

There for You

Financial assistance

Application form

Your information guide to understanding why we ask the questions we do

If you would like further help in completing the application form or, are unsure about whether the help needed is something we would consider, please call us on 020 7121 5620 or email thereforyou@unison.co.uk



Introduction

Whilst the There for You application for financial assistance form contains many explanatory notes throughout as an aid to completion, these supplementary notes have been produced as a further guide to understanding the reasons why we ask for certain information .

**Please note the following
IMPORTANT INFORMATION
before reading further on**

- 1. We are not able to process incomplete applications.**
 - 2. If an application is incomplete – for example questions are unanswered, or supporting paperwork isn't included there will be a delay and the form may be returned.**
 - 3. The more information we receive at the outset, the quicker we'll be able to assess an application and reach a decision.**
 - 4. All information about an individual's situation is completely confidential however we strongly recommend that all applicants carefully read our Data Protection statement so that the circumstances when we may contact other organisations are fully understood.**
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Section 1: Tell us about your family

Membership number If you don't know your UNISON membership number, call UNISON Direct on 0800 0857 857 as they will be able to help with this.

Please note, to be considered for financial help, applicants must be up to date with their membership subscriptions and paying the correct subscription fee.

Your name is important so that we can contact you. If you have applied to us before using a different name (such as a maiden name) please tell us that name as well.

Age is useful for us to know. For example, if you are nearing retirement this is likely to have an impact on your finances and, will be taken into account as part of our assessment.

Preferred method of contact If your preferred method of contact is email, as well as your 'in-box', always check your 'junk' folder as its possible messages could be diverted here.

National Insurance number National insurance numbers are unique to individuals. If you have difficulty obtaining your UNISON membership number, your NI details will ensure we can trace your membership record.

Occupation This information will ensure we can put you in touch with other organisations that might be able to help. Or, we may contact them on your behalf.

Who shares your home with you? Helps us establish what other help may be available for you and your family and, so that we can ensure your state benefits and allowances are properly assessed.

Section 2: About the accommodation you live in

Knowing whether you are a home owner or you rent, helps us to understand your legal obligations and rights. It also means we can point you in the direction of appropriate advice if there are any worries regarding maintaining rent or mortgage payments. If you do own your home and are unsure of its

current value, an approximate figure can be found by looking at Zoopla online www.zoopla.co.uk/home-values/

Section 3: Migrant workers

Benefit entitlement for migrant workers will depend on an individual's 'status' as determined by the Home Office or, rights as an EU citizen. Knowing this information ensures we can properly understand the potential financial pressures applicant's may be under.

Section 4: Employment history

It's important that detailed information regarding all employment is included given the many charities (especially occupational benevolent funds) that are often under used simply because of a lack of awareness that there is other help available.

Where an applicant requires a significant amount of help, we will often look to other organisations to contribute or, advise the applicant of their existence.

Section 5: Other organisations approached for financial help

This information is important so that we can point you in the right direction of further advice and guidance if necessary and, so that we don't recommend you to do something that you have already started.

We may contact any of these organisations if we feel that they can give more supporting information or help us fully understand your current difficulties.

Section 6: Savings & assets for you and your partner

We ask for full details of all capital and savings. If you have earmarked savings for a particular reason please explain this to us. Also, if you have credit union savings alongside a credit union loan, do ensure that this is made clear.

You should also include details of any employment lump sum payment, gratuity or death in service payment you have or are likely to receive. This includes payments for medical or premature retirement, redundancy or normal retirement.

Section 7: Benefits that are housing related

This section highlights the housing related benefits that are being paid. In circumstances where application has been made but a decision is still to be taken, it may be that help in the short-term is needed.

Please note that as a general rule, charities cannot provide assistance in situations where it is evident that the applicant is entitled to statutory benefits and/or chooses not to apply for benefits.

Section 8: About your finances (you and your partner)

Before completing the income and expenditure section, we strongly recommend that applicants have to hand their most recent bank statement and payslip. This is so that the information contained in these documents is correctly transferred onto the application form. Also, as the caseworker will cross-check information on the form against all supporting paperwork, there's less likely to be any anomalies requiring a follow-up call or email to establish the facts.

Referring to these documents will also identify most other income and outgoings that need to be included on the form.

Check:

- Payslips for any deductions other than tax, national insurance, superannuation, trade union subscriptions such as rent, share save schemes, court orders, child maintenance, credit union loan/savings payments and make sure this detail isn't overlooked.
- Bank statements for all accounts so that all regular outgoings are transferred onto the form

- That information has also been included of any compensation claims, redundancy payments etc that may be pending.

Section 9: Debts and arrears

As with all other parts of the form, this section must be completed even if the applicant isn't requesting help with debts. This information helps us understand the financial pressure an applicant may be experiencing. Furthermore, since debt is often a contributory factor, support and advice will be offered through our debt advice service or other organisation especially where it is felt that this will help in terms of achieving a long-term solution.

Applicants who are already receiving advice regarding their debts should provide details of their adviser as it may help if we can speak to them.

Section 10: Why you need our help and, the help you need

This section is an opportunity for applicants to explain what has happened and why, and how, you would like us to help.

It's **vital** that details of any illness or disability, any relationship breakdown, any loss of income or other difficulties that have led to the current problems are set out along with details of **all the relevant dates** so that we can understand when the difficulties first arose and for how long this has been a problem.

Please note

- If this part of the form is insufficiently completed, **it will** affect how quickly we can reach a decision.
- Whilst we will help where we can, applicants need to understand that sometimes a contribution towards what's needed is all we can give.

Section 11: Checklist

Applications will not be considered until all supporting documentation has been received. It is therefore important to take the time to pull all paperwork together before sending a form in as it will not be assessed without this.

Section 12: Monitoring information

Information given here is solely used for monitoring and reporting purposes. It does not affect our decision making.

Section 13: Data protection

Applicants are required to show that they have read and understood the data protection statement.

Unsigned application forms **are not** acceptable and will be returned to the applicant.

For more details

Tel: 020 7121 5620

Email: thereforyou@unison.co.uk

Web: Unison.org.uk/thereforyou

There for you is the working name of UNISON Welfare

Registered Charity No. 1023552 in England and Wales and in Scotland No. 38305