

# Guidelines for Assessing Applications for Financial Assistance

## The Society accepts applications for financial assistance from:

- professional musicians and individuals professionally active in the world of music
- former professional musicians, individuals who were professionally active in the world of music and persons aspiring and intending to embark on careers as professional musicians
- physical or financial dependents of any of the foregoing

whose lives have been affected by accident, illness, stress or anxiety.

The Society is unable to accept applications from those who are suffering from want of employment. For simplicity, the word 'musician' is used below to refer to anyone fitting the above criteria. Applications are dealt with in strict confidence with only the Governors, Chief Executive and Casework Team party to this information.

All grants are made available for a period of six months only. If no claim has been made after this period without sufficient reason, the monies are written off and the beneficiary must reapply should the funds still be required.

All applications are considered on an individual basis. The guidelines below provide the framework by which applications are assessed; however, they must not be considered as rules.

## Application Form and supporting documents

Applications are considered on receipt of a completed application form and supporting financial and medical documentation and where relevant proof of costs. In cases of sickness or accident, a certificate from a GP or suitably qualified professional must accompany the form.

Applicants are encouraged to apply for all state benefits to which they are entitled before an application is submitted. The Society may signpost applicants to organisations who can aid this process and give additional financial advice free of charge if appropriate.

All applications from non-members must be supported in writing by email to [casework@rsmgb.org](mailto:casework@rsmgb.org) either by a Member or Honorary Member of the Society, or a Society approved organisation. Please note that supporters are not party to any information contained within the application without your consent. The purpose is to confirm your eligibility as a musician.

Society approved organisations include Charities, Musical Bodies, Local Authorities Health and Social Care, Medical Practitioners and Conservatoires.

## Illness

Assistance may be given where:

- the applicant who contracts the illness is the chief or sole earner in the household and where the partner is not earning
- the partner of the applicant who contracts the illness is earning but whose salary is unable to support the applicant and/or dependants
- the partner of the musician is ill, and the musician has to give up work to care for them
- the partner has to give up work to care for their musician partner who is ill
- illness of the child/children means loss of income of one or both parents or legal guardians
- the musician is recovering or recuperating from an operation causing loss of income
- the partner of the musician is hospitalised, and the cost of visits causes financial anxiety
- the illness of the musician or partner means difficulty with payment of mortgages or domestic bills
- a musician who is incapacitated is faced with unexpected financial demands affecting their basic lifestyle e.g. a new heating system, washing machine or roof repairs

## Accident

Assistance may be given where 'accident' may be substituted for 'illness' above.

## Old age

Pensions and state benefits are insufficient to meet the cost of unexpected bills such as replacing a washing machine or cooker. For support beyond one off expenditure please see requirements under accident, illness and healthcare costs.

## Healthcare Costs

Monies may be set aside for payment to therapists or counsellors where:

- the musician is suffering from performance anxiety
- the musician is suffering from repetitive strain injury or similar performance problems
- emergency specialist treatment is required
- the musician has recovered from dependency on alcohol or drugs
- monies may also be set aside for payments to therapists or counsellors to ensure beneficiaries mental wellbeing

## Funeral Expenses

A contribution towards funeral expenses may be requested to alleviate immediate financial anxieties if a musician, partner or dependant has died.

## Assistance we cannot provide

We are unable to accept applications for assistance the following reasons:

- want of employment
- the Annual Income exceeds Annual Expenditure by a significant amount
- the musician and partner have significant savings in excess of £20,000
- the musician and/or partner having equity in a second property which may be sold to alleviate circumstances. If such property is left to dependants, this does not release them from this disqualification
- a student at a Conservatoire has not consulted the Counsellor or Student Services of their institution and not yet been referred by the said Counsellor / Student Services to the appropriate therapist
- the applicant requests assistance with private medical insurance and/or pension
- the applicant requests assistance with private educational fees
- the applicant requests assistance with the cost of loss of property and instruments which should be covered by insurance
- the applicant requests assistance which should be available from the DSS but is disqualified from benefits due to insufficient NI payments having been made

These Guidelines were reviewed and updated on 27 October 2021