



GREEK ORTHODOX ARCHDIOCESE OF AMERICA
GREEK ORTHODOX LADIES PHILOPTOCHOS SOCIETY, INC.
 126 East 37th Street • New York, NY 10016 • 212.977.7770 • www.philoptochos.org
 National Department of Social Services
 Confidential Social Work Tel: 212.977.7782 • PauletteG@philoptochos.org



SOCIAL SERVICES PROCEDURAL WEBINAR MARCH 31, 2026
INTRODUCTION

On March 31, 2026, the National Philoptochos Department of Social Services conducted a nationwide webinar over Zoom to train Philoptochos chapters and Metropolises of the Society's social services policies and procedures. A total of 267 members from all nine Metropolises attended, including officers and members representing all three levels of Philoptochos: National, Metropolis and local chapter. Following welcome remarks from National President Debbie George, the National Board Social Services Committee members who developed the webinar addressed pre-submitted questions live. Presenters included:

- Eleni Constantinides, Chair, Social Services Committee; President, New Jersey Metropolis Philoptochos
- Irene Hotzoglou, President, Archdiocesan District Philoptochos
- Deborah Pries, Pittsburgh Metropolis Philoptochos
- Lisa Xanthos, San Francisco Metropolis Philoptochos, and
- Paulette Geanacopoulos, LMSW, Director, National Philoptochos Department of Social Services.

The webinar provided historical context for Philoptochos social services. While Philoptochos was founded in 1931 as the separately incorporated philanthropic arm of the Greek Orthodox Archdiocese of America, it was in 1987, at the request of His Eminence Archbishop Iakovos of blessed memory, that Philoptochos began offering systematic, structured support to Orthodox Christian individuals and families in the United States facing human service, societal, and financial hardships.

The program reviewed the standardized guidelines that all levels of Philoptochos – local chapters in parishes, regional Metropolises, and National Philoptochos - are expected to follow when providing social services assistance. It outlined methods, decision-making procedures, and the objectives and scope of services, emphasizing consistency, accountability, transparency, compassion, cultural competence, and confidentiality. It also clarified the working relationship between chapters and priests and affirmed that, as stated in the Society's Procedural Manual, all chapter funds must remain under the exclusive control of the Philoptochos chapter.

Presenters noted that due to time constraints, chapter and Metropolis financial controls related to social services - including line-by-line budgets, audits, fundraising parameters - were outside the scope of this webinar and would be addressed in future programming.

The webinar used a Q&A format, addressing policy and procedural questions compiled by the organizers that had been submitted in advance by registrants, as well as posted in the Zoom chat during the event. Due to time limits, participants were advised that any unanswered questions would be included in the written program summary that would be posted on the Philoptochos website.

To ensure a baseline of common knowledge, registrants were asked to review, in advance, two resources on the Philoptochos website.

- **SOCIAL SERVICES Policies and Procedures:**
<https://www.philoptochos.org/wp-content/uploads/2024/11/2024-SOCIAL-SERVICES-POLICIES-PROCEDURES.pdf>
- **"Guide to Finding Local Programs, Resources and Services"**
<https://www.philoptochos.org/wp-content/uploads/2024/01/Brief-Guide-to-Finding-Local-Resources-Programs-and-Services.pdf>

<i>Participant Demographics</i>	<u>By Metropolis</u>	<u>Total # 267</u>
	Archdiocesan District	52
	Atlanta	27
	Boston	24
	Chicago	09
	Denver	13
	Detroit	33
	New Jersey	41
	Pittsburgh	27
	San Francisco	<u>41</u>

<u># Chapter / Metropolis Officer</u>	
Yes	190
No	71
<u>N/A</u>	<u>06</u> Total # 267
<u># Social Services Committee Member</u>	
Yes	116
No	149
<u>N/A</u>	<u>02</u> Total # 267

Outreach Flier: At participants' request, we created a sample flier that you can modify, post and distribute in your parish and the broader community to ensure Orthodox Christians facing hardships are aware of Philoptochos' social services assistance.



National Philoptochos Department of Social Services
Services with Intention and Attention

SOCIAL SERVICES WEBINAR - MARCH 31, 2026 SUMMARY OF QUESTIONS & ANSWERS

DEFINITIONS: "SOCIAL SERVICES" v "PHILANTHROPY"

Ensuring clear and uniform communications

WHAT IS THE DIFFERENCE BETWEEN SOCIAL SERVICES AND PHILANTHROPY?

- **SOCIAL SERVICES: Assistance to individuals and families:**
"Social Services" – direct and referral assistance to Orthodox Christians in the United States (*the client*) regardless of immigration status, who are experiencing human service or financial hardships such as:
 - **Poverty:**
 - Unemployment, under-employment; denial / termination of public benefits; death of or abandonment by primary earner in household etc.
 - **Funerals and Final Arrangements:**
 - To ensure community members-in-need receive a proper Orthodox Christian burial.
 - **Health challenges:**
 - Life-threatening illness or debilitating condition of client or other family member; developmental or physical disabilities; uncovered/ out-of-pocket medical costs; alcohol and/or substance use disorders.
 - **Mental health/ behavioral health disorders:**
 - Behavioral health disorders that can impair client's ability to accept help, e.g., anxiety, depression, bipolar, schizophrenia, PTSD etc.; history of noncompliance with treatments and/or medications, etc.
 - **Housing/ homelessness:**
 - To contribute to rent/ mortgage arrears thus preventing evictions or mortgage foreclosures; to assist those who are experiencing actual or imminent homelessness- persons who live in a shelter, on the street, in their car, doubled up with others,
 - **Hunger / nutritional efficiencies - of all ages:**
 - While associated with poverty and low income, these issues also can be free-standing.
 - **Domestic violence:**
 - Intimate partner / family violence: physical, emotional, financial, sexual; child abuse; elder abuse at home by family, aides, other caregivers; or in a facility by staff members.
- **PHILANTHROPY: Financial and volunteer support to nonprofit organizations:**
"Philanthropy": financial or volunteer support provided to nonprofit organizations that align with the Philoptochos' mission e.g., DV and homeless shelters, food pantries, social service agencies, and more.
 - Inform your decision about who to support via free donor research tools that rate a charity's financial stability, accountability, administrative structure, leadership, and programmatic impact.
 - Charity Navigator <https://www.charitynavigator.org>
 - CharityWatch <https://www.charitywatch.org>
 - GuideStar <https://www.guidestar.org>
 - BBB Wise Giving Alliance.... <https://give.org>

SOCIAL SERVICES TARGET POPULATION:

Philoptochos cannot be all things to all people.

WHO DO YOU HELP THROUGH YOUR SOCIAL SERVICES EFFORTS?

- As almost all social services funding is generated through member donations and fundraisers, the target population for Philoptochos social services efforts is limited to ***Orthodox Christian individuals and families who are in the United States, regardless of immigration status*** to help them address and resolve, as best as possible, the human service, societal and financial challenges they face.
 - *Be mindful that most who seek our help thought they had done everything right never thinking they'd have to ask anyone for help let alone us, but then a quirk of fate, a crisis or other event turns their lives upside down.*

MUST THE CLIENT BE "GREEK" ORTHODOX?

- No. They can be **ANY Orthodox Christian jurisdiction**.
 - *For a list of Orthodox jurisdictions in America, go to: goarch.org/orthodox-jurisdictions-in-america.*

CAN YOU ASK CLIENTS TO VERIFY THEY ARE ORTHODOX CHRISTIANS?

- **Yes.** You can request a copy of their baptismal certificate. If the person no longer has it or cannot find it, contact the church in which they were baptized to ask for confirmation through its church records.
 - Clients do not have to be "active" church goers, nor "paid" stewards of a parish.

WHAT DO YOU DO IF A NON-ORTHODOX CHRISTIAN ASKS FOR HELP?

- We do not "just turn someone away."
- Utilize the **Philoptochos "Guide to Finding Local Programs and Services"** to refer the person to an appropriate organization, e.g., social service agency; county social services; Social Security; food pantry; homeless drop-in center; etc. (*Find it at the Philoptochos website, Social Services drop down menu, Resources*).
- **Call 2-1-1** to locate local essential community services.
 - *211 is a confidential helpline operated by the United Way that connects people to local resources and services in 99% of the United States.*
- Go to **FINDHELP: <https://www.findhelp.org>**
 - *FindHelp is a nationwide resource that lists local services e.g., food pantries, housing, financial help, health care, and more. (Search by zip code.)*

CAN YOU GIVE A GIFT CARD TO A NON-ORTHODOX CHRISTIAN?

- It is up to your chapter to discuss / decide / limit whether to give a gift card to a non-Orthodox Christian, such as to a supermarket, gas station, etc.

CAN YOU HELP A NON-ORTHODOX CHRISTIAN SPOUSE OF A PARISH STEWARD?

- Yes. If someone is married to an Orthodox Christian, has not converted or been confirmed but (*as frequently is the case*) may be an active parish volunteer who participates in the non-sacramental life of the church, assistance can be provided, as the help – whether financial or other – benefits the entire family, not just the non-Orthodox spouse.

CAN YOU HELP NON-ORTHODOX PEOPLE IF YOUR CHAPTER HAS FUNDS BUT NO ORTHODOX CHRISTIAN HAS REQUESTED YOUR HELP?

No. Philoptochos cannot be all things to all people.

- **First:** *Are parishioners aware that Philoptochos helps individuals and families in need who are facing human service, societal or financial hardships?*
- **Second:** *Think about why no Orthodox Christian parishioner has reached out to you:*
 - According to census.gov, 12% of Americans live in poverty, a disproportionate number of whom are children (*16.5% poverty rate*).
 - Not long ago, a one-income family of four lived comfortably, often able to buy a home and car. Today, this is less likely due to the state of the economy (*not based on the stock market, but the*

supermarket), stagnant minimum wages, out-of-pocket healthcare costs that continue to be the main cause of bankruptcies, insufficient supply of affordable housing, cost of childcare, etc.

- **Third:** *We suggest you “look inward.” If you answer ‘yes’, or ‘maybe’ to one or more of the following questions, what steps can you take to correct the situation?*
 - Could the “culture” of your chapter discourage parishioners in need from reaching out to you?
 - Could there be an actual or perceived problem with confidentiality?
 - Do people feel judged when they reach out to you for help?
 - *For example, is a victim of domestic violence criticized, whether explicitly or indirectly, for staying in the abusive relationship?*
 - Are clients responded to differently depending on **why** they need help?
 - *For example, is an elderly mom who is in constant rent arrears judged, whether explicitly or indirectly, for supporting her adult son who is a gambler (or substance abuser)?*
- **Finally:** *Speak to your priest to ask if people are going to him, rather than you.*
 - If yes, determine why.
 - Collaborate with your priest to ensure those in need are being helped as effectively as possible.

OUTREACH: PUBLICIZING YOUR SERVICES

It doesn't matter how good a program is, if nobody knows about it, it's a failure.

HOW DO YOU INFORM YOUR PARISH & BROADER COMMUNITY ABOUT THE SOCIAL SERVICES ASSISTANCE PHILOPTOCHOS CAN PROVIDE, AND TO WHOM?

- **OUTREACH WITHIN YOUR OWN PARISH:**

Although Philoptochos has been a part of the Greek American community for decades, many people are unaware of the depth and breadth of its social services.

 - Create an outreach flier to post in public areas of your church –bathrooms and bulletin boards– and to distribute to all parish ministries.
 - **NOTE:** *There is a sample outreach flier at the end of this document for your consideration – add the name of your church, who to reach out to, and how.*
 - Periodically include your outreach flyer in the weekly bulletin and parish-wide notices.
 - If your church does “email blasts” to all stewards, ask that the flier be included.
 - Ask your priest to periodically remind women parishioners to join your chapter.
 - Ask your priest to periodically remind parishioners that Philoptochos is “here to help” with the societal, human service and financial hardships they are facing.
 - Leave a supply of fliers in the church office for “walk-ins”.
 - Make fliers available at coffee hour after Sunday Divine Liturgy.
 - Once a year, give a presentation about Philoptochos at coffee hour.
- **DOES YOUR BROADER COMMUNITY KNOW ABOUT YOUR PHILOPTOCHOS SERVICES?**

Distribute information to your broader community to ensure they know what Philoptochos can and cannot do to help individuals and families in need facing human service hardships:

◦ local nonprofits, senior centers, daycare centers	• food pantries, congregate meal programs
◦ local medical providers, MDs, dentists, urgent care centers	• local police department and fire department
◦ hospital social work departments	• local service organizations (e.g., Boy / Girl Scouts, Women’s Clubs, Veterans Organizations)
◦ nursing /assisted living facilities	• local fraternal, religious, ethnic societies (e.g., Rotary Club, Elks Club, Shriners, Knights of Columbus)
◦ homeless and DV shelters, drop-in centers	• local elected officials

NOTE: Communications to local organizations should specify that financial assistance is limited to Orthodox Christians.

CAN A CLIENT ONLY BE HELPED BY ONE LEVEL OF PHILOPTOCHOS?

- *If a client's documented needs are greater than your chapter can provide, refer the case to the next level up to supplement what your chapter was able to do.*
- *Cases that originate at the Metropolis or National level can move down, as well.*

IS THERE AN ORDER BY WHICH THE THREE LEVELS OF PHILOPTOCHOS CAN HELP?

- Yes. Whenever possible, social service assistance should be provided:
 - ***First - by the local chapter.***
 - If your chapter cannot meet all documented needs, refer the case to the Metropolis.
 - Be mindful if the client is well known in your parish and does not want fellow parishioners to know of their current need. Confer with your parish priest.
 - ***Second - by the Metropolis:***
 - If the Metropolis cannot meet all the documented needs, refer the case to National.
 - ***Third - by National:***
 - Each level can supplement the assistance provided by the previous one.
- Share applications and documentation.
- Collaborate to ensure no level duplicates the help provided by the previous levels.
- Note: As needed, clients should be referred to local and broader services and programs.

IF THE PERSON IS UNKNOWN TO YOUR COMMUNITY . . .

Some people seek help outside their own geographic or parish community because they legitimately do not know where to turn, but others may be "shoppers for service" whose "job" is to go from chapter to chapter, Metropolis to Metropolis asking for financial help whether it is warranted.

HOW DO YOU RESPOND WHEN SOMEONE FROM OUTSIDE YOUR GEOGRAPHIC OR PARISH COMMUNITY ASKS YOU FOR HELP?

- Contact your Metropolis Philoptochos President to ask if the person is known elsewhere in the Metropolis. If yes, ask for details.
- If you suspect the client has been going from Metropolis to Metropolis, contact National Philoptochos to find out if the person is known and/or has received help elsewhere in the United States.

WHAT IF YOU DENIED ASSISTANCE TO SOMEONE BECAUSE YOU SUSPECTED FRAUD, ONLY TO FIND OUT THEY WENT TO ANOTHER CHAPTER THAT HELPED THEM?

- **If your chapter denied helping someone** – *not because you maxed out your allowable financial help to them but because you suspected fraud, or because of a situation as expressed below* - and your instincts tell you they will continue to seek help from other chapters or churches, contact your Metropolis President.
 - *Ask her to describe your experience to neighboring chapters, and should they be approached with a similar situation, to recommend that they, too, not help.*
- Please note that neither you nor a Metropolis President can require another chapter not to help; however, in most cases, the other chapter(s) will appreciate the "heads up".
 - *NOTE: You are responsible for the effort, not the outcome. If you subsequently learn that another chapter helped this client, know that you did your due diligence by letting it know of your impressions.*

WHAT ARE REASONS A CHAPTER MAY DENY HELP TO A CLIENT?

- Their "ask" is not a service Philoptochos can provide.
- Non-compliance with Philoptochos policies and procedures, for example,
 - refusal to complete/ sign our application.
 - refusal to submit documentation (*copies of bills, etc.*).
- Client demands an immediate cash handout for an "emergency".
- Client tells you to give them cash so they can pay their bills "*on their own*".
- There is "*something*" about their "*story*" that does not sound right.

WHAT DO YOU DO IF YOU ARE NOT SURE WHETHER TO BELIEVE THE CLIENT?

- Contact your Metropolis President to sound out the case and get another viewpoint.
- Ask National Social Services to interview the client on your behalf.
 - Email PauletteG@philoptochos.org. We will interview the client and report our findings to you.

VETTING PROCESS

"Trust" but "verify"

DO YOU INVESTIGATE ALL CASES REGARDLESS THE SOURCE OF REFERRAL?

- Chapters are required to vet (*investigate*) all cases. By doing so, you:
 - Confirm you are good stewards of the funds entrusted to you.
 - Are accountable to donors and transparent about how you determine whether, why, how, and to whom you allocate social services funds.
 - Can comfortably stand behind your social services funding decisions.

WHAT IS THE REQUIRED PROCESS BY WHICH CHAPTERS VET CASES?

*The Philoptochos case-vetting process involves **structured, evidence-based procedures** to gather information from the client and secondary sources to ensure you make informed decisions about whether and how to assist.*

- The **PRINCIPLES** prioritized in this process are:
 - Maintain confidentiality to protect clients' privacy and trust.
 - Foster open communications to ensure that all interactions are non-judgmental.
 - Respect a client's background and belief systems by reflecting spiritual support and cultural sensitivity.
- The **PROCESS**: See the section on Social Services Committee.
 - Interview primary and secondary sources.
 - Obtain documentation.
 - Refer to other resources as needed.
 - Recommend to the chapter board whether and how to assist the client.
 - Maintain contact with the client / family to monitor if additional support may be needed.
 - Advocate on behalf of the client with the organizations to which you referred them to ensure they receive all the benefits to which they are entitled.

CONFIDENTIALITY

The cornerstone of trust in client interactions.

- Confidentiality provides clients with the confidence to share private and sensitive details regarding their circumstances: *e.g., finances, health/ mental health, alcohol and/or substance use or abuse, gambling, family / friend relationships, etc.*
- Both by word and practice, clients must be guaranteed privacy: neither their names nor identifying data will be publicized to the parish, the general public, or others.
- No written report or presentation about Philoptochos services to the full chapter membership, to the parish or to the community will reveal their identity.

NEVERTHELESS, CONFIDENTIALITY IS NOT ABSOLUTE

- While client confidentiality is a core ethical principle of your work that allows clients to share sensitive information without fear of judgment or legal consequences, **IT IS NOT ABSOLUTE.**
 - Inform clients that certain chapter members will know their name and situation, such as the social services committee and the officers who sign financial assistance checks.

IF YOU KNOW OR SUSPECT THAT THE CLIENT IS A DANGER TO THEMSELVES OR OTHERS, CAN / SHOULD YOU BREACH CONFIDENTIALITY AND DISCLOSE SENSITIVE INFORMATION?

- Although you may not be a “*mandated reporter*,” safety and public protection may take precedence.
 - If you know or suspect the client is a danger to themselves or others, be mindful of situations where you may need to disclose sensitive information, such as:
 - Threat of Violence or Harm
 - Child Abuse or Neglect
 - Elder or Dependent Adult Abuse
 - Imminent Threat to Public Safety

WHAT CAN YOU DO?

- **Call 911**
 - **If danger is imminent, could cause immediate harm and needs law enforcement intervention**, e.g., physical threat in-person or nearby; phoned threats that are specific, realistic and may be carried out soon; electronic threats – text, email, social media.
- **Call or text 988**
 - **If the client is experiencing a mental health crisis or emotional distress, call 988, the 24/7 free, confidential National Crisis and Suicide Prevention hotline** that connects callers to a trained crisis counselor who can:
 - offer emotional support and resources.
 - help assess whether someone in crisis needs immediate intervention.
 - quickly identify if danger is immediate (*active suicidal intent, self-harm, threat to self/ others*).
 - Ask the responding counselor if there is a local “*Mobile Psychiatric Crisis Team*” (*interdisciplinary team of behavioral health professionals*) who can deliver rapid, **on-site intervention** to de-escalate crises and if needed, transport someone to additional care.
- **For suspected child abuse: If imminent danger, call 911.**
 - If the client discloses abuse or neglect, contact the 24/7 **National Child Abuse hotline**: 800.422.4453, or <https://childhelpline.org/>
- **For suspected elder abuse (60+): If imminent danger, call 911.**
 - If you suspect **abuse, neglect, exploitation, or self-neglect**, make an anonymous report to **Adult Protective Services**. State-by-state information: National Adult Protective Services Association: <https://www.napsa-now.org/help-in-your-area/>.
- **For threats to self or others: If imminent danger, call 911.**
 - To anonymously report threats to self or others: **Safe2Tell**: 1-877-542-7233 | safe2tell.org
- **For help determining whether to disclose a client’s shared information:**
 - **Contact National’s social services office at 212.977.7782 or email PauletteG@philoptochos.org**
 - If your instincts tell you the danger is imminent, **err on the side of caution and call 911 or 988.**
- **EXTRA TIP:** Contact the *National Alliance on Mental Illness* at www.nami.org to ask for a specialized training program for your chapter about mental health, confidentiality, disclosure and more.

APPLICATION FOR ASSISTANCE

The standard for consistent assistance by all levels of Philoptochos.

DO YOU REQUIRE ALL CLIENTS TO COMPLETE AND SIGN THE APPLICATION?

- **All clients, regardless of the source of referral, MUST complete and sign the application.**
 - **Anyone who refuses to do so can be denied assistance.**
- **All levels of Philoptochos should use the same form**, (other than to whom to return it).
- The Application for Assistance:
 - Is a legal document that protects Philoptochos and the client.
 - By signing it, clients certify the responses provided are accurate to the best of their knowledge.
- The application is the basis by which you determine whether and how to assist.
 - It creates historical data for cases that move through each level of Philoptochos.
 - It is the foundation for interviews with primary and secondary sources.

- The application for assistance allows clients **to describe in their own words.**
 - The specific help they seek – that is, how they hope you can help. *Is it a service you can provide?*
 - Whether they had a similar prior circumstance. If yes, what happened, why and the outcome.
 - Note: If language or cultural barriers make it difficult for the client to complete the application on their own, a social service committee member can help them do so.

WHOSE NAME IS ENTERED ON THE APPLICATION AS THE “CLIENT”?

- The “client” is the person seeking and/or who needs help, e.g., *single mom, head of household, other.*
 - If the client is a minor, it is the name of the custodial parent or guardian.
 - If the client is deceased – e.g., **FUNERAL / FINAL ARRANGEMENTS**, it is the deceased’s name and their information that is recorded. *If deceased lived with family, application must include income/expenses for all in household).*

WHY ARE THERE SO MANY QUESTIONS ON THE APPLICATION FOR ASSISTANCE?

Each question has a purpose that provides pertinent information relevant to the case and your decision-making.

- **Basic information:**
 - Photo – can help identify if they had applied for assistance previously under a different name or address.
 - Address and contact information.
 - If address is outside your region, ask if they have reached out to other chapters or if they intend to.
 - Date of birth, marital status.
 - Is the person eligible for services based on their age or gender, or as a dependent or survivor?
 - It is helpful to ask clients to submit a personal statement describing how they reached their current circumstance.
- **Social Security Number:** To prevent identify theft, **only ask for the LAST FOUR DIGITS** of their SSN
- **Household composition:**
 - Are there immediate family members or others in the household who have helped or who may be able to help?
- **Immigration status:**
 - Helps you decide whether you will be able to refer the client to public benefits.
 - Note: Undocumented immigrants are barred from most major federal benefit, means-tested programs, but exceptions exist for emergency medical care, public education, certain nutrition programs, and disaster relief.
 - Undocumented immigrants are **ineligible** for Supplemental Security Income (SSI), Supplemental Nutrition Assistance Program (SNAP/Food Stamps), non-emergency Medicaid, Temporary (cash) Assistance for Needy Families (TANF), unemployment insurance, health insurance subsidy through Affordable Care Act.
 - 2025 Federal legislation further tightened eligibility for many categories of immigrants.
- **History of mental illness:**
 - Will a client’s diagnosis or experience with past treatment/ medications impede their ability to accept help “now”?
 - Would they benefit from counseling? And if yes, do they wish a referral?
 - Orthodox Christian resource: **Agape Wellness Collective** <https://agape-wellnesscollective.org>
 - Does the client have insurance or the means to pay for counseling?
 - If no, client can apply to Philoptochos to pay for up to 10 sessions of counseling, depending on cost.
- **Firearms in the household - and if yes, how they are secured:** We ask this question especially in cases:
 - Of suspected (or actual) domestic violence.
 - A victim of abuse is 8 times more likely to be killed by their abusive partner if firearms are in the household.
 - When children are in the household.
 - Too often, a child finds a parent’s gun and accidentally kills or hurts a sibling, friend, or themselves.
 - If a client may be suicidal, dying by suicide is more likely if there is a handgun available.
 - The client’s answer to this question will help you decide whether to call 988 or 911.
- **Household income and household expenses**
 - Is the client employed? Full or part time? On or off the books? Where, and how long have they been at same job?
 - If client is divorced or single parent with minor children, do they or could they receive alimony or child support?
 - Helps you assess how they manage their income v expenses and whether to refer to a budget management service:
 - **National Foundation for Credit Counseling** (<https://www.nfcc.org>)
 - **GreenPath Financial Wellness** (<https://www.greenpath.com>)
 - Both help clients learn best ways to utilize limited resources; both can negotiate with creditors to waive or reduce charges; both can explore, with the client, the feasibility of bankruptcy; both can refer to other resources.

The application tells you whether:

- A sudden event or unexpected circumstances caused them to need help.
- They faced a comparable situation before, why and what happened, and how they addressed it.
- They plan to or have reached out to other resources, and if yes, the outcome.
- You can refer them to other resources including other levels of Philoptochos and/or to other organizations for longer-term assistance than Philoptochos can provide.

The application asks the client to tell you:

- How they plan to manage in the future.
 - If they respond, “God provides” or “Prayer,” redirect the interview towards pragmatic ways, e.g., Can they work? Are they eligible for benefits? Can they relocate or have they applied for more affordable or subsidized housing? Are they eligible for a “home / apartment sharing” program based on income or age, etc.? Do they have family or friends who can help?
 - **If client is 55+ or disabled, refer them to BenefitsCheckUp®** a free, confidential, comprehensive online tool from the National Council on Aging (NCOA) that screens older adults and people with disabilities for over 2,500 federal, state, and private benefit programs that can help users save money on food, healthcare, medicine, utilities, and housing. Provides clients with list of possible benefits, each of which must be applied for separately.

For clients seeking financial assistance, review with them the application's page 4 that outlines policies:

“Our financial assistance is limited to Orthodox Christian individuals and families, regardless of immigration status provided the bills / expenses you are asking us to consider are from vendors within the United States of America.

- Each case is evaluated individually based on its merits, documented need, and abilities of those involved.
- Cases seeking financial assistance are reviewed for approval or denial by designated members of the National Board.
- All information provided is confidential and will not be shared with sources outside those named above without your permission.
- As a nonprofit organization, we are accountable to our donors. As a result, you will be required to submit current documentation of household income and expenses to verify your request, e.g. employment pay stubs; tax filing(s); government benefit award or denial letter(s); income from others in household; confirmation of contributions received from family / friends; copy of your lease, mortgage statement; copy of eviction / foreclosure notice, utility bills / shut-off notice; documentation of medical diagnosis; copies of uncovered medical expenses and other medical bills, etc.
- As our resources are limited in terms of amount and scope, we are unable to provide ongoing financial assistance. When necessary, information about and/or referrals and/or assistance to apply for continuing help may be made to government agencies, local nonprofits, other levels of Philoptochos.
- Should your request be approved, please note that we do not provide direct cash assistance to applicants. Our policy is to pay the provider of service directly, such as the landlord, mortgage holder, utility company, medical provider, hospital, funeral home, etc.”

SINCE THE APPLICATION IS VERY DETAILED, IS IT COMMON FOR CLIENTS TO WITHDRAW THEIR REQUEST FOR HELP BECAUSE THEY DO NOT WANT TO REVEAL PERSONAL DETAILS?

- **Typically, no.** When clients are told upfront that all clients are asked these questions and that their purpose is to help you determine the best way to assist, they usually **do not** withdraw their request.
 - The best time to ask detailed questions is when the person first reaches out to you for help.

IF THE CLIENT IS HOMELESS WITH NO SOURCE OF INCOME, HEALTHCARE, INSURANCE, ETC. IS THERE ANOTHER TYPE OF APPLICATION?

- **No.** We are mindful that few people are “born homeless”. Thus, the application provides background information to help you understand how and why they are homeless “now” – was it a “crisis” or did they “slide into” poverty and homelessness over a period of time?
- If necessary, you can modify the questions on the application, but keep the essence of the questions:
 - Where did they live prior to being homeless, when, over what period of time, what happened?
 - Where have they lived since? (Street? Shelter? Car? Doubled up with others? Transportation hub?)
 - How have they managed until “now”? And how do they plan to manage in the future?
 - Have they applied for or do they receive public benefits? Did they in the past? What happened?
 - If currently in a shelter, are they receiving/ accepting help from the shelter’s casework staff?
 - Do they have family? What is their current relationship with them?
 - Some clients are estranged from family as they have “used up” their family’s good will. But sometimes, if family learns Philoptochos is involved, they may agree to reconnect with the client.

IF YOU DO NOT FEEL QUALIFIED TO INTERPRET THE APPLICATION ONCE IT IS COMPLETED, WHAT TRAINING OR HELP IS AVAILABLE?

- **Re: training:** Please refer to the “*Client Interview*” section below for sample questions.
- **Re: help:** Contact National Social Services to ask us to review the application, or, if you wish, to conduct the interview on your behalf. We will do so, report our findings back to you, and at your request, recommend whether and how to assist. *Call 212.977.7782 or email PauletteG@philoptochos.org*
- **Re: our recommendations:**
It will be up to your chapter to decide whether to accept our recommendations.

CAN MORE THAN ONE FAMILY MEMBER IN THE SAME HOUSEHOLD APPLY FOR PHILOPTOCHOS ASSISTANCE?

- **No.** Members of the same family living together in the same household are considered a family unit, and cannot submit separate applications.

CONSENT FOR RELEASE OF INFORMATION:

DO YOU REQUIRE ALL CLIENTS TO SIGN THE CONSENT FORM?

- By signing the consent for release of information, clients give you permission to contact secondary sources to confirm information or ask for additional information.
- It allows you to refer clients to other resources, e.g., longer-term/more specialized services that can supplement or that may be better able to help than Philoptochos can.
- It allows you to refer clients to other levels of Philoptochos.
- Please note that some providers will not accept the Philoptochos form and may require that the client sign their own document, e.g. medical providers /HIPAA disclosures, legal services, etc.

NOTE: *Build trust - even with a signed consent form, ask the client's permission to reach out to others. Let them know who you plan to contact and why.*

CLIENT INTERVIEW

To make an informed decision about whether and how to help.

IF YOU DO NOT FEEL SUFFICIENTLY SKILLED TO INTERVIEW A CLIENT

- Contact National Social Services to ask us to do so on your behalf.
 - Email PauletteG@philoptochos.org or call 212.977.7782.

DO YOU INTERVIEW ALL CLIENTS?

- A face-to-face interview allows you to make a comprehensive evaluation of the client's circumstances.
- It helps you assess the client's health and mental status:
 - *Underweight/overweight; whether they are clean or may smell; eye contact; demeanor; behavior; facial expressions; body language; restlessness, mannerisms, posture, gait; grooming; condition of teeth; hearing; vision; condition of and appropriateness of clothing for weather.*

HOW DO YOU CONTACT A CLIENT TO SCHEDULE AN INTERVIEW?

- Whenever possible, call the client from the Church office.
- If you call from your own phone, **DIAL *67** to block your number from their Caller ID.

WHERE DO YOU INTERVIEW CLIENTS?

- Interview the client in a private location in your church, or a local diner, library or other public space.
- **Never make a home visit alone.**
 - Even if you know the client, arranging for a social services committee member to go with you to be a second set of eyes and ears is helpful, and the other person can take notes.

- **If you conduct the interview in the client's home:**
 - Allows you to assess its condition and helps you identify red flags.
 - *Is it a basement room that you suspect may not be "legal"? Is the client a hoarder? Is there food in the refrigerator? Is it relatively clean? Are there basic furnishings, e.g., bed, table, chair? Is there a radio or TV? Does the client have a pet – is it well-cared for? Does only the client live there?*

WHEN INTERVIEWING A CLIENT - SAMPLE OPEN-ENDED QUESTIONS:

- Create a "client friendly" environment by being a good listener and non-judgmental so the client feels at ease and comfortable communicating with you.
- By the time a client reaches out to you, they may feel they have lost control of their lives.
 - Help them regain some control through these steps:
 - If you are in their home, ask their permission to sit down.
 - Ask their permission to ask them questions.
 - Ask questions kindly and in a way that does not sound like an interrogation.
 - Let them know that the questions are asked **to all who reach out to you for help.**
 - Let them know their responses will help you determine the most effective way to help.
 - Tell them to let you know if they feel uncomfortable or wish to take a break.
- Ask **open-ended questions** to encourage self-reporting of concerns.
 - ***What brought you to us today? OR "How do you hope we can help you?"***
 - *Do NOT ask, "What is your problem?"*
 - ***How long have you faced this situation? (or setback or challenge)***
 - ***Has anything like this happened to you before?***
 - *If yes, please describe what happened?*
 - ***How have you managed until now? (savings, using credit cards, handouts, in debt, etc.)***
 - ***Are there family members or friends who can help or have helped you in the past?***
 - *Can they help again?*
 - ***Have you received Philoptochos help before? (Any Chapter, Metropolis or National)***
 - *If yes, did you receive financial help or a service referral? Ask for details.*
 - ***Are you receiving or have you received help from other organizations, either now or in the past? (Public, private, nonprofit, union, another Church).***
 - *Will you or can you seek their help again?*
 - ***How do you hope we can help you?***
 - If the applicant asks for financial assistance, see section below.
 - ***Since we do not have the resources to help anyone on an ongoing basis, how do you plan to manage in the future?***
 - Make sure they know we cannot help anyone on an ongoing basis.
 - Offer to help the person develop a "plan for the future."
 - As noted in the Consent section above, even with a signed form, ask their permission to contact others.
 - ***Is there anything else you would like to tell us that can help our decision-making?***
 - ***Always respond to their questions and concerns truthfully:***
 - If the applicant asks questions you cannot answer, tell them you do not know, but that you will find out and get back to them as soon as possible.
 - Ask best way/ time / place to reach them.
 - ***What to say to a client who is in stress: (excerpted from, "Words" by Ullie Kaye)***
 - **Instead of saying . . .**
 - "I know what it feels like," say, ***"I can't imagine your heartbreak."***
 - "You're strong, you'll get through this," say, . . ***"You'll hurt, and I'll be here."***
 - "You look like you're doing well," say, ***"How are you holding up today?"***
 - "Healing takes time," say, ***"Healing has no timeline".***

- "Everything happens for a reason," say, . . . *"This must feel senseless."*
 - "They're in a better place," say, *"Your love is so deeply evident."*
 - "You'll get over this," say, *"I will help you get through this."*
- And when there are no words at all,**
- You do not need to find some. Caring speaks in silence, too.

DO YOU NEED TO DIG A LITTLE DEEPER?

- The interview can help identify underlying issues that may need to be addressed first, for example:
 - *If a woman is asking for help to pay for childcare, is it because she can only work part-time since she is the sole caregiver for her grandmother (or spouse, or parent, or other)?*
 - *If they ask for help to relocate, are they embarrassed to tell you they want to move because they are being abused?*
 - *If you suspect abuse, (e.g. long sleeve sweater in summer to hide bruises, missing teeth, anecdotal information from others, etc.), but the person isn't admitting it, ask them to tell you what it's like at home – e.g., what happens when your partner gets angry, or if dinner is late, or if the children are making "too much noise"?*
- Ending the interview:
 - Recap what you were told; ask if you understood them correctly.
 - Remind them that what they told you will remain confidential.
 - Ask if there is anything else they would like to share with you.
 - Ask what more they would like to know from you about what Philoptochos can do.
 - Tell them they are not alone. If they wish to talk to someone in the future, you are available to listen.

IF YOU THINK A CLIENT IS NOT BEING TRUTHFUL, OR IF THE CLIENT DEMANDS HELP ONLY IN THE MANNER THEY WANT, CAN YOU DENY ASSISTANCE?

- **Yes.** Our vetting procedures are designed to help you identify how forthright a client is.
- A client who keeps changing their "story" or is non-compliant - not because they "cannot", but because they "do not want to" - can be denied assistance.

IF YOU SUSPECT FRAUD?

- Follow the vetting procedures outlined in this document. Remember to "trust" but "verify".

SOCIAL SERVICES COMMITTEE

The chapter structure that does the "heavy lifting."

DOES YOUR CHAPTER HAVE A SOCIAL SERVICES COMMITTEE TO OVERSEE REQUESTS?

- Every chapter should establish a social services committee.
- The committee should be composed of **at least three people.**
 - **It should NOT be just the chapter president and treasurer.**
 - **Your priest should NOT be a member of your social services committee.**
- All committee members should:
 - Be understanding; appreciate and maintain confidentiality.
 - Be non-judgmental, compassionate, kind and patient; show empathy, **not** sympathy.
- **Select a trusted member of the committee to be your Social Services "Point Person" who:**
 - Will be the first line of contact for client requests; conducts interviews, obtains documentation.
 - Listens and responds directly to the concerns of those seeking help.
 - Knows when to say, "I don't know, but I will try to find out and get back to you."
 - Based on information gathered, recommends to the committee whether and how to help.
 - **NOTE. Be aware of vicarious trauma:** *If listening to other people's problems takes a toll on the life of the "point person", it may be time to let someone else take on this role.*
- **The point person recommends to the chapter social services committee whether and how to assist.**
 - The committee discusses the recommendation(s) and makes final decision about how to help.
 - The social services committee chair reports activity back to the board and general membership without providing any information that could identify the client.

FINANCIAL ASSISTANCE GRANTS

Per the Philoptochos Procedural Manual:

"All Philoptochos funds are under the exclusive and complete control of the chapter."

All financial assistance decisions must follow established Philoptochos policies and procedures.

DO YOU INFORM CLIENTS THE PROCESS BY WHICH SOCIAL SERVICES FINANCIAL GRANTS ARE APPROVED AND TO WHOM THEY ARE PAID?

- Review page 4 of the client's signed application that gives an overview of Philoptochos grant policies.
- **Inform the client that:**
 - All approved grants **must be paid directly to the vendor who must be in the United States for services rendered in the United States.**
 - Philoptochos **DOES NOT** give cash to clients for any reason, including paying bills themselves.
 - All requests must be for recent, **unpaid** expenses.
 - An **itemized invoice** generated by the vendor must be submitted specifically documenting the expenses the client wishes you to consider. *(Your chapter or client can request the invoice from vendor).*

WHAT HOUSEHOLD INCOME DOCUMENTATION DO YOU REQUIRE FROM A CLIENT?

- Clients must submit documentation of **household** income via **one or more of the following**:
 - Recent pay stub(s).
 - Copy of most recent tax return.
 - Public benefits award letter confirming
 - source of benefit (*e.g., SNAP/Food Stamps, Social Security benefit, SSI, TANF/HRA cash assistance, etc.*), name of beneficiary, amount awarded and active dates of award.
 - Bank statement that shows direct deposit of income, such as employment income and/or direct deposit of public benefit, child support, alimony, pension, other.
- The invoice must include key details, such as name of account holder, account number, billing dates and amounts, services provided, any overdue balances, interest charges, vendor's name and contact information, including where and how payment can be made (*for example, by check or ACH, etc.*).

WHAT CAN PHILOPTOCHOS SOCIAL SERVICES GRANTS CONTRIBUTE TO?

- **UNCOVERED MEDICAL EXPENSES**
 - To contribute to out-of-pocket, uncovered medical / health related costs; health insurance premiums; deductibles / co-payments; COBRA premiums, etc.
- **HOUSING COSTS**
 - To prevent eviction or mortgage foreclosure by contributing to rent / mortgage; help towards other housing costs *e.g., utilities, real estate taxes, homeowners' insurance, maintenance fees, etc.*
 - To temporarily house a homeless person in a hotel, if shelter is not an option and if a compelling reason: *e.g., extreme weather that would be dangerous for clients to remain on street or in their car.*
 - Research local "*extended stay*" options for short-term and longer stays; may offer kitchenettes.
 - In writing, let hotel know dates you will cover and that **only** the room charge will be paid.
 - Request a receipt that confirms your payment: dates of stay, name of hotel guest, number of people in the room, room number. *(Note: Hotels can charge different nightly rates within the same stay based on demand and season; can charge local or occupancy taxes mandated by local authorities)*
- **DOMESTIC VIOLENCE VICTIMS / SURVIVORS**
 - **Offer to relocate victims of domestic violence to a safe environment** by paying security deposit, first/ last month's rent, etc. *(In almost all cases, the DV victim will have to find a residence on their own).*
 - Keep your own values and beliefs in check. While you think the victim should leave the relationship, only the person experiencing the abuse can decide **whether and when they are ready to do so.**
 - *Be mindful that people stay in an abusive relationship for a variety of reasons:*
 - *They love their partner and want the abuse to end, not the relationship.*

- They have no place to go and no money to do so.
- They do not want their children to become homeless.
- They tried before and were stalked; or the abuser intimidated their family or threatened to report them to immigration; or threatened to kidnap the children and take them out of the country.
- Do not put yourself in danger – neither offer nor actually intervene directly with the abuser.
- While your instincts may tell you to suggest couples counseling, do not do so as whatever the victim says in session will be used against them when they return home.
- Support a victim's desire to pray, but ensure they know that prayer does not stop a fist or a bullet.
- **Because DV victims face challenges beyond financial deficits:**
 - Refer victims to the **National Domestic Violence Hotline** to connect them to a domestic violence advocate who will help them examine their relationship (*some victims are not aware or do not believe their partner is abusive*); discuss options; learn best practices to keep themselves and their children safe; determine if any legal interventions may be needed, etc.
 - **Call or chat at 1-800-799-SAFE (7233) or online at TheHotline.org.**
- **Educate yourselves about domestic violence** by reading the Philoptochos DV fact sheets that describe abusive behaviors; characteristics of men who batter; describe features of a personal safety plan; present information about teen dating violence; gaslighting and more.
 - BE MINDFUL – DO NOT give fact sheets or other written materials to victims to take home as they could notify the abuser their “target” is seeking help or may leave.
 - *Note: Because domestic violence is about power and control, the most dangerous time for a DV victim is after she has left the relationship, as leaving or the threat of leaving can trigger a sharp escalation in abuse. 75% of DV homicides and 85% of women who experience severe but non-fatal abuse occurs after they have left or tried to leave. (US Department of Justice)*

• FUNERALS / FINAL ARRANGEMENTS / BURIALS

NOTE: Develop a relationship with one or more local funeral homes to ensure they will give you the best price when you refer a ‘charity’ case to them.

- Request an **itemized** invoice directly from the funeral home to review and confirm reasonable costs for services and equipment. If they appear not to be, negotiate discounts.
- **Note: Cemeteries require payment in advance of burial.**

• TEMPORARY / STOP-GAP HELP

Sometimes even if a case appears hopeless, it is both kind and appropriate to “do something”. Consider limited help while the person (*for example*) awaits determination of their public benefits application.

- **Be careful that your financial assistance is not counted as income as this could disqualify or delay the client’s eligibility for benefits. Consider a gift card instead.**
- If client is ineligible for benefits, your help can give them breathing space to figure out next steps.

• GIFT CARDS: To a local supermarket, department store, gas station, etc.

• OTHER Think “outside the box”. (*For example, National paid to connect water to a trailer home so the client would not have to carry buckets several times a day*). If in doubt, confer with your Metropolis President.

WHAT EXPENSES CANNOT BE PAID BY PHILOPTOCHOS?

- DO NOT give cash directly to clients for any reason. (*Exception: If person arrives at the interview hungry, give them a small amount of money to get something to eat before the interview so they can concentrate better*).
- DO NOT give money to clients who would rather “pay bills themselves”.
- DO NOT provide open-ended, unconditional help.
- DO NOT provide ongoing help, such as a monthly stipend.
- DO NOT pay bills from vendors located in another country or for services rendered in another country.
- DO NOT send social services funds to individuals or families who reside in Greece.
 - Refer them to their church and / or local Metropolis, or
 - Refer them to: <https://www.gov.gr/en/ipiresies/ugeia-kai-pronoia/epidomata>

- *If the request is from someone in another country, go to: <https://findahelpline.com/>. Type in the name of the country to find out if there are local services that can help the person.*
- DO NOT contribute to church fees, priest, or Psalti honorariums.
- DO NOT contribute to or pay for cremations.
 - *If family pursues cremation request, refer them to their local Bishop / Metropolitan.*
- DO NOT reimburse a client, family member, or other party for bill(s) already paid.
- DO NOT reimburse a priest, parish council, or any parish ministry for financial assistance made to or on behalf of a client that did not adhere to Philoptochos financial policies and procedures.
- DO NOT contribute to transporting a deceased person's remains to another country; however, with documentation, you may contribute to costs required by law or airline regulations (e.g., embalming, casket).
- DO NOT contribute to credit card balances as it is difficult to know what was paid for.
- DO NOT award scholarships to students who solicit funds, whether in US, Greece, or another country.
 - Refer people to other scholarship / fellowship / grant resources:
 - <http://www.helleniccomserve.com/scholarships.html>
 - scholarships@panhellenicsf.org
 - *Exceptions:*
 - National Philoptochos awards scholarships to seminarians attending Holy Cross Orthodox School of Theology (HC/HC) (*school decides recipient*).
 - Some Metropolises award scholarships to seminarians from their region.
 - Many chapters/ parishes award scholarships to students from their parish.
- DO NOT contribute to an account of any kind.
 - NO online / Crowdsourcing platform, such as GoFundMe, youCaring, etc.
 - NO personal account in the name of the client either in the US or another country.
 - NO unspecified hospital account in person's name (*but you can contribute towards a specific bill*).
 - **REASON FOR PHILOPTOCHOS "NO ACCOUNT" POLICY:**
 - *It is difficult, if not impossible, to verify who manages the account, who decides bills to be paid, and, if the person passes away, how remaining funds will be disbursed.*

CAN A CHAPTER OR METROPOLIS OBTAIN A DEBIT OR CREDIT CARD TO PAY BILLS FOR SOCIAL SERVICES CLIENTS and / or TO PURCHASE GIFT CARDS?

- **Yes.** These are both helpful and recommended.

CAN A CHAPTER PRESIDENT AUTHORIZE A GRANT WITHOUT COMMITTEE APPROVAL?

- Although not an emergency or crisis-response organization, there may be compelling reasons to allow a chapter president to authorize a grant without committee approval; however, the chapter president must adhere to all established financial grant accountability and transparency protocols regarding the grant's purpose, amount, payee, etc.
- **BE PROACTIVE - NOT REACTIVE.**
 - **IN ADVANCE OF NEEDING TO DO SO**, discuss and put to a vote the circumstances that would allow a chapter president to authorize a payment without committee approval, such as:
 - In summer, when many committee members may be on vacation.
 - The grant was pre-approved and scheduled to be paid over time.
 - A small amount, below a certain monetary threshold.
 - ***Decide / vote on amount.***
 - Confer with your Metropolis Philoptochos President for guidance.
- **Establish reporting requirements** for the president to inform board and membership of such a grant.
- **NOTE:** *Rather than establishing criteria for such emergency payments, consider referring clients to other resources, e.g. Catholic Charities, American Red Cross, government programs. If the client's presenting problem is related to an illness, research the services provided by the societies/ associations that help with these conditions.*

LIFETIME CAP OF FINANCIAL ASSISTANCE PER CLIENT

No level of Philoptochos has the resources to provide ongoing help with no end in sight.

DO YOU LIMIT THE DOLLAR AMOUNT OF FINANCIAL ASSISTANCE YOU CAN AWARD TO A CLIENT, FOR ANY REASON, OVER THEIR LIFETIME?

- Discuss and by vote of your board and membership, establish the maximum allowable amount you can award to any client for any reason over their lifetime. Base this amount on
 - Your chapter's financial health and fundraising capabilities.
 - The reason for assistance.
 - Your chapter's history of grants made to other clients for similar requests.
 - **Regional cost of living differences** e.g., *urban vs rural, available competition, job diversity - factors shaped by housing markets, economic structure, and local supply conditions.*
- Review the cap periodically to assess current relevance.
- For guidance re: determining an appropriate cap, reach out to your Metropolis Philoptochos President.

DO YOU HAVE A WAY TO EXCEED THIS CAP IF THERE IS A COMPELLING REASON?

- **First** Have you exhausted other options? Was client referred to your *Metropolis Philoptochos* and then to *National Philoptochos* to supplement what your chapter was able to do?
- **Second** Did you refer the client to *local and broader organizations* that could help?
- **Third**. Discuss/ decide circumstances by which you may consider exceeding your cap. Put the criteria for a vote, first by your board and then by your membership.

IS THERE A TIME LIMIT TO HOW LONG YOU CAN HELP SOMEONE?

- **No**. The limit is based on the DOLLAR AMOUNT awarded over a client's lifetime based on the maximum allowable cap your chapter established.

HOW DO YOU RESPOND WHEN YOU HELPED SOMEONE MANY TIMES BUT THEY KEEP COMING BACK, ASKING YOU FOR MORE?

- Remind clients that no level of Philoptochos has the resources to help anyone on an ongoing basis.
- Review the recommendations you and others have made to them regarding how to strengthen their ability to manage on their own.
 - Ask which recommendations they acted on, and which they did not.
 - Did they not follow up because they **were unable to?** Or because they **did not want to?**
 - If they were **unable** to act on these recommendations:
 - Was it because of a language barrier?
 - Was it because (*for example*) they had to pick up their child from school at a certain time and could not wait at the social services office for hours?
 - What help can your chapter provide to help them overcome these barriers?
- If, though, you find it was because they **did not want to**, **YOU CAN DENY THEM FURTHER ASSISTANCE**.
 - Urge them to **follow up with the resources** you and others had suggested to them.
 - Refer them to one of the budget counseling resources listed below.

CAN YOU PAY FOR A FINANCIAL ADVISOR TO HELP A CLIENT?

- No.

HOW ELSE CAN YOU HELP THE CLIENT?

- Help a client improve how they make income v expense decisions by referring them to:
 - "*National Foundation for Credit Counseling*" (*nfcc.org*), or
 - "*Green Path Financial Wellness*" (*www.greenpath.com*)
- Both can a) negotiate with creditors to eliminate or reduce amounts owed b) refer to other resources c) help them decide if bankruptcy may be their best course of action and if yes, provide help to do so, and . . .

- **As a faith-based ministry, we serve with compassion seeing the image of Christ in all.** Rather than “just” deny assistance, refer clients to resources such as local food pantries, soup kitchens, shelters, warming centers, multi- and issue-specific service agencies. Compile a list through:
 - **2-1-1** free, nationwide service from the United Way to connect people to local services.
 - **FindHelp.org:** <https://publicaid.org> that lists local and broader resources by need.
 - **“Guide to Finding Local Programs and Services”.** (Philoptochos resource)
 - **Benefits Checkup.org** (for clients 55+ or disabled) – a nationwide, confidential free, online tool that screens people for 2,500 entitlements that can help them save money.

SOCIAL SERVICE REPORTS:

Record keeping and reporting on your social services assistance.

DO YOU MAINTAIN A CASE FILE FOR EACH INDIVIDUAL AND FAMILY YOU HAVE HELPED?

- All chapters should maintain a “*case record*” for every client assisted that includes:
 - Copy of client’s application, signed consent form and copies of case documentation.
 - Summary of what was done and by whom (*chapter, Metropolis, National, other organization*).
- To maintain confidentiality, identify cases by assigning a “*case number*” rather than client name.
- Cross-reference cases that carry over from one year to another.
 - Track return askers to know all help provided. (*Helps manage lifetime cap*).
- Store case records in a secure location, preferably in your church.
 - It is not good practice to keep records at someone’s home. Confidentiality can be breached, files misplaced or damaged, making it difficult to transition from one administration to the next.
- **Keep an annual spreadsheet (e.g., Excel) to give you quick access about:**
 - Name of client, location, age
 - Award granted (amount)
 - Service requested / service provided.
 - Vendor who received payment
- **Present a report to your chapter membership:**
 - At board and membership meetings, give a “general” report: number / types of cases, e.g., *medical, funeral, housing, etc.* and the assistance provided – grant awards, service referrals etc.

RELATIONSHIP BETWEEN YOUR PRIEST AND YOUR CHAPTER:

Your priest is the chapter’s spiritual advisor.

As spiritual father to his parishioners and spiritual advisor to your chapter, a priest’s social services’ role is to offer spiritual support, prayers and hope to persons facing human service, societal and financial challenges to ensure they know their difficulties are not because God is punishing them or has abandoned them.

At the same time, the chapter’s role is to respond directly to those individuals and families by evaluating and documenting the circumstances that led them to seek help. This process allows the chapter to make informed decisions about the practical and evidence-based services it can provide to clients to help them address and resolve their hardships as effectively as possible.

While these roles are separate and distinct, they are collaborative, especially since the priest is an excellent resource to connect those in need with the chapter’s social services point person. Together, they form a beautiful partnership that creates a church environment in which parishioners feel comfortable turning to for help,

*Nevertheless, a sizable number of chapters have told us it is their priest who decides **who** they should help and **how** – including purpose and amount of grants awarded with Philoptochos funds. Chapters have told us they do so because they “trust” their priest. The issue, at hand, is not one of trust. The issue is that duly ratified chapters must adhere to Philoptochos policies and procedures that clearly affirm the responsibility - and authority - that drives social services assistance - whether to do so, to whom and how - is solely that of the chapter.*

As stated in the Greek Orthodox Ladies Philoptochos Procedural Manual:

“All chapter funds shall be under the exclusive control of the chapter. (Page 6, Section II, Part 2 Finances, A)

ENSURE YOUR CHAPTER MEMBERS AND PRIEST KNOW AND UNDERSTAND:

- It is the chapter that must evaluate the merits of **each** case to determine whether and how to assist.
- Both your chapter and those who reach out for social services assistance must comply with ALL Philoptochos social services policies and procedures
- As such, all clients must:
 - Be interviewed by the chapter's designated social services person(s).
 - Complete and sign the Application for Assistance.
 - Sign the Consent for Release of Information.
 - Submit required documentation of need including income v expenses, confirmation of hardship such as landlord eviction notice or court document, and,
 - For financial requests, itemized invoices obtained directly from the vendor.
- Based on the information gathered and provided, it is the chapter that decides whether / how to help.

NEVERTHELESS,

Because some parishioners may be more willing to discuss the circumstances of their hardships with their priest rather than a fellow parishioner, collaborate with your priest who can be an excellent resource identifying parishioners who would benefit from your help.

KEEP AN OPEN DIALOGUE WITH YOUR PRIEST: MEET WITH HIM ANNUALLY.

- Strengthen your partnership with your priest by meeting with him at the beginning of each Ecclesiastical Year (*September 1*) to review and familiarize him with the actions your chapter took in the previous year.
- Review with him what Philoptochos can and cannot do, for whom, how and why.
- Share with your priest copies of:
 - *Philoptochos Procedural Manual*
 - *Philoptochos By-Laws*
 - *Philoptochos "Impact Report"*
 - *Social Services Policies & Procedures*
 - *Recent National Social Services Report*
 - *Application for Assistance*
 - *Consent for Release of Information*
 - *Guide to Finding Local Programs, Services*
 - *This document: Summary of 03.31.2026 Social Services Procedural Webinar*

DOES YOUR PRIEST HAVE A ROLE IN DEVELOPING OR APPROVING YOUR CHAPTER BUDGET?

- **No.** It is neither your priest's role nor responsibility to review or approve your chapter's budget.

DOES YOUR PARISH COUNCIL HAVE A ROLE IN DEVELOPING / APPROVING YOUR BUDGET?

- **No.** Neither the Parish Council nor any parish ministry plays a role in the development or execution of your chapter's budget or funding decisions.

BUT THAT BEING SAID, BE MINDFUL THAT ...

Either or both the priest and Parish Council can ask you to include items in your budget that support the Church (*e.g., bricks and mortar such as help pave driveway, repair roof, upgrade classrooms, support an event, etc.*)

- The chapter should discuss and vote on the merits of each requested item to decide whether to do so.
- **HOWEVER**, know that monies raised and restricted for charitable purposes **cannot be used for non-charitable purposes**; but you can hold a specific fundraiser that identifies how the proceeds from that special event will be used.

PRIEST'S DISCRETIONARY FUND

Many priests have a discretionary fund (oftentimes referred to as an Agape Fund) that enables him to directly respond to people and matters of his choosing.

NO CHAPTER IS REQUIRED TO CONTRIBUTE TO A PRIEST'S DISCRETIONARY FUND.

BUT THAT DOESN'T MEAN YOU CAN'T.

HOW DO YOU RESPOND IF YOUR PRIEST ASKS YOUR CHAPTER FOR FUNDS (OR GIFT CARDS) THAT HE WILL DISTRIBUTE TO PEOPLE / MATTERS OF HIS CHOOSING?

If your chapter wishes to contribute to a priest's *Agape Fund*, the process to follow is:

- At a board meeting, discuss his request and establish the criteria and structure for the account including:
 - **Merits** of funding the priest's discretionary account – advantages/ disadvantages of doing so.
 - **Clarification** from your priest about how he plans to use these funds.
 - **Establish accountability** controls to ensure he **does not duplicate** your chapter's help.
 - **Set it up as a revolving account** that will be replenished as the priest spends it down.
 - **Ensure transparency.** Prior to replenishing funds, require the priest to report how and for what purpose(s) he distributed the funds – not for whom by name, but in general terms.
 - **Determine the initial amount** your chapter will give him.
 - Decide whether it will be in **money, gift cards, or a hybrid** of both.
- Board vote: discuss and decide by board vote whether to contribute to the priest's discretionary fund.
- Full membership vote: discuss and decide by vote of full membership whether to contribute to the fund.
 - Discussions should include reminding members that chapters duly ratified by National Philoptochos must follow all Philoptochos established policies and procedures.

NOTE: *Some priests establish discretionary account through honorariums they receive from home blessings, officiating at sacraments, etc. If your chapter does not contribute to the priest's account, you do not need to establish any accountability mechanisms as it is the priest who decides how he will use it.*

HOW DO YOU RESPOND IF YOU RECEIVE AN URGENT TEXT OR EMAIL FROM YOUR PRIEST ASKING YOU FOR IMMEDIATE HELP / MONEY FOR A PARISHIONER?

- **First:** As Philoptochos is not a crisis or emergency response organization, you cannot “*just write a check*” or distribute money without adhering to Philoptochos policies and procedures.
- **Second:** Be mindful that in today's world, it is unfortunate that unscrupulous people hack emails of religious leaders and organizations to try to get quick money.
 - If you receive such an email or text, immediately (or asap) contact your priest by phone or in person to confirm whether this communication was, in fact, sent by him.
- **Third:** **NEVER** click on a link in the email. **NEVER** answer an email that asks for money immediately.
- **Fourth:** **NEVER** respond to a request that “*requires*” payment only by gift card.

#####

FUTURE PROCEDURAL PROGRAM ON CHAPTER FINANCIAL CONTROLS:

At the March 31 live event, time constraints prevented us from addressing topics related to a chapter's financial controls – e.g., line-by-line budget; audit requirement at start of each new administration; fundraising; rules re: using designated funds raised for charitable purposes; debit or credit card; obtaining your own 501(c)(3) status, etc. We plan to address these topics in the future. [FYI: For help preparing a chapter budget go to www.philoptochos.org/wp-content/uploads/2025/06/Preparing-a-Chapter-Budget-Presentation.pdf

For comments, clarification, for more information about the procedures and topics covered in this document, or if there are additional questions you would like us to address, please contact one or more of the following:

Chair, National Board Social Services Committee:

Eleni Constantinides (New Jersey Metropolis): eleni.constantinides@gmail.com

Webinar Committee Members:

Irene Hotzoglou (Archdiocesan District): irenehotzoglou@aol.com

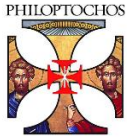
Deborah Pries (Pittsburgh Metropolis): Deborah.pries@gmail.com

Lisa Xanthos (San Francisco Metropolis): lisax@att.net

National Philoptochos Social Services Director:

Paulette Geanacopoulos, LMSW PauletteG@philoptochos.org | 212.977.7782

We sincerely thank National Philoptochos President Debbie George, National Treasurer Anna Vedouras and the National Executive Board for their guidance and continued support of our social services programs.



GREEK ORTHODOX LADIES PHILOPTOCHOS SOCIETY
{name of your} **GREEK ORTHODOX CHURCH**

- *Empowering community through faith and philanthropy*
- *Improving the lives of Orthodox Christians in the United States who are affected by societal, human service or financial challenges*



- *Has a job loss or other event put you behind with your rent or mortgage?*
 - *Are you overwhelmed with out-of-pocket medical costs?*
 - *Did you just receive a utility shut-off notice?*
 - *Does your child have a life-threatening illness, and do you need help negotiating the healthcare system?*
 - *Are you unable to pay for the funeral and burial arrangements of a loved one?*
 - *Are you shocked by how your partner treats you when he gets angry?*

*If you answered yes to any of these questions,
or you know someone in our community facing these challenges,*

PHILOPTOCHOS IS HERE TO HELP

Confidentially, compassionately and with cultural sensitivity

CONTACT:

*INSERT THE NAME OF THE SOCIAL SERVICES PERSON IN
YOUR CHAPTER or METROPOLIS THAT THE CLIENT CAN CONTACT TO REQUEST HELP -
AND HOW TO CONTACT THEM - TELEPHONE and EMAIL ADDRESS*

Name of your] Greek Orthodox Church | address | City and State

"Let us not love with words or speech but with actions and in truth."

- 1 John 3:18