

Seminary Debt Assistance Program helps two pastors stay at small Montana churches

To pay for his seminary tuition, Rev. Leon Rathbun worked as a security guard from midnight to 6:00 a.m. Even so, he and his seminary student wife graduated with \$24,500 in debt.

When Rev. Rathbun and his wife accepted their first calls at small Montana churches, finances continued to trouble them. ***“Until this year,”*** Rev. Rathbun explains, ***“Our salaries have been below the Presbyterian minimum. We could make the minimum payment, but there was not a lot left over for anything else.”***

Seeking relief, both pastors applied to the Seminary Debt Assistance Program. ***“We both qualified for the maximum amount, which was \$2,500 a year,”*** says Rev. Rathbun. ***“You know, it’s easy sometimes to get to feeling like the little churches are kind of overlooked. So it was really encouraging to me and my wife to find out that there was some kind of a program that would make it possible for us to pay off our loans and stay in the small churches here in Montana. That was real encouragement, and I just was very thankful and blessed to received that help.”***

Interview conducted in January 2003.

About the Seminary Debt Assistance Program

Under the Seminary Debt Assistance Program, ministers of the Word and Sacrament can receive a grant of up to \$2,500 per year for up to four years to help them repay educational debt incurred while seeking a Master of Divinity degree. The program is designed to assist small congregations with less than 150 members and a budget of less than \$250,000. Ministers who are in their first seven years of ministry can apply.

The Board of Pensions of the Presbyterian Church (U.S.A.) oversees benefits programs for church workers and their families, while being guided by the Biblical principles of community and stewardship.

For information and an enrollment form, call 800-773-7752 (800-PRESPLAN). Or visit the Board’s Web site at www.pensions.org.