



THE LIGHTHOUSE CHURCH

Benevolence Policy

The Lighthouse Church and Ministries has adopted and implemented a Benevolence Program to provide financial assistance to individuals currently faced with financial hardship.

What is the Benevolence Fund?

The Benevolence Fund is a restricted financial resource accessible through an application process for individuals facing financial challenges within the Lighthouse Church community. The funds are provided as a generous gift, and there is no obligation for repayment. Nonetheless, if you find yourself in a fortunate position in the future and wish to contribute back, you are welcome to do so, enabling the fund to assist another person in need. Funds are limited and distributed on a first come, first serve basis.

Modes of Assistance Available

Our commitment to your well-being extends beyond just your financial circumstances. We are invested in your emotional, spiritual, and relational welfare, as well as your overall health and happiness. Currently, we provide the option for individuals to be referred to our prayer team and stipulate that participation in a Personal Finance Course is a prerequisite for grant eligibility. We are consistently exploring other avenues for The Lighthouse Church to contribute to the community's well-being.

Approved Lifeline Requests

Basic Needs:

- Providing support to address basic needs, specifically:
 - Food
 - Gas
 - Clothingby providing nominal gift cards to applicants in need. Eligible recipients may apply for this support once annually.

To apply for basic needs as outlined in this policy, please complete the [Basic Needs Benevolence Application](#).

Essential Needs:

- Rent:

- A one-time grant to assist individuals annually in addressing immediate rental needs. (Eviction notices will not be approved.)
- Mortgage:
 - A one-time grant to support individuals annually in addressing urgent mortgage obligations. (Foreclosure notices will not be approved.)
- Utilities:
 - A one-time grant to support individuals annually in addressing essential utility expenses. (Shut-off notices will not be approved.)

To apply for essential needs as outlined in this policy, please complete the [Essential Needs Benevolence Grant Application](#).

Level of Membership

Community: Regarding the Benevolence Policy, a "Community" Member is defined as someone who:

- Is a Non-Member but interested in learning more about The Lighthouse Church and Ministries.

OR

- Attends The Lighthouse Church either online through the Mighty Network or in person, at least 3 out of 4 Sundays per month but does not meet all requirements to be defined as a "Connected" under this policy.

Connected: Regarding the Benevolence Policy, someone who is "Connected" is defined as:

- Attended the Lighthouse Church either online through the Mighty Network or in person consistently for at least 6 months.
- Paid tithes for at least 6 months.
- Attended Lighthouse University and received a certificate of completion.

Committed: Regarding the Benevolence Policy, someone who is "Committed" is defined as:

- Attended the Lighthouse Church either online through the Mighty Network or in person for at least 6 months.
- Paid tithes for at least 6 months.
- Attended Lighthouse University and received a certificate of completion.
- Actively serves in a Ministry (i.e. choir, life group, serving partners, serving leaders, etc.).

Who Will See the Information I Filled Out in the Form?

Your privacy is important to us. Any details shared on the Benevolence application or with the Benevolence Team will be treated with the utmost confidentiality. We encourage you to be truthful and transparent in your responses. Please understand that, as part of the process, your information may be reviewed by the church staff and Benevolence Team. Our goal is not to pass judgment but to offer compassionate support under our guidelines and the resources available during challenging times.

What Happens After I Submit this Form?

Upon receipt of an application, the Benevolence Team will conduct a thorough review. Should additional information be required, you will be contacted accordingly. Applications are assessed on Wednesdays. Funds are disbursed on Fridays for applications that have been approved. The review process may take up to two weeks, provided that the application is complete in its entirety and that all supporting documentation has been received at the time of application submission. Office closures due to holidays, staff absence, or unforeseen circumstances may also delay the review process.

Documents:

To validate the request for assistance, The Lighthouse Church requires the requestor to submit documentation showing proof of need (i.e. past due notice). All documentation provided must have the company letterhead visible, as well as match the name, address, and phone number provided in the application. The due date listed on these documents should be at least 2 weeks away from the date of application to allow time for the application verification and approval process to be completed.

How is Eligibility for the Grant Determined?

Eligibility for benevolence assistance is subject to the availability of allocated funds. At the end of each month, a reassessment of previously denied applications may occur if there are remaining funds. We kindly request that individuals refrain from reaching out to inquire about additional funds, as we will notify eligible recipients if any surplus funds become available.

Submissions must be received by 11:59 pm (CT) on Tuesdays to be entered into the review process for that week. Requests received after the deadline will be held for the following week for processing. Upon receipt of an application, the Benevolence Team will conduct a thorough review. Applications are assessed on Wednesdays. Funds are disbursed on Fridays for applications that have been approved. The review process may take up to two weeks, provided that your application is complete in its entirety and that all supporting documentation has been received at the time of submission. Office closures due to holidays, staff absence, or unforeseen circumstances may also delay the review process.

What Are the Guidelines for this Grant?

Assistance will not be offered for personal loans or to individuals demonstrating a demanding, unteachable, or uncooperative demeanor. Additionally, properties under foreclosure and those with eviction notices are not eligible. Funding will not be directly provided to the applicant; instead, it will be directed to the holding company where the outstanding amount is past due. Payments will only be issued to utility, rent, or mortgage entities if they are an LLC, Corp., or Inc. Prior to approval of your application and acceptance of the Benevolence Grant, you will be required to provide evidence of the completion of a suggested financial responsibility course before the initiation of funds transfer to the entity owed. You will have 14 consecutive days to submit proof once your application is submitted. Failure to do this will result in a forfeiture of your award. You will need to reapply and repeat the process.

Gift cards are awarded through the Basic Request Benevolence Application. Basic Needs Benevolence Gift Cards must be collected in-person. Proof of identity and a signed acknowledgement confirming receipt are required to take possession of your awarded card. Prior to approval of your application and acceptance of the Benevolence Gift Card, you will be required to provide evidence of the completion of a suggested financial responsibility course before presenting you with a gift card. You will have 7 consecutive days to submit proof once your application is submitted. Failure to do this will result in a forfeiture of your award. You will need to reapply and repeat the process.

Although every effort will be made to support individuals or families in need, there is no guarantee of application approval or award of grant.

Approved Personal Finance Courses:

For the **Basic Needs Benevolence Application** requesting assistance with food, clothing, or gas, you have the following options to choose from:

[Coursera – Creating a Budget with Google Sheets](#) – 1hr

[Coursera – Creating a Budget with Microsoft Excel](#) – 1hr

[Coursera – Managing Debt](#) – 7hr

** All of the courses in this list are offered in a free version. Proof of completion through screen shot, is accepted. You are not required to pay for a certificate. Proof must show 100% completion. Once complete, please upload to our [Proof of Completion Form](#). **

For the **Essential Benevolence Grant Applicants** requesting assistance with Utilities, Rent, or Mortgage, you have the following options to choose from:

[Khan Academy – Financial Literacy](#) – 11hrs

[Coursera – Financial Planning for Young Adults](#) – 20hrs

[Coursera – Introduction to Personal Finance](#) – 11hrs

[Coursera – Personal & Family Financial Planning](#) – 15hrs

** All of the courses in this list are offered in a free version. Proof of completion through screen shot, is accepted. You are not required to pay for a certificate. Proof must show 100% completion. Once complete, please upload to our [Proof of Completion Form](#). **

If I have previously been approved for a benevolence grant before December 2023, am I eligible to apply again?

This policy is effective December 20,2023. Any individuals who have previously been approved for a benevolence grant before December 2023 are eligible to apply under this policy. If your application has been approved under this policy, you are no longer eligible to apply again unless applying for the once-per-year Basic Needs Benevolence Gift Card. This exclusion does not preclude you from exploring other opportunities to meet your needs, such as GivingSZN or similar charitable and philanthropic initiatives promoted by The Lighthouse Church