

About ACNT

The Associates in Critical Need Trust (ACNT) is a nonprofit that provides financial assistance to eligible Walmart associates after they go through an unexpected, unavoidable event. Because the money is given as a grant, it doesn't have to be paid back.

ACNT now has a new program name – the ACNT Together Fund.

The ACNT Together Fund is rolling out a new application in select stores where associates apply directly for grants.



Our mission is simple: To make sure that associates impacted by events beyond their control can get back on their feet.

Keep reading to find out if you might be eligible for an ACNT Together Fund grant.

Am I eligible?

You're probably wondering: Am I eligible for an ACNT Together Fund grant? Don't worry. We've got answers. And if at any point you get confused about language, just check out the glossary (see page 6).

Associates who meet the following are eligible to apply:

- Are a full or part-time U.S. associate working for Walmart Inc. or its affiliates ("Walmart"). Temporary and/or terminated associates are not eligible.
- Have worked at Walmart for at least a year (Requirement waived as long as the COVID-19 Emergency Leave Policy is active)
- Meet the financial need requirements
- Have experienced a recent, unexpected, unavoidable event that caused a financial crisis

Associates cannot apply for assistance if their need is based on the same event as previously awarded, or if they received funding from the ACNT program or the ACNT Together Fund in the last six months.

Once an associate meets the financial need requirements and can document that they experienced a qualifying event, the Together Fund may provide assistance with basic living expenses.

If you meet the criteria above, you may qualify for as much as \$1,500 within a five-year period. This is a rolling five-year period based on the date of the current grant request.

For example, if you receive \$1,000 in support the first time you apply, you may be eligible to receive up to an additional \$500 within five years.

When applying to the Together Fund, there are three things you will need to document:

1. That you have a financial need
2. That you experienced an eligible event
3. The grant request is for basic living expenses

What are the financial need requirements?

The application will ask you to report monthly income and expenses as well as information about how much savings you have, which will be used to determine your eligibility. To learn more about the financial need criteria, take the Should I apply? survey. The survey can be found on One.Walmart by searching for Together Fund.

What events qualify?

The Together Fund may provide assistance to all eligible associates who have experienced a recent, unexpected, unavoidable event that caused a financial crisis.

- The situation that caused the financial hardship must have taken place within the last 12 months and during the associate’s employment with Walmart.
- Associates must document the event that caused the financial hardship
- To better understand eligibility requirements, please refer to the glossary (pg. 6) for definitions of key words

Major illness, injury, or death

- Major illness or injury of an associate, spouse/partner or co-tenant or child younger than 26 years of age that has resulted in EITHER:
 - o Loss of income due to missing work for illness
 - o Having paid a one-time significant expense greater than \$250
- Death of a family member or co-tenant that has resulted in ANY of the following:
 - o Loss of income due to missing work for bereavement
 - o Loss of income due to death of spouse/partner, co-tenant or child who contributed to household expenses
 - o Having paid a one-time significant expense greater than \$250 for a funeral

Unexpected household situation

- Spouse/partner or co-tenant unexpectedly moved out
- Separation due to domestic abuse
- Gaining unexpected legal guardianship of a minor
- Becoming primary caregiver to a family member
- Legal guardianship and primary caregiving excludes one’s own natural children, adopted children, stepchildren, foster children, partner/spouse’s children

Involuntary loss of or damage to housing or transportation

- Paid significant repair cost greater than \$250 to repair home or primary vehicle
- Experienced vehicle damage that required me to purchase a new vehicle
- Loss of housing due to a house fire or environmental disaster (fire, flood, tornado, storm or earthquake)
- Residence is uninhabitable due to mold, infestation or being condemned
- Unexpected sale/foreclosure of a home rented from a landlord or property management company with a valid lease agreement

Unexpected unemployment

- Associate, spouse/partner or other co-tenant became unemployed through no fault of their own, like a layoff or company closure
- Loss of Walmart employment, being fired or reduction in hours does not qualify

What expenses does a Together Fund grant help with?

Together Fund grants cover basic living expenses. Below is a list of expenses the Together Fund will help pay for if you meet the financial need and event requirements.

- A Together Fund grant will pay for up to one invoice per expense category - it can be an upcoming or past due bill.
- Each grant request must be documented, unless otherwise noted - see Documentation Requirements section for a list of required documentation.
- For hardship events of paid one-time significant expense greater than \$250, assistance is limited to twice the amount paid. For example, if you paid \$425 in documented expenses you would be eligible for up to \$850 in assistance.

Housing and Utility Assistance

- Rent or mortgage
- New housing deposit
- Temporary housing: hotel or temporary housing
- Essential utilities (heating, electric, water, trash and/or sewer), including connection deposit

Transportation Assistance

- Vehicle payment

Basic Needs Assistance

- Food Assistance: up to \$200
- Clothing: up to \$400 (certain events only)
 - o For cases of fire, disaster, uninhabitable home, or separation from home due to domestic abuse, total loss of housing or moving out of your housing, \$100 for associate and each family member in the household
 - o For unexpected legal guardianship, \$100 for each new household member

Document requirements

Different events require different types of documentation and all grant requests require documentation, unless otherwise noted.

- All documents must connect the associate to the event or expense. If the documentation is not in the associate's name, you must show proof of cohabitation.
- More information about required documentation related to the event you might have experienced may be found by taking the short Should I apply? survey. The survey can be found on One.Walmart by searching for Together Fund.
- The Together Fund team may follow up for more information.
- Incomplete applications slow down the approval process, and applications without the right documentation may be rejected.

Major Illness, Injury or Death

Illness or Injury:

- Loss of income due to missing work
 - o Documentation showing you, your spouse/partner or co-tenant missed work due to illness or injury. If your partner/spouse or co-tenant missed work, then proof of cohabitation is required.
- Paid one-time significant medical expense greater than \$250 for medical

- o Medical receipts/account statement indicating amount that was paid by you, your partner/spouse or co-tenant. If your partner/spouse or co-tenant paid the expense, then proof of cohabitation is required.
- o When submitting proof of payment for medical bills, please obtain a receipt for amounts paid. Please do not submit documents that contain health information.

Death:

- Loss of income due to missing work for bereavement
 - o Documentation indicating the you, your spouse/partner or co-tenant missed work due to bereavement. If your spouse/partner or co-tenant missed work, then proof of cohabitation is required.
- Loss of income due to death of spouse/partner, co-tenant or child who contributed to household expenses
 - o Death certificate/obituary and proof of cohabitation
- Paid one-time significant expenses greater than \$250 for a funeral
 - o Funeral expense receipts indicating amount was paid by you, your partner/spouse or co-tenant OR
 - o Letter from funeral home indicating paid amount
 - o If your partner/spouse or co-tenant paid the expense, then proof of cohabitation is required.

Unexpected household situation:

- Separation from spouse/ partner and one of you moved out
 - o Copy of the divorce decree or divorce filing OR
 - o Copy of lease or other proof you used to live together AND a letter from the landlord stating when the spouse/partner unexpectedly moved out
- Co-tenant unexpectedly moved out
 - o Copy of lease or other proof of prior of living together AND a letter from the landlord stating when the co-tenant unexpectedly moved out
- Separated due to domestic abuse
 - o Documentation detailing you were affected by domestic abuse. Valid types of documentation include police report, restraining order, a letter from a shelter or a letter from your child’s school counselor or school teacher.
- Gaining unexpected legal guardianship of a minor (does not include custody of one’s own natural children, adopted children, stepchildren, foster children or partner’s children)
 - o Letter from Child Protective Services or court stating when custody was gained
 - o If spouse/partner or co-tenant became the guardian, then proof of cohabitation is required
- Becoming primary caregiver to family member (does not include providing care to own natural children, adopted children, stepchildren, foster children or partner’s children)
 - o Doctor’s note stating when you, your spouse/partner or co-tenant became the caregiver due to medical needs OR
 - o Power of Attorney documentation detailing the family member has relinquished all rights to you, your spouse/partner or co-tenant
 - o If spouse/partner or co-tenant became the caregiver, then proof of cohabitation is required

Damage to or loss of housing or transportation:

- Paid one-time significant expense greater than \$250 to repair home or primary vehicle
 - o Non-generic receipt for repairs that can be verified and includes the amount you, your spouse/partner or co-tenant paid for the repairs. If your partner/spouse or co-tenant paid the bill, then proof of cohabitation is required
- Experienced vehicle damage which required you, your spouse/partner or co-tenant to purchase a new vehicle
 - o Documents detailing the damage to the previous vehicle AND the bill of sale for the new vehicle showing how much was paid to purchase the new vehicle. If your partner/spouse or co-tenant paid for the new vehicle, then proof of cohabitation is required.

- Loss of housing due to house fire or environmental disaster (fire, flood, tornado, storm or earthquake)
 - o Documentation showing your residence was affected by the house fire or environmental disaster. If your name is not listed, a lease agreement or utility bill in your name is required.
- Residence is uninhabitable due to mold, infestation or being condemned
 - o Letter of Condemnation from either the landlord, the City or Child Protective Services stating the condition of the home. If letter from landlord, must also be accompanied by original lease with matching signatures. If your name is not listed, a utility bill in your name is required.
- Unforeseen sale/foreclosure of a home rented from a landlord or property management company
 - o Valid lease agreement AND letter from the landlord, with contact information, stating the property was sold or will be up for sale and the date you must move out.

Unexpected unemployment

- Loss of income due to a layoff
 - o Layoff notice from the employer with verifiable contact information that states the last day worked and the reason for termination (must be due to downsizing/layoff) OR
 - o Documentation of unemployment agency benefits
 - o If spouse/partner or co-tenant was laid off, then proof of cohabitation is required.
- Loss of income due to company closure
 - o Letter from the employer stating the company closure. If spouse/partner or co-tenant experienced the loss of employment, then proof of cohabitation is required.
- Loss of Walmart employment, being fired or reduction in Walmart hours does not qualify

Grant request

- Qualifying bills or receipts must be within 30 days of submission date
- For hardships of paid significant expense greater than \$250, assistance is limited to twice the amount paid. For example, \$425 in documented expenses equals up to \$850 in assistance.

Housing and Utility Assistance

- Rent or mortgage: upcoming or past due bill
 - o Statement or lease required
- New housing: first month rent or deposit
 - o New rental/lease agreement or approval letter required
- Temporary housing
 - o Paid or unpaid hotel bill required
 - o Temporary housing lease agreement required
- Essential utilities (heating, electric, water, trash and/or sewer)
 - o Upcoming or past due statement required
 - o Connection deposit letter required

Transportation Assistance

- Upcoming or past due vehicle payment statement required

Basic Needs Assistance (no documentation required)

- Food Assistance – Up to \$200
- Clothing – Up to \$400 (certain events only)
 - o For cases of fire, disaster, uninhabitable home, or separation from home due to domestic abuse, total loss of housing or moving out of your housing, \$100 for you and each family member in the household
 - o For unexpected legal guardianship, \$100 for each new household member

Events that do not qualify

- Bankruptcy
- Garnishment of checks or bank accounts (usually related to a legal order)
- Repossession of home or vehicle
- Loss or reduction of the following:
 - Child support, food stamps, Social Security Income, unemployment benefits or any other supplemental income
 - Seasonal or temporary work
 - Walmart work hours
- Lost money
- Maternity leave (unless extended because of complications with associate or child)
- Misconduct or illegal activity – examples include but are not limited to:
 - Violence or safety violation that creates risk of personal injury or property damage
 - Intentional failure to follow a Walmart policy
 - Falsification of documentation
 - Theft, fraud, abuse of an associate benefit or other financial integrity issues
 - Violation of federal, state or local statute or regulation through your work activities
- Paying legal fees/court costs
- Paying/owing taxes
- Payment of child support
- Robbery/identity theft

Expenses that do not qualify for funding

Some of these situations qualify as hardship events, but they are not basic living expenses and thus not included when calculating grant awards:

- Impounded vehicle(s) cost
- Credit card debt
- Funeral/burial expenses
- Garnishments
- Home maintenance costs including major appliances and heating/cooling equipment
- Insurance premiums
- Legal fees/expenses
- Medical/dental expenses (supplies, prescriptions, bills, procedures, etc.)
- Non-essential utilities including telephone, cable, or internet
- Past due rent/mortgage from prior residences
- Payback of money borrowed from others
- Payback of pay day loans
- Paying for vehicles or homes that are repossessed
- School expenses of any kind
- Automobile or home repairs
- Taxes
- Travel expenses (airfare, hotel, gasoline, car rental, food, etc.)
- Clothing – Up to \$400 (certain events only)

Glossary of terms

Cohabitation: living with another person who contributes to the household income and expenses

Co-tenant: member of the household who shares legal financial obligations as a co-tenant (often listed on the lease agreement, mortgage or major utility bill)

Domestic abuse: a pattern of behavior which involves violence or other abuse in which the victim believes they are in immediate danger (residing in the same residence)

Event: an isolated serious incident

Financial crisis: the inability to access funds or resources to pay for basic living expenses

Immediate family member: spouse/partner, child, parent, legal guardian, brother or sister

Landlord or property management company: owner of a house, apartment, condominium, land or real estate, which is rented or leased to an individual. Cannot be related to the associate.

Legal guardianship: a relationship established by the court where one person acts for the benefit and protection of another person

Loss of income: missed more than half of your regularly scheduled work hours or four days, whichever is lower, within one pay period

Major illness or injury: serious illness or injury which required immediate medical attention (ongoing health issues and increases in prescription medications do not qualify)

Non-generic receipt: receipt or bill of sale that can be verified; Includes business/seller's name, address, phone in addition to the amount you, your spouse/partner or co-tenant paid. If your partner/spouse or co-tenant paid the bill, then proof of cohabitation is required.

Partner: in an exclusive and committed relationship similar to marriage and have been for at least 12 months and intend to continue indefinitely and you are not married to anyone else

Primary caregiver: person who has had the greatest responsibility for the daily care for someone who cannot carefully for themselves. This does not include providing care to one's own natural children, adopted children, stepchildren, foster children or spouse/partner's children.

Recent: event happened within the last 365 days

Significant expense: extensive out-of-pocket payment greater than \$250 for:

- Unexpected medical or funeral repair expenses OR
- Unexpected repairs to home or primary vehicle. Examples include replacing the transmission, engine or head gasket and roof repair, window damage, etc. Normal maintenance issues do not qualify.

Unavoidable: not able to be avoided or prevented

Unemployment: unemployed through no fault of your own or due to reasons beyond your control, like a layoff. Quitting a job or being fired for misconduct are not eligible events. Self-employed, temporary, supplementary or seasonal work do not qualify.

Unexpected: unforeseen and abrupt situation or event

Unexpected sale/foreclosure: not anticipated or predicted foreclosure due to sale of household being leased or rented

ACNT prohibits discrimination based on race, color, religion national origin, marital status, gender, age, sexual orientation, gender identity, mental or physical disability, veteran status, work performance, evaluation ratings or tenure. Any eligible associate can apply for a grant. But just because you submit an application doesn't mean you're guaranteed a grant. All applications must be approved by the Together Fund. These guidelines can change, so check the Together Fund website by searching for Together Fund on One.Walmart.com often.