on the specific circumstances, some modifications expire earlier. The expiration date is noted on each agreement.
13. A member must apply for financial modification no later than 60 days from the event or situation causing hardship. The applicant must be proactive, so that the modification request is not merely a strategy to lessen bills that have grown over time.