## **Benevolence Assistance Request Form**

Date:		
Photo ID provided	□Yes	□No



Emanuel United Church of Christ 16 Eastern Rd. Doylestown, OH 44230 330.658.2301 Rev. Gaye Santoro, Pastor

#### What is the Benevolence Fund?

The Benevolence Fund is a limited financial fund, made available by application to anyone struggling financially due to unforeseen circumstances. The money is granted as a gift, and repayment is not expected. However, if you are blessed in the future and would like to help someone else, you may repay the gift. It will be used to help someone else in need.

Your request will be reviewed and you will be contacted if more information is needed. A failure to provide requested information will forfeit your eligibility for benevolence. Upon a decision you will be notified by telephone. If your request is approved it may take up to two weeks to receive funding. You are only eligible to receive assistance once every six months. The decision made by Emanuel United Church of Christ or its representatives regarding financial assistance is final and there is no appeal.

### What kind of help is available?

Our concern for you is not limited to your financial situation. We care about your emotional, spiritual, and relational health, as well as your general well being. Would you like our Pastor to follow up with you about these types of concerns? (Note: your response to this has no bearing on the decision about your financial request).

No thank you.		
Yes. Contact me at phone number (_	)	 

Our response to your request may include:

- Referral for spiritual, financial, and/or general counseling
- Limited financial support
- Food bank referrals
- Other social service referrals

# Begin your application here:

#### A. Personal Information:

Last Name:	First:		
Address:	Ар	rt #:	
City:	_State:Zi <sub>l</sub>	o:	
Daytime Phone:	_Evening Phone:		
☐ Male ☐ Female Date of birth:	Age:		
Marital Status: □Single □Married □Separated □Divorced □Widowed			
Name and location of church you belong:			
If you do not belong to a church, briefly explain v	vhy		

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<b>15</b> .	HOUSE	noia	intorr	nation

List all individuals sharing your household:

Full Name	Age	Relationship	Employer	Monthly Income
				\$
				\$
				\$
				\$
				\$

						\$
						\$
-						
C.	Please list you	r specific requests				
Ī	Amount		Des	scription of Need		By Date
D.	Briefly, what e	vents led to your i	needin	g assistance?		
					,	
E.	Applicant Emp	loyment History:				
		-				
	,	. , _				
	Position:			Salary/	Hourly Rate:\$	
	Supervisor's N	ame:		Pho	ne:	
	Employer's Ad	dress:				
		<u> </u>				
	City:			Stat	e:Zip	):
	Employment D	ates: From:	_/	/To:	//	_
	If unemployed	, please provide a r	eason	:		
	If you are uner	nployed, for how lo	ong:			
	Are you curren	tly seeking employ	ment:	□Yes □No		
	If "No" why no	t?				
	, , , , , , , , , , , , , , , ,	··				
	What steps are	e you taking to seel	c active	e employment?		

F.	lousing/Automobile:						
	☐ Own/Purchasing ☐ Renting How long at present address?						
	Landlord/Mortgage Company:	Phone:					
	Utility company: heat (gas/propane)	_Phone:					
	electric	Phone:					
	Do you have access to a car? □Yes □No						
	Do you owe monthly car payments? ☐Yes ☐No I	Do you owe monthly car payments? □Yes □No If "Yes," how much?\$					
G.	Additional Information: Have you contacted anyone else for assistance wit	ithin the last six months? □Yes □No					
	Please specify: □Family □Friends □Churches	es 🗆 Agencies					
	Are any of the above assisting with your need? □Yes □No If "Yes," amount:\$						
	If "No," why not?	If "No," why not?					
	Are you receiving financial aid from a government agency? □Yes □No Amount:\$						
	Please specify:□Unemployment Insurance □Social Security □Workers Compensation □ Disability □Other:						
	Do you have and use a budget? □Yes □No						
	What steps are you taking to improve your present situation?						
	Have you requested or received assistance from Emanuel U.C.C. before? □Yes □No						
	If "Yes," when did you make the request?/Amount received? \$						
<b>H.</b> [	References: Name (First and Last)	Relationship Phone Number					
-							
l.	Authorization						
	By signing below, you are giving permission to have the appropriate church personnel validate any of the above information.						
	Signature:F	Print Name:					
	Date: / /						

Note: Please remove and keep the following pages for your personal study and reference.



### **Emanuel United Church of Christ**

16 Eastern Rd.
Doylestown, OH 44230
330.658.2301
Rev. Gaye Santoro, Pastor

### Your Financial Goal...

"To become free from the stress of finances so I can turn the attention of my life to loving others and God with all my heart, all my soul, all my mind, and all my strength."

## How To Get Out Of Debt

- 1. PRAY.
  - Ask for the Lord's help and guidance in your journey toward a debt freedom day. The Lord can multiply your efforts.
- 2. Establish a written BUDGET.
  - Devise a plan on how you will spend and save. We will be happy to help you with this.
- 3. List your ASSETS everything you own.
  - Determine if you should sell any assets and use that money toward debt reduction. Focus only on how much the sale will offset debt.
- 4. List your LIABILITIES everything you owe.
  - List on your budget everything you owe including interest rate charges.
- 5. Establish a debt REPAYMENT schedule.
  - List your debts from smallest to largest within each of the following categories: consumer debt, then car payments, then student loans, and finally home mortgages). Focus on paying off the smallest debts first. Pay the minimum on all debts except the first one and pay the entire "extra" to the first debt. You will be encouraged as the debts are eliminated, and this will free more cash to apply against other debts. After you payoff the first debt, apply its full payment toward the next debt you wish to retire. After the second debt is paid off, apply what you were paying on the first and second debts toward the next debt you wish to eliminate and so forth.
- 6. Consider earning additional INCOME.
  - Use the income (after giving, investing, and taxes) to payoff debts.
  - Earn the additional income without harming your relationship with the Lord or your family.
- 7. Accumulate no NEW debt.
  - Pay for everything with cash or check.
  - Carry zero credit cards. Cut up the rest and close the accounts.
- 8. Be CONTENT with what you have.
- 9. Consider a radical change in your LIFESTYLE.
  - Temporarily lower your cost of living until you get out of debt.
- 10. DO NOT GIVEUP!
  - Getting out of debt is hard work, but the freedom is worth the struggle.

## **Spiritual Financial Truths**

- 1. Give, save, and live on the rest.
- Our budget (where our money goes) is a theological statement on whom, or what we worship. Our checkbooks may tell us more about our priorities than anything else does.
- 3. One cannot be a fully devoted follower of Christ and be lost financially.
- 4. God owns all our possessions, including money. He just gives us some to manage to be a good steward.
- 5. When we recognize God's ownership, every spending decision becomes a spiritual decision.
- 6. God uses money to refine our character. If we are handling our possessions as faithful stewards, our character is being built. If we are unfaithful, our character is being torn down.
- 7. Be rich toward God first.(Tithe)
- 8. The harvest we reap in the future will reflect what we are sowing now (good or bad). Financial success is being a faithful steward.
- 9. Saving is the opposite of being in debt.
- 10. Saving is making *provision for* tomorrow, while debt is *presumption upon* tomorrow.
- 11. Our actions speak louder than our words. Parents need to be models of how to handle money faithfully. We can teach what we believe, but we only reproduce who we are.
- 12. A budget tells our dollars where to go, instead of asking where they went.
- 13. Never borrow money to pay for something that depreciates.
- 14. Debt creates slavery, financial pressure, anxiety, and stress. This leads to tension in relationships (spiritual and marital).
- 15. Money is morally neutral. It makes good people better and the evil worse.
- 16. Financially, men tend to desire significance (success is when men add value to them self, significance is when men add value to others.
- 17. Financially, women tend to be concerned with security. Debt threatens financial security.
- 18. Our self worth tends to be in proportion to our net worth.

## **Supporting Scriptures**

1 Timothy 6:6-10 "But Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is the root of all kinds of evil. Some people eager for money have wandered from the faith and pierced themselves with many griefs."

**Hebrews 13:5** "Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

**Proverbs 21:20** "The wise man saves for the future, but the foolish man spends whatever he gets."

**Proverbs 10:4** "Lazy hands make a man poor, but diligent hands bring wealth."

**Proverbs 14:23** "All hard work brings a profit but mere talk leads only to poverty."

**Psalm 37:21** "The wicked borrows and does not pay back, but the righteous is gracious and gives."

**Proverbs 23:18** "There is surely a future hope for you, and your hope will not be cut off."

**Proverbs 12: 11** "He who works his land will have abundant food, but he who chases fantasies lacks judgment."

**Luke 16:11** "If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?"

**James 2:26** "As the body without the spirit is dead, so faith without deeds is dead."

**Proverbs 3:9** "Honor the Lord with your wealth, with the first fruits of all your crops."

**Proverbs 13:22** "A good man leaves an inheritance to his children's children."

**1 Timothy 5:8** "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever."

**Proverbs 16:3** "Commit to the Lord whatever you do, and your plans will succeed."