

# J. J. Keller Kares Emergency Fund

## How to Apply

---

If you have experienced an emergency or unexpected personal hardship, the J. J. Keller Foundation may be able to help.

The J. J. Keller Kares Emergency Fund is specially designed to provide strength and hope in challenging times. Using this form, you may request – privately and confidentially – financial assistance from the fund.

### Who Can Apply?

- Full-time and part-time J. J. Keller associates can apply.
- You must be employed as an associate on the date you apply.
- If you are on medical leave or another approved leave, you can apply.

### How Does It Work?

- You will apply through a third-party administrator, the Emergency Assistance Foundation. The Emergency Assistance Foundation (not the J. J. Keller Foundation) objectively reviews grant requests and determines whether a grant meets the fund requirements and what the amount of the grant will be.
- You must apply within 90 days of the emergency or hardship event.
- Grants made are between \$500 and \$3,500, depending on your circumstances. The total for any one grant cannot exceed \$3,500.
- You can apply for a new grant every 12 months.
- If a grant is not approved, you can reapply for a grant related to the same qualifying event six months from the date of non-approval.

### What Events Qualify?

Following is an overview of the types of events that qualify for coverage by the J. J. Keller Kares Emergency Fund. For a detailed list, [see the matrix of covered events and expenses](#).

- Natural disaster, such as flood, wildfire, tornado, earthquake, tsunami, volcanic eruption, blizzard, drought, cyclone, hurricane, typhoon or severe storms
- Terrorist actions
- Disaster resulting from an accident involving a common carrier, such as a bus, train, ferry, plane or truck
- Essential utilities, mortgage, rent or unexpected child care due to military deployment
- An event impacting your primary residence, such as fire, flood or unusual life-altering expense not covered by insurance
- Serious illness or injury not covered by insurance
- Non-routine or exceptional medical expense not covered by insurance
- Being the victim of a violent crime
- Expenses related to flight from domestic violence
- Psychological counseling deemed necessary by a medical physician following an event

### What Events Do Not Qualify?

- Lack of medical, homeowners or renter's insurance
- Decreased income due to job loss, reduced hours, wage garnishment, divorce or loss of child support
- Accumulated financial debt (income not enough to support regular monthly bills)
- Eviction

**J. J. Keller**  
Foundation, Inc.

# J. J. Keller Kares Emergency Fund

## Apply Using These 5 Steps

---

- 1**
  - Visit the **application site**.
  - Click on the green "Apply" button.

---
- 2**
  - Follow the instructions on the application page.
  - Please ensure the category "J. J. Keller Kares" is selected.
  - Click on "Create Account."

---
- 3**
  - After you've submitted your information, you will receive an email confirmation. If you do not receive this, please check your spam folder.
  - Click on the link in the email confirmation to complete your registration.

---
- 4**
  - In your account, you will see an option to start your application.
  - Your application will not be submitted until you click the "Submit" button.

---
- 5**
  - The Emergency Assistance Foundation will review your grant and notify you if more information is needed, or if your grant is approved or denied. You should receive a decision within two weeks of your request, followed by regular updates on the status of your application.
  - If your grant is denied, you may reapply 6 months after the date of non-approval.

**J. J. Keller**  
Foundation, Inc.