



Consumer Initiative Fund - CRISIS FUND
CIF CRISIS DEFINITION

A CRISIS refers to a situation that is **UNFORESEEN AND/OR OUT OF THE ORDINARY** for an individual and results in:

- **AN UNEXPECTED LOSS**

(e.g., loss of ongoing job or volunteer honorarium; temporary loss of ability to work due to medical reasons; etc.)

AND/OR

- **A NECESSARY, BUT UNEXPECTED EXPENSE**

(e.g., costs related to a death in the family; bed bug eradication; etc.)

A CRISIS DOES **NOT** INCLUDE:

- Chronic mismanagement of funds and/or lack of financial planning
(e.g., 5 weeks between PWD cheque issue dates)
- Situations of overspending on non-essential items/activities