



AAFCS Major Disaster and Financial Hardship Policy

Issued: February 7, 2024; Revised: February 8, 2026

There are times when AAFCS members and AAFCS-certified professionals may need relief from their annual membership dues and/or certification cycle maintenance fees due to impacts from a major disaster, financial strain, increased living costs or personal hardships. The AAFCS Board of Directors recognizes that these challenges can arise and has established a financial hardship policy to help these individuals maintain their membership and certification status.

In the event an AAFCS member is unable to practice, suffers household income loss, or sustains severe damage to their residence or personal financial hardship the AAFCS member may petition AAFCS to have their annual membership dues waived for one year by completing the [Membership Hardship Request Form](#) with a brief description of the nature of their hardship.

In the event an AAFCS-certified professional is unable to practice, suffers household income loss, or sustains severe damage to their residence or personal financial hardship, the AAFCS-certified may petition AAFCS to have their certification maintenance fees waived for one 3-year cycle by completing the [Certification Hardship Request Form](#) with a brief description of the nature of their hardship.

<https://www.aafcs.org/membership/joinrenew/hardship-requests>

Decisions regarding waivers for financial hardship will be reviewed and approved by AAFCS staff and reported to the AAFCS Board of Directors. If approved, the member or certified professional will maintain their active status during that year/cycle and will be notified by AAFCS staff.

Assistance may be requested for more than one year with precedence given to first-time applicants based on available resources.