



The Assistance Program

About the Assistance Program

The Assistance Program of the Board of Pensions comprises a range of programs designed to meet specific assistance needs of Presbyterian pastors and other church workers at various points in their lives. These programs complement the Benefits Plan of the Presbyterian Church (U.S.A.) and provide an important safety net to church workers and their families who have specific needs that exceed personal resources or other means of support.

Through the Assistance Program, the church community provides care for:

- Church workers' *urgent financial needs*
- Retired church workers' *financial and housing needs*
- Pastors' *vocational leadership needs*

The Assistance Program is funded by gifts, legacies, income from endowments, and half the Christmas Joy Offering.

Church Workers: Urgent Financial Needs

Shared Grants are generally intended to assist with a one-time need. Shared grants help active and retired church workers and their spouses with special financial needs or in emergency situations. The need may be extraordinary medical expenses, a family emergency, custodial care at home, or any number of special situations not covered by the Benefits Plan or insurance. Shared grants are initiated by a governing body or an employing organization that is willing to share equally with the Board in the cost of providing the grant. In certain circumstances, grants may be made for periods of up to one year with monthly disbursements. Each case is reviewed on its merits as determined by the applicant's need and resources.

Emergency Assistance Grants are provided by the Board for one-time, special needs when no other financial resources are available for shared grants. A governing body or employing organization is usually asked to validate the need for a grant.

Adoption Assistance Grants are distributed to members of the Benefits Plan who adopt a child (under age 21) on or after January 1, 2006. One grant of \$3,000 is given for each eligible adopted child to help defray the cost of the adoption and related expenses. The monies for these grants come from gifts to the Assistance Program and from the Relief of Conscience Fund.

Transition-To-College Assistance Grants are financial assistance grants distributed to eligible members of the Benefits Plan whose child is enrolled as a full-time freshman at an accredited college or university. Members of the plan whose household Adjusted Gross Income is below twice the churchwide median salary are eligible for a grant. The grants are meant to help mitigate onetime, transitional expenses such as the purchase of a computer, dorm room furnishings, and the like.

Retired Church Workers: Financial and Housing Needs

Income Supplements are designed to raise the monthly income of retired church workers and their surviving spouses whose total income from all sources is below levels established annually by the Board of Pensions. The Income Supplement target levels, effective for 2011, are \$26,760 for a single person and \$32,100 for a married couple.

Housing Supplements provide financial assistance to help eligible retirees and their surviving spouses remain in their own homes or live in a retirement facility in a location of their choice. The maximum income level guideline to qualify for Housing Supplement eligibility in 2011 is \$39,450 a year. Other housing cost guidelines must also be met.

Pastors: Vocational Leadership Needs

Seminary Debt Assistance Grants are provided to ministers of the Word and Sacrament who have graduated from a seminary or theological school and are serving in the first seven years of ministry after their ordination in a full-time, called, pastoral position at a PC(USA) church with 150 members or fewer. Eligible ministers can receive a grant of up to \$1,500 a year for up to four years (up to \$6,000 total) to help them repay loans incurred while pursuing their education leading to a Master of Divinity degree.



Sabbath Sabbatical Support Grants are designed to provide an opportunity for pastors serving small congregations to take time away from the demands of the job and engage in a period of personal and professional renewal. A limited number of grants of up to \$3,000 are available to pastors who are serving congregations of fewer than 200 members, have served the Presbyterian Church (U.S.A.) as an ordained pastor for at least 10 years, have served their current congregations for at least 6 years, and are active members of the Benefits Plan. Sabbath sabbatical support grants are intended to supplement the financial aid of congregations, foundations, middle governing bodies, or other contributors.

Presbyterian CREDO is modeled after a very successful program of the Church Pension Fund of the Episcopal Church. Its mission is to provide opportunities for clergy to examine significant areas of their lives and to prayerfully discern the future direction of their vocation as they respond to God's call in a lifelong process of practice and transformation. An eight-day conference, Presbyterian CREDO helps ministers examine vocational, financial, health, and spiritual aspects of their lives and discover how these seemingly disparate parts intersect. Each participant commits to extensive reflection through pre-conference instruments that focus on personal and professional wellness. Pastors serving congregations who are between 40 and 55 years of age are invited by random selection. Each CREDO conference has approximately 30 participants.

For information on applying for assistance, call 800-773-7752 (800-PRESPLAN) or visit Pensions.org.