

Mutual Aid Funds for AMC Participants
Policy & Guidelines
Approved January 2025

A. Purpose of Participants' Mutual Aid Funds (PMA Funds)

General Fund Budget category *Assembly life & Mission: Participants' Mutual Aid* shall be used

1. to help members and regular participants with emergency financial needs (such as: medical expenses, utilities, debt repayment, unexpected bills), or
2. to help make participation in congregational/spiritual life activities possible for members and participants with financial need (for example: sending youth or adults to church retreat/camp, or on a service/learning trip).
3. Up to \$500 from this budget category is available annually for non-participants financial needs at the discretion of the PMA Funds Committee when requested by a pastor.

B. Who Is the PMA Funds Committee

1. The PMA Funds Committee is made up of three persons:
 - a. the Leadership Group Chair,
 - b. the Chair of Finance Committee, and
 - c. one member of the Pastoral Team
(usually the pastor carrying administrative responsibility, that is: the Pastor of Congregational Life)

C. How to Request Financial Assistance from PMA Funds

1. Those with financial need are encouraged to share their needs with their small group, if they are a member of a small group. The person(s) requesting assistance may also speak with a member of the pastoral team (usually, with the Pastor of Congregational Life).
2. Requests shall be made in writing to the PMA Funds Committee by the small group or pastoral team.

Process for Larger or Long-Term Financial Needs

3. **Needs greater than \$1000** will be discerned within the PMA Funds Committee with a recommendation made to Leadership Group for disbursement of the funds. This will provide for accountability and transparency regarding the process and the use of funds.
4. **For requests made for needs greater than \$2500** the review committee will explore alternative options and may make a request to the congregation for personal loans through the congregation. For large requests or if PMA Funds become depleted then there will be a request to the congregation for increased funding to the fund.

5. In most cases the expectation is that assistance from Assembly would be for one payment. For continuing needs, the small group and the PMA Funds Committee should work with the individual or family to seek long-term solutions.

D. Health Insurance

1. Because of Assembly's limited ability to respond to major medical needs within the congregation, participants are encouraged to carry medical insurance.
2. If the financial burden of medical insurance premiums becomes too great for an individual or family, this concern should be shared with the participant's small group or with the pastoral team. The need will then be brought to the PMA Funds Committee, who will explore options and solutions.

E. Role of the PMA Funds Committee

1. The PMA Funds Committee has the responsibility and authority to review requests, advise the small group or individuals making the request where limitations are called for, and decide on an appropriate response. The nature of the request and the current status of the budget will be considered. Assembly's Everence stewardship advocate will be consulted to make use of matching funds from Everence Sharing Funds as needed and appropriate.
(See: <https://www.everence.com/living-the-values/everence-sharing-fund> for more information about Everence Sharing Fund grants)
2. The PMA Funds Committee will communicate its decisions with the ones making the request and, when appropriate, the Assembly treasurer.
3. The PMA Funds Committee shall evaluate their decision-making processes annually with a representative of each small group (or with the participant) that has made a request in the past year, in order to refine the process so it is sensitive to the needs of those asking for assistance.

Leadership Group

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Revised by Scott Coulter for Congregational Discernment

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