



Frequently Asked Questions

OEA Membership Assistance Grants and Interest Free Strike Loans

I'm worried about my financial situation in the case of a strike. Is there anything that the Union can do for me? Yes. Through our membership assistance fund, the Oakland Education Association will be making available to members who participate in a work action by being on the picket line. Grants based on the length of the strike, and the hardship that the strike imposes on the individual and their family. In addition, interest-free loans of \$100 a day will be available to OEA members beginning on the 5th day of the strike, retroactive to day one. These loans will be provided by Provident Credit Union. The interest for these loans will be paid by the California Teachers Association.

How much money is available for members in Grants from OEA? To streamline the process, OEA will offer grants at levels of \$500, \$1,000, and \$1,500. If funds are available and the need is great, a second round of grants may be applied for.

Who decides which members get the grants? It is the hope of OEA leadership that all members who have financial need will apply for strike hardship grants. These grants will come from the OEA membership assistance fund and grant applications from OEA members will be reviewed and decided on by the Membership Assistance Committee, a group of five OEA members appointed by the Executive Board.

Will everyone who goes on strike be eligible for a grant? No, the grants are not designed to directly substitute for lost pay. OEA policy specifically states that the membership assistance fund is designed first and foremost to provide for members who would be most affected by a strike-induced loss of income. Consideration for distribution of a grant shall be based on the degree of need as determined by the Membership Assistance Committee. Factors for consideration of disbursement will include lower income members, single income households, the length of the strike, etc.

I'm not sure I feel comfortable sharing detailed financial information with this committee. Will it be kept confidential? Yes, all documentation submitted to the committee, as well as the identity of all applicants, will be kept completely confidential.

How do I apply for a strike hardship grant? In the event of a work action, applications will be promptly provided both in hard copy, and via email, to all members. If you do not receive one at or near the beginning of a work action, please see your site rep or picket

captain. The grant applications will require an explanation of financial need and verification of being on the picket line.

What about these interest-free loans, do they kick in immediately? Who is eligible for them? Any OEA member who is an active participant in a strike will be eligible for a loan of \$100 a day beginning on the 5th day of the strike, retroactive to day 1. The loan must be applied for, and members must also be members of Provident Credit Union.

So if the strike lasts 6 work days, then the loan would be for \$600? Yes, that is correct. The only way that the loan would not be available is if a work action was for 4 days or less.

I am not a Provident Credit Union member. How can I gain access to these loans? The only way to be eligible is to join Provident Credit Union. The fee is \$5. Provident Credit Union has been providing banking services to OEA members for four decades.

When does the money come? The loan is funded on the next applicable payday that reflects wages lost to a strike. If the strike occurs in the middle of February, the loan would be funded on the last work day of February, just at the moment your paycheck would reflect wages lost in the strike.

What is the repayment schedule? The loan must be repaid within one year through a payroll deduction system. Again, loan interest is paid by CTA.

So theoretically a member who is the primary wage-earner for their household, and suffers financial hardship from a strike of, let's say, two weeks, could be eligible for a hardship grant from OEA of \$1,500, and a loan from Provident Credit Union of \$1,000? Yes, assuming that the membership assistance committee approved their Grant application based on the documentation provided, and assuming the member is also a member of Provident Credit Union and applies for the interest-free loan.