**Upper Susquehanna Synod**

**Rostered Leaders Seminary/Educational Debt Reduction**

**Ministry Guidelines**

The Upper Susquehanna Synod of the Evangelical Lutheran Church in America values strong and competent rostered leadership. Such leadership is essential to building a strong healthy and vibrant church on the territory of our synod.

Many seminary graduates enter their first call with the burden of repaying large student loan debt. That debt follows them into subsequent calls. It is often difficult for our synod to retain strong and competent rostered leaders because they leave for higher paying calls in order to ease the burden of their student loan debt. It is also often difficult to attract strong and competent rostered leaders to consider a call to the Upper Susquehanna Synod because of our lower compensation guidelines.

In an effort to attract and retain these leaders, the Upper Susquehanna Synod commits to establishing a Rostered Leaders Seminary/Educational Debt Reduction Ministry. This Debt Reduction Ministry will be administered by Synod Council and operate under the following guidelines:

1. This ministry will commence on October 1, 2017.

2. This ministry will be funded by synod congregations, individuals, and designated offerings. The Synod Assembly retains the privilege of funding this ministry through the yearly budgeting process.

3. This ministry will assist leaders rostered in the Upper Susquehanna Synod in reducing their seminary/educational loan debt. Distribution will be at the discretion of the Synod Bishop, the Synod Council Executive Committee, and with fiscal management advice. Only debt incurred prior to rostering will be considered for this ministry.

4. This assistance will be offered in the form of a principal payment made directly to the holder of the loan. The synod will not write a check payable to an individual rostered leader.

5. Assistance shall not be offered in a prescribed pre-set amount. The amount of assistance per year per rostered leader shall be determined in consultation with the Synod Bishop and Executive Committee.

6. In years when need exceeds the synod’s resources, preference shall be given to rostered leaders demonstrating quality leadership in congregations that possess a clear and attainable vision for building a strong and faithful church. In other words, having seminary/educational loan debt does not automatically qualify a rostered leader for assistance from this ministry.

7. Rostered leaders called to serve on the territory of the Upper Susquehanna Synod and who receive debt reduction assistance from this ministry shall commit to serve a minimum of three years in their ministry setting following the last payment made on their behalf. If a rostered leader resigns less than three years after the last payment is made on their behalf, this leader shall reimburse the synod for 50% of the total amount of that year’s debt reduction provided. The Synod Bishop, at her or his sole discretion, may waive or modify this requirement.

8. Debt reduction payments may be taxable as income to the rostered leader. Any payments above $600 will be filed with the IRS on form 1099. Taxes are the responsibility of the rostered leader.

Rostered leaders must submit an application to be considered for this ministry by December 21 of each year. Annual distribution will take place in January.

*2 September 21, 2017*

**Upper Susquehanna Synod**

**Rostered Leaders’ Seminary Debt Reduction Application**

*Attach additional sheets if needed*

Name (as it appears with loan agency): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Home address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Place of present call: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Start date of present call: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total debt load from education: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of institution(s) and year(s) debt incurred:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current Monthly Payment Amount $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Balance of Loan(s): $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name and mailing address of loan agency:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account number on this loan: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Any additional account information:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Describe Mission Opportunities created by your congregation in fifty words or less:

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I understand that this information may be subject to verification with the seminary or lending agency, and that it will otherwise remain confidential. I acknowledge that I am responsible for any taxes that may be due because of this grant.

I also understand that if I leave the Upper Susquehanna Synod within three years from the date of any grant under this program I will be responsible to refund 50% of the amount of the grant to the synod.

Your signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*Please mail completed application by December 21, to: Bishop Barbara J. Collins*

*Upper Susquehanna Synod, ELCA, P.O. Box 36, Lewisburg, PA 17837*

*or email the completed form to bpcollins@uss-elca.org*