Emergency Fund Proposal

This proposal was collectively drafted and refined by the Access Core Organizers.

Guiding Principles:
- Some people in the Access community are struggling to meet their basic human needs. Because the Network includes people from a variety of life stages and financial means, we want to provide the opportunity for those with more financial privilege to support those with less.
- Different levels of financial privilege are driven (in part) by institutional forms of oppression. Therefore, providing this support is a small step toward justice.
- Access has a responsibility to facilitate community and "in it togetherness." Therefore, we want to create aid mechanisms that focus on solidarity, not charity.
- We will not make assumptions of who is in need of financial aid or who is able to give financial aid.

Roles:
- We defined three roles: *Gift Collector, Disburser, Formula Applier*
- Depending on logistics, these roles may be shared (it may make sense for the Formula Applier and the Disburser to be the same person).

Receiving Funds
- We will collect gifts via GoFundMe
    - We will ask donors to make their contributions "Anonymous."
- *The Gift Collector* would be a single point of contact who runs the GoFundMe account. They can technically know the names of anonymous donors, but will be told not to look them up. They can manually set contributions to "anonymous" if someone accidentally makes their contribution public,
- GoFundMe will connect funds to a bank account. This bank account does not need to be the person who is running the campaign. The *GiftCollector* would need to be entrusted with the bank info of the *Disburser* though.

Process for Allocating Funds
- The *Formula Applier* manages a form that receives requests and applies the algorithm/process decided on by COs. The *Formula Applier* would report to COs the amount that was requested and the amount funded at each cycle. They would schedule a meeting if the "conversation trigger" occurs (outlined below).
    - This person would be someone who knows who is receiving funds, so they need to be trustworthy
- We will receive requests on a rolling basis and each request will be treated as a one-time request.
    - Two monthly deadlines (10th and 25th of the month) for 6 rounds total.
    - Each requestor would have to re-request funds at each cycle
- We will send out a single email to the "All Access" list at the beginning that describes what we're doing, and contains a link to the GoFundMe for contributions and a link to the form for requests. It will also contain each of the deadlines for the 6 rounds. We will send reminders before each cycle.
- If we can't meet all requests in a given cycle, we will fund all requests by the same percentage.
    - We will not to keep track of prior requests when making decisions for a current cycle
- A "conversation trigger" occurs if the amount that can be funded is 70% or lower. We will then have a conversation to re-evaluate how the emergency fund is working.
    - This conversation would include at least two components: (1) changing the form and process and (2) whether we need changes to our fundraising strategy

- We anticipate this conversation at least including COs. Depending on the situation, we would also want input from the broader Access community (e.g., a Town Hall)

Distributing Funds:
- The *Disburser* would handle disbursement through whatever mechanism (PayPal, Venmo, bank transfers). They would be given a list of amounts and accounts to distribute $ to from the Formula Applier
  - This would be someone who knows who is receiving funds, so they need to be trustworthy
  - This would be someone who has the capability to do this, (e.g., not someone w/ transaction limits on their bank accounts, not someone who reaches the Venmo weekly maximum, etc.)
- The *Disburser* and *Formula Applier* would need to collaboratively keep track of how much money is available.

We will be transparent about
- Total amount collected in a given cycle
- Total amount disbursed each cycle. This would allow a recipient to contact Formula Applier or Disburser if they don't receive $. (Probably contact both for error checking)
- Fund Balance (can't hurt to have this reported as often as possible)
- Updates will be posted on the GoFundMe page and will be available via a public-read Google Spreadsheet

Other logistics
- The fund is intended to support individuals who are currently or formerly associated with Access or an Access site, with affiliation defined by the individual site
- There is a $15k limit on contributions. If someone wants to give more, they can contact us
- Leftover money will be distributed to institutions' student emergency funds (of members sites).

Roles Assignments:
- Gift Collector—Brianne Gutmann
- Formula Applier—Joel Corbo and Gina Quan
- Disburser—Joel Corbo (primary) and Scott Franklin (secondary)
  - The secondary person will disburse funds to people at the primary person's site
- Emailer / Publicist / Form Builder / Communication Point—Ben Pollard and Corey Ptak