

Financial assistance Application form Information guide

As well as helping you to understand why we ask certain questions, this guide contains **important information** about how we use your personal details.

We therefore recommend that you take the opportunity to read through this guide **before** making an application.

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 aid 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, if you give your consent for this.

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 that your state benefits and allowances are properly assessed. We do not require the full names of any other adults who share the

property with yourself and your partner (if applicable) – if preferred, these can be entered as Person1, Person 2, etc.

Section 2: About the accommodation you live in

Knowing whether you are a home owner or 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 applicants' 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. Similarly, current or previous service in the Armed Forces may enable additional assistance to be accessed.

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 ask your permission to 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 so that we can understand your financial situation. 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 made, 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.
- While we will help where we can, applicants must understand that sometimes a contribution towards what's needed is all we can give.
- In addition to the examples given on the application form of costs and debts with which we unfortunately cannot offer financial help, please note that grants can also not be given in relation to debts that pre-date membership of UNISON. Restrictions are in place on the level of financial assistance that can be agreed in all areas during the first six months of membership, but we will always provide advice and information at any stage.

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.

Please note that whilst screenshots or photos of bank statements can be accepted, these

must be of 'full format' statements and screenshots from mobile banking apps will not be sufficient.

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.

HOW WE USE YOUR INFORMATION

- At UNISON There for You, we are committed to keeping your data secure and to not using it in ways you would not expect.
- UNISON There for You is the data controller for the information you provide on this form. We will use this data to manage your application for assistance. We may also use your information to pursue our legitimate interests as a charity, such as for statistical and monitoring purposes.
- We occasionally share information with other organisations that may be able to assist you, but only ever with your consent. Where you have given your consent, you can withdraw it at any time by contacting us.
- We don't routinely transfer your data outside of the UK. However, where it is necessary, we ensure appropriate data protection measures (as applicable under UK law) are in place.
- We retain your data in accordance with UNISON There for You's data retention policy and delete it when it is no longer required.
- You have rights as a data subject. These rights include: subject access; erasure; rectification; the right to restrict or object to processing; the right to data portability; and the right to complain to the Information Commissioner's Office (ICO). UNISON There for You is fully committed to upholding these rights. If you believe we have not done so, please get in touch so that we can put things right.
- For further information on how we will use your personal data, you can:
Go to: <insert link to TFY privacy policy>
Email: thereforyou@unison.co.uk
Write to: UNISON There For You, UNISON Centre, 130 Euston Road, London, NW1 2AY.
- Please note that it you may be contacted once your application has closed in order to ask for feedback regarding the service received. Participation in this survey is completely optional and the information received will be used solely to improve and develop our service in the future.

If you would like further help in completing the application form or, are unsure about whether the help needed is something we can consider, please call or email us.

Tel: 020 7121 5620

Email: thereforyou@unison.co.uk

**There for You is the working name of UNISON Welfare
Registered Charity No. 1023552 in England and Wales and in Scotland No. 38305**