

Frequently Asked Questions

Lunds and Byerlys Family Assistance Fund

Q1: What is the Lunds and Byerlys Family Assistance Fund?

Lunds and Byerlys Family Assistance Fund is a charitable fund established in 2014 at The Minneapolis Foundation and created to help Lunds and Byerlys employees who are facing a personal financial hardship due to unforeseen circumstances beyond their control. From providing shelter after natural disaster strikes, to helping with costs associated with an unexpected illness, our fund seeks to truly make a positive impact in the lives of our employees.

Q2: How is the Lunds and Byerlys Family Assistance Fund funded?

The Fund relies on support from Lunds and Byerlys and its employees. Every contribution provides a tax-exempt grant to help an employee in need when facing a qualified financial hardship.

Q3: Who is the Minneapolis Foundation?

The Minneapolis Foundation is a registered 501(c)(3) non-profit community foundation in Minneapolis, Minnesota. For over seventeen years the Minneapolis Foundation has operated employee assistance funds for corporations throughout the United States. They are a third-party administrator of employee assistance funds and approve, deny, and decide funding pursuant to the guidelines outlined by Lunds and Byerlys.

Q4: Who can apply to receive financial assistance from the fund?

Applicants must be an employee of Lunds and Byerlys located within the United States working an average of 15 or more hours per week over the previous 12 months. Employees must have at least 1 year of service, including those on approved leave of absence (non-FMLA and FMLA) for no more than six months, and be facing a personal financial hardship because of unforeseen circumstances that has not been met by their own or other pursued resources.

An exception is made in the case of a qualified employee's death. In this instance an eligible dependent may apply within 14 days of the date of death to assist with the employee's funeral expenses. The Fund defines an eligible dependent as an immediate family member or a claimed dependent as documented on the most recent tax return.

Q5: How much financial assistance can an employee apply for?

Applicants may receive no more than \$5,000 in a twelve-month period.

Q6: What are the criteria to qualify for financial assistance?

In order to qualify to receive financial assistance, the following criteria must be met:

- The incident causing financial hardship must have occurred within 120 days of the application date
- The incident causing financial hardship must be unforeseen and beyond the employee's reasonable control
- The incident causing financial hardship must fall within a qualified incident category such as, but not limited to:
 - o Life threatening or serious illness or injury (such as heart attack, car accident, emergency room visit, or other medical expenses not eligible for reimbursement)
 - o Loss of life (funeral expenses or travel for a qualified family member's funeral)
 - o Natural disaster (such as flood, lightning strike, house fire, tornado, etc.)
 - o Catastrophic or extreme circumstances
- Depending on the situation and the employee's need, our fund may provide assistance for bills related to the incident causing the financial hardship. Those bills may include:
 - o Rent or mortgage for primary residence only
 - o Essential utilities – gas, water and electricity only
 - o Security deposit for new apartment or rental home
 - o Deposits to establish essential utilities in new residence
 - o Temporary shelter if the employee's home is uninhabitable due to damage from a fire or other natural disaster
 - o Food and clothing
 - o Medical expenses not eligible for reimbursement by insurance (must have current health insurance policy)
 - o Assistance with funeral expenses for a qualified employee and qualified family members
 - o Repair damage to primary home from fire, flood, storm or unusual event outside of the applicant's control
 - o Provide for reasonable expenses and repair damage to primary vehicle from an accident or act of vandalism not covered by applicant's insurance to enable the car to operate safely
 - o Costs not covered by insurance for a victim of a violent crime to recover (e.g., medical, mental health, temporary housing, personal property repairs, etc.)

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- o Hardship expenses incurred as a result of an employee or employee's spouse or domestic partner being called to active military duty
- The employee must attest to or demonstrate that the financial hardship has not been reimbursed or otherwise remedied from an insurance claim, an employee benefit program, a public benefit program or any other form of financial support.
- Qualified incidents must impact the employee, their spouse/domestic partner, minor children and other legal dependents for which the employee is financially responsible as eligible, immediate family. Typically, immediate family members are those who can be covered under the Lunds and Byerly's benefit plans. Parents, grandparents or other relatives are not considered dependents, unless the employee can show they are claimed as a dependent on the employee's IRS tax returns.

Q7: When will the Lunds and Byerly's Family Assistance Fund provide assistance in the situation of an illness or injury?

If an employee is unable to pay for the basic necessities of living or unexpected medical bills as a result of an illness or injury, our fund may provide financial assistance. While our fund may approve medical expenses not eligible for reimbursement, please understand that the Family Assistance Fund is **not a replacement for medical insurance**. In the case that an employee does not have medical insurance, our fund may allow for a one-time exception and may award financial assistance to pay for medical expenses. Should an application be approved because of lack of insurance, it is then the responsibility of the employee to secure medical insurance to be eligible to apply for The Family Assistance Fund in the future.

Q8: Who qualifies as a legal dependent for which employees can seek financial assistance?

The Minneapolis Foundation determines legal dependents based on the employee's most recent tax return. If the employee has taken steps such as seeking Power of Attorney, additional documentation or explanation can be provided with the application to support the employee's case. The fund does not apply to extended family members or friends.

The only exception is in the case of funeral expenses which includes an employee's spouse/domestic partner, dependent, child, sibling, or parents of employee or employee's spouse/domestic partner.

Q9: What types of unexpected personal hardships do not qualify for financial assistance?

Some examples of personal hardships that do not qualify include, but are not limited to:

- Being behind on bills or the existence of bills
- Lost wages (such as a reduction in hours, termination of employment, severance/unemployment, divorce or loss of child support)
- Eviction or foreclosure notices, unless additional documentation is provided to link to a qualified incident
- Wage Garnishments, unless due to a qualified incident
- Elective cosmetic procedures or expenses related to a chronic condition (e.g., diabetic supplies)
- Maintenance to house or vehicle that was not caused by an unexpected event or qualified incident
- Deferred car maintenance or a vehicle that needs to be replaced
- Bail or legal fines
- Federally declared natural disaster relief or pandemic expenses covered by other programs

Q10: What documentation is required?

To be considered for financial assistance through the Lunds and Byerlys Family Assistance Fund, employees must provide the Minneapolis Foundation the following documents:

- A complete application
- The employee's most recent paystub
- The employee's most recent Federal tax return (i.e. Form 1040)
- Documentation of the incident (e.g., medical bills, police reports, home/car repair estimates, etc.) to substantiate the financial hardship

Q11: How do I apply for a grant?

Visit the [online application portal](https://mplsfoundation.smapply.org/prog/lunds_and_byerlys) (https://mplsfoundation.smapply.org/prog/lunds_and_byerlys) to register and complete your application with the Minneapolis Foundation. As part of the application process, you will be required to submit the required supporting documentation. If you cannot fill out an online application, please email eaf@mplsfoundation.org or call (612) 672-3861 and someone will be in touch within two business days to assist you.

Q12: How quickly will my application be reviewed?

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The Minneapolis Foundation can only review complete applications, so it is important to answer all of the questions on the application and provide the required supporting documentation to ensure the review process can begin. Once you've submitted your completed application with supporting documentation, you will receive a confirmation email. Your application will be reviewed within five business days and you will receive an email with the approval status of your application once complete.

Q13: What if I didn't receive a confirmation email for my application?

If you have not received a confirmation email, you likely did not sign and submit your application. You may check the status of your application by logging in to the applicant portal. An application that has not been submitted will NOT show a status of "Submitted" and you will be allowed to click the "Continue" button to complete and submit your application. Submitted applications will show a status of "Submitted"; if you have any questions, you may email eaf@mplsfoundation.org or call (612) 672-3861.

Q14: Is there a way for me to check the status of my application?

You can check the status of your application by logging in to the application portal applicable to you above. If the reviewer of your application has any questions or needs any additional information, you will receive an email at the email address you provided during the application process. If your application is approved, your application status will be changed to "Awarded." If your application is not approved, your application status will be changed to "Declined." You will receive an email citing the reason(s) it was declined.

Q15: If I feel my application was wrongly declined, is there a process to appeal the decision?

If you feel your application is wrongly denied, you may provide additional information for review by emailing eaf@mplsfoundation.org or calling (612) 672-3861.

Q16: Why wasn't my application approved for the full amount requested?

Not all applications are fully approved; some will be approved for less than the amount requested based upon eligibility requirements or the documentation provided to support the expense(s).

Q17: How are payments made?

Applicants have the opportunity to receive a paper check or an electronic payment through [Zelle](#)®. Electronic payments through Zelle® are the fastest and most accurate way to receive payment directly to your bank account. To receive electronic payment, an applicant must have the Zelle® app downloaded with a registered account using the same email address submitted with the application. Once the applicant has registered their email address with Zelle®, and funds are approved, the electronic payment will be initiated.

If the applicant does not have a Zelle® account registered, they will receive reminder emails that the funds are available and can be claimed by setting up an account through Zelle®. However, if an applicant chooses not to set up a Zelle® account to receive the funds electronically, a paper check will be sent via standard USPS. It can take up to six days from the date of approval to process the check and the Minneapolis Foundation is not responsible for lost checks or checks that arrive late.

Q18: Does receiving a grant come with any further obligations?

No. Grants received are considered a charitable grant and are not considered part of your taxable income and you do not need to repay the grant. The financial assistance is provided to aid the employee in meeting the unforeseen financial hardship and therefore it is expected that the financial assistance will be used to pay costs/bills associated with the applied for incident.

Q19: Are applications kept confidential from Lunds and Byerlys?

Yes. All applications are kept confidential from Lunds and Byerlys, however, non-identifying statistical information may be provided to Lunds and Byerlys on a periodic basis. The Minneapolis Foundation retains the right to break confidentiality if a fraudulent application is suspected.

Q20: I borrowed money from my friends and family to help me get caught up on my bills. Will the Lunds and Byerly's Family Assistance Fund reimburse me so that I can pay them back?

No. The Family Assistance Fund is available for those employees who do not have the means themselves or other resources available to pay their living expenses.

Q21: Can I apply on behalf of a co-worker?

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Since many of the required attachments (income tax return, bills, paystubs, etc.) are only available to the employee in need, it would be difficult for a co-worker to submit a complete application. If you think a co-worker would benefit from our fund, please pass along this website or the phone number for The Minneapolis Foundation so they can follow up.

Q22: I donate to the Lunds and Byerly's Family Assistance Fund. Doesn't that make me automatically eligible for assistance?

No. Eligibility is determined by the employee's need and circumstance. Donating to our fund is like giving to any other charity. We're hopeful that employees donate to help others in need, not as an expectation that they will receive something in return for their gift.

Q23: How can I donate to the Lunds and Byerlys Family Assistance Fund?

You may donate to the Lunds and Byerlys Family Assistance Fund via payroll deduction, check, credit card, or even marketable securities. All contributions are tax deductible to the fullest extent of the law through the Minneapolis Foundation and are not refundable.

Payroll deduction:

Contributing to the Lunds and Byerlys Family Assistance Fund can easily be done through a payroll deduction for as little as \$1 per pay period. Every dollar you donate goes directly to help a fellow Lunds and Byerlys employee that needs our help. Please reach out to the Lunds and Byerlys Payroll Department to begin your contribution.

Check:

To make a donation by check, please send the check payable to Lunds and Byerlys Family Assistance Fund and mail it to:
The Minneapolis Foundation
800 IDS Center
80 South 8th Street
Minneapolis, MN 55402

Credit card:

You may contribute directly to the Lunds and Byerlys Family Assistance Fund via credit card online by following [this link](#).

Marketable securities:

The Minneapolis Foundation can receive marketable securities as donations to the Lunds and Byerlys Family Assistance Fund. To receive information about making a marketable securities donation, please email us at eaf@mplsfoundation.org.