**Learn More about the Financial Waiver**

- The CREATE grant program requires a 50% cash match; however, if your organization is unable to provide this, you may apply for a waiver of the standard 50% cash match through the CREATE Financial Waiver application.
- To qualify for a Financial Waiver, you must fill out both a general CREATE application and a Financial Waiver application.
- The Financial Waiver application must be filled out and submitted prior to submitting the general CREATE application.
- Financial Waiver application deadlines are not the same as the general CREATE applications, so make sure you plan ahead and check both deadline schedules.
- For more about the general CREATE application process, click here.

**Financial Waiver Application and Review Process**

1. Fill out the “Contact Information Form” located here. You will receive an email from the Grants Director giving you next steps including completing an organizational profile and supplying your organization’s W-9 and Vendor Form. For a detailed description of this process, please see the General Create Application Guidelines.
2. Once these initial steps have been completed and all information has been verified by CRHC staff, you will receive an email within 3 business days that includes login instructions to access the grant application.
3. Completely fill out the online application giving specific details for each question. If you are unable to apply online, contact CRHC CREATE staff to request a downloadable copy to be emailed to you.
4. Complete the application. Give specific answers to each application question. **Clearly justify your entity’s financial need.**
5. Submit the completed CREATE Financial Waiver application online with the required three attachments where the application indicates to do so. **Applications submitted without the required financial statements will not be reviewed.**
   a. Required attachments for a Financial Waiver review include (Please refer to www.coruralhealth.org/create for specific examples of these documents):
      - Income Statement from the agency’s most recent financial year
      - Balance Sheet for the agency’s most recent financial year
      - Budget for the current fiscal year.
   b. An electronic signature is required on the Financial Waiver application; please follow the signature submission steps outlined in the application attestation section above.
6. Receive an electronic confirmation email of submission by CRHC staff (Confirmation is only given to completed and signed applications that are accompanied by the three required financial documents.)
7. You will receive an approval or denial decision via email within 5 days of the applicable Financial Waiver review date.

8. Approved Financial Waiver Applications will advance to the ERC for full CREATE application review. If your Financial Waiver application is denied you must begin the CREATE pre-application steps to submit a new application.

- The entity applying for the waiver is responsible for clearly demonstrating why they cannot meet the required match.
- The Financial Waiver Review evaluates the entity’s ability to meet the standard 50% match based on the following criteria:

  - Does the narrative justify waiving the 50% cash match?
  - Does the applicant clearly explain the current financial status and why the entity cannot meet the 50% cash match requirement?
  - Does the applicant clearly provide information that indicates good faith effort has been put forth to obtain the cash match from other sources?

Please note that if the financial waiver request is not approved, the grant application will not continue through the full CREATE application review process.

Ensure that the Financial Waiver application is filled out completely, with detailed narratives that explain the current financial situation and why your entity cannot make the required 50% local cash match as well as the steps already taken to try to meet the required match. Financial Waivers applications are approved on an all-or-nothing basis.

### Financial Waiver Submission Dates

<table>
<thead>
<tr>
<th>Submission Deadline</th>
<th>Review Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 6, 2015</td>
<td>July 14, 2015</td>
</tr>
<tr>
<td>August 3, 2015</td>
<td>August 10, 2015</td>
</tr>
<tr>
<td>September 8, 2015</td>
<td>September 15, 2015</td>
</tr>
<tr>
<td>October 5, 2015</td>
<td>October 13, 2015</td>
</tr>
<tr>
<td>November 2, 2015</td>
<td>November 10, 2015</td>
</tr>
<tr>
<td>December 1, 2015</td>
<td>December 8, 2015</td>
</tr>
<tr>
<td>January 4, 2016</td>
<td>January 12, 2016</td>
</tr>
<tr>
<td>February 1, 2016</td>
<td>February 9, 2016</td>
</tr>
<tr>
<td>March 7, 2016</td>
<td>March 15, 2016</td>
</tr>
<tr>
<td>April 4, 2016</td>
<td>April 12, 2016</td>
</tr>
<tr>
<td>May 2, 2016</td>
<td>May 10, 2016</td>
</tr>
<tr>
<td>June 6, 2016</td>
<td>June 14, 2016</td>
</tr>
</tbody>
</table>
Please contact CRHC CREATE staff with questions:

Megan Lyda                      Liz Kelman
Grants Manager                  Program Assistant
720.248.2742                    720.248.2757
ml@coruralhealth.org            lk@coruralhealth.org