



## **Difference Maker Fund FAQs**

### **What is the Difference Maker Fund?**

The Difference Maker Fund is IMA's new Employee Assistance Fund. With so many natural disasters, a pandemic, and other difficulties facing our associates, IMA wanted to identify an equitable, consistent way to offer financial support to its associates facing financial hardships through no fault of their own.

### **Who is managing the fund?**

IMA Foundation has contracted with America's Charities, a 501(c)3 nonprofit responsible for the management of the Fund, including performing all reviews and decisions for all applications. IMA is not involved in the review of any application based on the agreed upon guidelines.

### **How is the Difference Maker Fund funded?**

The IMA Foundation will be the primary donor to the fund. IMA associates will be invited to contribute to the fund personally through the IMA Community Portal. These donations are eligible for matching gifts through the IMA Foundation matching gift program (existing maximum amounts per match apply). Payroll deduction will be available to associates one time each year during the IMA Annual Giving Campaign.

### **Who is eligible for assistance?**

All full-time and part-time associates working 20+ hours per week, are on approved leave and who are in good standing are eligible for assistance. Eligible IMA associates that are spouses, domestic partners or children in the same household may not apply for the same Qualified Disaster or Personal Hardship. IMA Financial Group, Inc. executive team members, market and subsidiary presidents and validated producers are not eligible.

Associates are eligible as of the first day of the month coinciding with or the next month following their date of employment. The associate must have been employed with IMA Financial Group, Inc. On the date of occurrence of the Qualifying Event in order to be eligible.

### **What are qualifying events?**

- "Qualified" disaster designated by the Internal Revenue Service (e.g., natural disaster, terrorism)
- Personal hardship
  - Natural disaster that does not reach federal designation, e.g., house fire, flood, tornado, wildfire, etc.)
  - Medical related

- Accident or illness of immediate family member
- Funeral/Death expenses
- Military deployment
- Violent crime
- Domestic abuse
- Accident not resulting from employee's negligence
- Qualifying events must have occurred no more than six months prior to the application date.

### **What types of expenses are covered?**

Covered expense examples include essential utility bills, medical expenses not covered by insurance, funeral expenses, credit card bills or other debt that resulted directly from a Qualifying Event.

America's Charities has sole discretion to determine covered expenses. You can find additional covered expenses examples in the Difference Maker Fund policy.

### **How much can associates receive?**

The maximum grant size to an applicant is \$1,500 for a Qualified Disaster and \$1,500 for Personal Hardship. The lifetime maximum amount to an applicant is \$5,000. Associates are eligible for one grant per rolling 12 months.

### **How does an associate apply for funding?**

[View the online application form](#). Associates can also access the online application form via the [IMA Community Portal](#) or the [Community page on IMA Central](#).

The application form provides program information, additional FAQs and required documentation examples. Contact the America's Charities Difference Maker Support Team at [DifferenceMaker@charities.org](mailto:DifferenceMaker@charities.org) with application questions.

Associates may not apply for the same personal hardship more than once.

### **How does an associate donate to the Difference Maker Fund?**

IMA associates can contribute to the fund personally through the IMA Community Portal. Use [this link](#) or search by Organization Name with "IMA Financial Difference Maker Fund" or by Registration ID with "NPP-13724692."

● Organization Name ● Registration ID ⓘ ● Keyword

NPP-13724692

 **Filter by Location**  
Countries in Your Results: 1

 **Filter by Category**  
Categories in Your Results: 26

Showing 1 - 1 of 1 Results Matching "NPP-13724692"



**IMA Financial Group, Inc. Associate Difference Maker Fund - Americas Charities EAF**  
14150 Newbrook Dr. Ste. 110, Chantilly, Va, 20151, US  
Registered Name: Ima Financial Group, Inc. Associate Difference Maker Fund - Americas Charities Eaf    Registration ID: NPP-13724692  
Keywords: IMA, Difference Maker, Associate Difference Maker Fund, IMA Financial Group, IMA EAF, IMA Employee Assistance Fund

These donations are eligible for matching gifts through the IMA Foundation matching gift program (existing maximum amounts per match apply). Payroll deduction will be available to associates one time each year during the annual IMA Giving Campaign.

**My application was denied. What can I do?**

Associates who have been denied may appeal the decision. This must be done within 10 days of the denial.

In the event that an application is denied, Associates may submit an application for a different Qualifying Event after 30 days from date of previous grant application denial.

**Who can I contact if I have questions?**

Please contact the America’s Charities Difference Maker Support Team with questions. The Support Team may be reached via email at [DifferenceMaker@charities.org](mailto:DifferenceMaker@charities.org).