

## It's for YOU

"When I first heard about the debt-relief grants, I was hesitant to apply-\$2,000 wasn't going to change anything or even make a dent. Except it did change something. When the grants team approved my application and my calling body enthusiastically agreed to provide the matching funds for the grant, I was no longer carrying the burden alone. There was a new freedom and grace knowing I had the Church Together making space to hold my concerns and offering their support."

"I am the pastor of a fairly small congregation and my salary will probably never be fully up to synod guidelines [and] there isn't much extra to add to my retirement fund..."

"I am in my first call as a pastor and have been facing tremendous student loan debt, along with the challenge of a first call salary..."

"I am in a part time-call with a salary under \$30,000 a year. My husband and I relocated and are still paying off moving expenses..."

For more info on MEF:

**Contact Julie Nelson**

Associate Director

[3E@rmselca.org](mailto:3E@rmselca.org)

970-454-3426 (H)

970-324-5100 (M)

# Ministerial Excellence Fund

Generosity in partnership with Lilly Endowment Inc.  
and the Rocky Mountain Synod





This is for YOU! Educate, Equip, Enact  
3E is a grant all rostered ministers  
can participate in.

## DETAILS (revised Sept 4, 2018)

Grant Type	Grant Amount	*Incentive – Additional \$	Maximum Possible	Frequency
Education Debt Relief (seminary & undergraduate)	\$5,000 (4 of 4 criteria met) \$4,250 (3 of 4 criteria met) \$3,500 (2 of 4 criteria met)	N/A		One-time
Credit Card Debt Relief	\$2,000	Raise up to \$1K, match up to \$1K	\$4,000	Yearly
Medical Debt Relief	\$2,000	Raise up to \$1K, match up to \$1K	\$4,000	Yearly
Retirement Savings Incentive	\$2,000	55 or older: Raise up to \$1K, match up to \$1K	\$4,000	Yearly
Continuing Education	\$2,000	N/A	\$2,000	Yearly
Other Debt Relief	\$2,000	Raise up to \$1K, match up to \$1K	\$4,000	Yearly
Emergency Debt Relief	Up to \$1,000	N/A		Yearly

**\*Effective January 1, 2019, the INCENTIVE will only eligible for first-time grant applicants.**

Education Debt Relief criteria checkpoints:

1. Congregation operating expenses \$200K or less
2. Annual household income \$65K or less
3. Outstanding debt for education is 80% or more of annual household income
4. Outstanding debt apart from education debt (but not including mortgage) is 50% or more of annual household income

Rostered ministers do not go into ministry to get rich. In fact, most pay a deep financial price in preparing for ministry. Because churchwide support for seminary education has decreased significantly, students have had to increase their loans. As a result, many face severe financial challenges: college and seminary debt are burdensome, other forms of debt can impair ministry, and saving sufficiently for retirement can become impossible. Newer rostered ministers tend to be in congregations with fewer resources. In partnership, and because we share in the burdens of the other, we have established the Ministerial Excellence Fund (MEF) to provide grants to those who need assistance. To apply, go to <https://www.rmselfca.org/Lilly-MEF-Apply>.

To inquire:  
<https://www.rmselfca.org/lilly-MEF-initial-inquiry>