

FEEA LOAN PROGRAM

APPLICATION INSTRUCTIONS



FEDERAL EMPLOYEE EDUCATION & ASSISTANCE FUND

FEEA

www.feea.org

#FEDSHELPINGFEDS

DETAILED APPLICATION INSTRUCTIONS

Section 1 – Personal, Employment, and Emergency Information

Please complete the Personal and Employment Information sections of the form. Items marked with a red * on the form are required.

Please Note:

- For the Household Members Detail, please give us the names of all people who live in your home with you and their relationship to you ex. (name of person)-spouse; (name of person)-daughter; etc.
- For the work phone number, please give us your direct line number (if you have one) and/or include your extension number.

Next, complete the Emergency Situation information as follows:

What is the reason for your loan request?	Choose from the drop-down list of emergency situations. Your emergency must fit one of these descriptions in order to be eligible and must have occurred within the last 6 months.
What expenses are you seeking payment for?	Please check the box(es) next to the type(s) of expenses you are asking us to help with. The listed expense categories are the only ones FEEA can assist with.
Please describe the circumstances leading you to seek a loan from FEEA.	Please be specific in describing the emergency situation you selected as the reason for your loan request. Tell us: <ul style="list-style-type: none">• what happened• when it happened• why it caused you to fall behind financially

Then, click “next” to continue your application or “save” if you need to finish later.

Section 2 – Personal Finances

Please complete all items in this section truthfully and accurately. For any income or expense item that doesn’t apply to you, please enter a “0” in order to continue. Leaving any item blank will result in an error message and you will not be able to

complete your application. Please note that we will compare the information you provide in this section with the required documentation attached to your application and with your credit report. You may be asked to provide additional information about anything that does not match the available documentation.

If you are married and your spouse works, you MUST include your spouse's income information and documentation with your application.

When finished, click "next" to continue your application or "save" if you need to finish later.

Section 3 – Creditor Information, Attachments, and Verification Statements

Payee Information: Please enter all information for up to two creditors you are asking FEEA to pay on your behalf. All loan checks are made out directly to the creditor and the maximum total amount is \$1,500. Allowable creditors include landlord, mortgage company, utility companies, funeral homes, contractors performing post-disaster repairs, and medical/dental facilities. FEEA does NOT make payments to credit card companies, auto loans, or to loan applicants directly (except for reimbursement for approved emergency travel).

Required Attachments: Please attach all required documentation, in PDF format only. We recommend using a personal computer or smartphone (application is mobile-friendly) to complete the application as some federal agency firewalls may block parts of the application from submitting correctly. All required documents MUST be included in order for FEEA to process your application. Please DO NOT attach the same document multiple times or attach items other than those requested. FEEA cannot process your application without ALL required documents and it will slow down the process if we have to email you to request missing items. Required documents include:

Most recent SF-50 (Notification of Personnel Action)	The issue date on your SF-50 (or PS-50 for Postal employees) MUST be within the last year.
Most Recent Leave and Earnings Statements	Submit a copy of your current leave and earnings statement. If your current statement shows LWOP, please also submit a copy of the most recent prior statement that does not have LWOP/shows your full pay. <u>Please note: if</u>

	<u>you have had LWOP/FMLA you generally must be back to work full-time in order to apply.</u>
Most Recent Spouse’s Leave and Earnings Statements	If you are married and your spouse works, you MUST submit their last leave and earnings statement (or pay stub)
Evidence of Emergency (FMLA paperwork, death certificate, insurance/police reports, etc.)	You must submit evidence of the emergency situation that caused you to fall behind on your bill(s). Please see the below section “Acceptable Evidence of Emergency” for the documents required for each type of emergency situation.
Copy of bill(s) you are seeking assistance for, based on the listed eligible loan expenses	This must be the most recent version of the bill(s), showing your full outstanding balance(s), and including your name and address, the name of the company that is billing you, your account number, and the date your payment is due. If you are sending a screenshot from your smartphone, please be sure it shows all required information.
Copy of state-issued driver or non-driver ID	Make a copy of your driver’s license or state-issued non-driver ID
Credit Check Waiver	Please print, sign, and scan a copy of the credit check waiver included at the end of these instructions. Must be a physical signature, we do NOT accept electronic signatures on credit waivers. FEEA checks your credit as part of the loan approval process.

Acceptable Evidence of Emergency: The table below details which documentation is appropriate for each type of qualifying emergency. Your hardship must be caused by one of these types of emergencies and you MUST provide the required documentation for your emergency situation.

Severe illness, injury, or emergency dental work of employee	Medical or dental bills not covered by insurance, including the explanation of benefits from your insurance provider; if the emergency included lost pay due to LWOP please provide a detailed doctor's note and pay stub showing approved LWOP; if the emergency included lost pay due to FMLA please provide your complete FMLA application and approval and pay stub showing unpaid leave
Severe illness or injury of employee's immediate family member	Medical or dental bills not covered by insurance, including the explanation of benefits from your insurance provider; if the emergency included lost pay due to LWOP please provide a detailed doctor's note and pay stub showing approved LWOP; if the emergency included lost pay due to FMLA please provide your complete FMLA application and approval and pay stub showing unpaid leave
Death of employee's immediate family member	Death certificate or obituary notice, showing relationship to the applicant and either a bill/receipt for funeral expenses or receipt(s) for out-of-town travel/lodging
Major loss/damage to primary residence due to natural disaster such as fire, flood, or hurricane	Insurance claim/adjustor's report showing uncovered loss and/or deductible due; police or fire report
Victim of domestic violence with immediate need for safe housing	Victim's advocate or counselor statement/report stating applicant is a victim of domestic violence, or Police report
Victim of violent crime	Police report or victim's advocate or counselor statement/report
Victim of identity theft	Police report or report to the Federal Trade Commission (Identitytheft.gov) with documentation of related financial loss or expenses

Terms, Signatures and Verification: For each item, please check the box and type your full name. Your electronic signature will appear in the area below your typed name. Verification of all statements is required in order to be considered for a loan.

Once you have completed all items, complete the security Captcha and then click "send" at the bottom of the page to submit your application. You will receive an automated email when your application is received. If we require additional information to process your application, we will be in touch via email. **Loan processing can take up to 7 business days for a complete application and may take longer if required items are missing.**

If you are approved for a loan, we will send you a link to additional paperwork that must be completed before a check is issued.

If you are not approved for a loan, we will send you an email with the reason for your denial. All decisions are final.



FEEA

FEDERAL EMPLOYEE EDUCATION & ASSISTANCE FUND

Credit Release Authorization

To assist the Federal Employee Education and Assistance Fund (FEEA) in its ability to review my emergency loan application, I hereby authorize FEEA to pull my Transunion credit report and FICO score one time within three months of the date of this authorization.

I understand that all inquiries by FEEA into my credit constitute "hard inquiries" and may adversely affect my credit or my credit rating.

I understand that I will not receive copies of any credit report and/or credit score pulled on my behalf by FEEA. Notwithstanding the foregoing, I understand that I have the right to dispute information with the credit bureau (Transunion), to request reinvestigation, and to have corrected reports reissued to previous recipients of the credit report at issue.

I further understand that I may withdraw FEEA's authorization to pull a credit report or credit scores, before they are pulled, at any time without penalty. I understand that credit information is sensitive and that there may be inherent risks to accessing such data. I understand that all of my personal information will be held confidential by FEEA and used only as authorized by me.

Print Name

Signature

Social Security Number

Date of Authorization

Complete Home Address