MINISTERIAL RELIEF & ASSISTANCE (MRA) PROGRAM OVERVIEW FOR REGIONAL MINISTERS
The mission of Pension Fund of the Christian Church is For the Support of Ministry. Our vision is every Stone-Campbell pastor and lay employee will enjoy a strong, smart, and secure retirement. To this end, Pension Fund administers the Ministerial Relief and Assistance program on behalf of the church, partnering with Regional Ministers, as well as General and Racial/Ethnic Ministries, to meet the evolving needs of new and active clergy and their families, seeking to sustain them in ministry.

History and Background

Ministerial Relief and Assistance began in 1895 to assist retired and disabled ministers as well as their surviving spouses and minor children. The program has been expanded over the years and today includes:

- Ministerial Relief pensions,
- Supplemental Gifts,
- Emergency Aid,
- Funeral Support,
- Student Gift Membership,
- Reserve Chaplain dues assistance,
- 13th Check,
- Health Care Gift,
- Excellence in Ministry (financial wellness for newly ordained pastors),
- *Parental Leave Assistance,
- *Salary Continuation for Disaster Relief,
- *Vocational Counseling for pastors transitioning to multi-vocational ministry,
- *Gift Pensions for New Church Planters, and
- *Low-interest loan program for Excellence in Ministry pastors.

*indicates new programs added in 2019
Pension Fund has organized Ministerial Relief & Assistance programs into three areas of support that focus on helping those in ministry from seminary all the way through to retirement.

**Requesting MRA Support**

Regions are encouraged to demonstrate care and concern for ministers in their Regions by providing assistance when an immediate financial need arises. When need is greater than Regional resources can bear, then it is appropriate for Regions to partner with Pension Fund for Ministerial Relief and Assistance.

Many churches and individuals have made and continue to make generous contributions to the Ministerial Relief and Assistance Fund. In order to responsibly administer the program, applications are required from the intended recipient for most Ministerial Relief programs. These application forms are available upon request from Pension Fund or online at [www.pensionfund.org/MRA](http://www.pensionfund.org/MRA).
Generally, ministers contact Pension Fund directly to make a Ministerial Relief request. However, Regional Ministers and ministerial colleagues may contact Pension Fund on behalf of a minister when they become aware of that minister's financial need. In the case of Salary Continuation for Disaster Relief, Pension Fund receives referrals from Week of Compassion staff or Regional staff on behalf of a minister.

Credentialed ministers or their surviving spouse are eligible for Ministerial Relief and Assistance. Persons who have left ministry are not eligible.

**Emergency Aid:**

The purpose of the Emergency Aid program is to assist ministers with large, unexpected financial obligations. **Note:** Pension Fund policies now establish a lifetime limit of **$10,000 in emergency aid.** Any requests exceeding this limit must be made to Pension Fund’s Board of Directors.

**Who is eligible for Emergency Aid?**

- All credentialed clergy

**What types of need are considered for Emergency Aid?**

- Large, unforeseen medical bills incurred by the minister or his/her dependent (high deductible amounts are not considered “unforeseen”)
- Funeral expenses for spouse, child, or parent
- Short-term basic living expenses when a minister is unexpectedly terminated from a church position
**MRA PROGRAM OVERVIEW**

How does one apply for Emergency Aid?
- Contact Pension Fund to obtain a Ministerial Relief application.
- Submit the completed form along with documents supporting the request (bills, statements, etc.).

When are Emergency Aid funds distributed?
- Emergency Aid provides a one-time grant (not exceeding $6,000 per situation) and a payment is made upon approval by the Ministerial Relief and Assistance Committee.
- Payments are made directly to a provider's office, not to the minister.
- Pension Fund does not reimburse a minister for expenses already paid. It is important to contact PFCC before incurring debt for these expenses.
- For emergency transition situations, assistance is provided for up to three months or whenever the minister receives a new call, whichever occurs first.
- This grant is paid on the first business day each month of the assistance period.

**Funeral Support:**

The purpose of Funeral Support is to assist with final expenses for a minister or minister's immediate family (spouse, child or dependent parent). **The limit is $5,000 per person.**

Who is eligible for Funeral Support?
- All credentialed clergy

How does one apply for Funeral Support?
- Contact Pension Fund to obtain a Ministerial Relief application.
- Submit the completed form along with documents supporting the request (bills, estimates, etc.).

When are Emergency Aid funds distributed?
- Emergency Aid provides a one-time grant (not exceeding $5,000) and a payment is made upon approval by the Ministerial Relief and Assistance Committee.
- Payment is made directly to a funeral home, mortuary, etc.
Ministerial Relief Pensions:

The purpose of a Ministerial Relief Pension is to assist a retired minister and surviving spouse who were never afforded the opportunity to participate in the Pension Plan. It provides an ongoing monthly gift if retirement income is low (i.e., less than 200% of poverty level, adjusted for regional cost-of-living).

Who is eligible for a Ministerial Relief pension?

- Ministers, age 65 or older and retired from active ministry; or
- The surviving spouse of minister who would have been eligible for Ministerial Relief Pension; and
- May not be a member of Pension Fund.

How does one apply for a Ministerial Relief pension?

- Minister (or surviving spouse) completes a Ministerial Relief application (including statement of income), available from Pension Fund, providing the names of 3 references.
- Pension Fund then follows-up on references.
- If it is determined that the applicant has total income below 200% of poverty, then a monthly relief pension is awarded.
- Ministerial Relief Pensions are treated like regular pensions and paid on the first business day of each month.
- If the applicant served and retired in a high cost-of-living area, then the relief pension amount will be adjusted upward to accommodate the higher living costs.

Supplemental Gifts:

The purpose of the Supplemental Gift program is to assist a Pension Plan member and/or their surviving spouse, who have very low retirement income and where the low retirement is due to low salary and/or late entry into Pension Plan.
**Who is eligible for Supplemental Gift?**

- Ministers with at least 5 years of Pension Plan participation who are at least age 65 and retired from active ministry/church service.
- Surviving spouses of those who were eligible for Supplemental Gift.

**How does one apply for Supplemental Gift?**

- Member or surviving spouse completes and submits Ministerial Relief application, available from Pension Fund.
- Supplemental Gifts are paid on first business day of each month along with the Pension Plan retirement pension.
- If the applicant served and retired in a high cost-of-living area, then the supplemental gift amount will be adjusted upward to accommodate the higher living costs. (If the applicant lives in an area with a lower cost-of-living, the gift is not lowered – he or she will receive a full grant).

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**13th Check:**

The purpose of the 13th Check is to provide a year-end gift to beneficiaries with the lowest retirement incomes with a goal of funding a full 13th check.

**Who is eligible for a 13th Check?**

- Anyone receiving a Ministerial Relief Pension or Supplemental Gift.

**How does one apply for a 13th Check?**

- There is no application. Recipients of Ministerial Relief Pensions or Supplement Gifts receive a 13th Check automatically.
- 13th Checks are distributed by December 15th each year.
Health Care Gift:

The purpose of the Health Care Gift Program is to assist ministers and surviving spouses who cannot afford to purchase healthcare coverage. The program provides a monthly gift equal to the total premium for Medicare Basic-plus-prescription through Churchwide Health Care.

**Who is eligible for the Health Care Gift?**
- Anyone receiving a Ministerial Relief Pension or Supplemental Gift and who is Medicare-eligible.

**Who is eligible for the Health Care Gift?**
- As of January 1, 2019, this program has been discontinued for any future enrollments.

Student Gift Membership Program:

The purpose of the Student Gift Membership program is to encourage early participation in the Pension Plan and to provide benefits to the student and family in the event of disability or untimely death.

**Who is eligible for the Student Gift Membership program?**
- Students seeking a ministry degree (enrolled in at least 6 credit/semester/term hours at an accredited educational institution) and be “under care” of a Disciples region.

**How does one apply for a Student Gift Membership?**
- Student completes the Student Gift Membership Application and submits it along with certification of enrollment from the educational institution and certification from a region indicating that the individual is “under care.”
- Applications are accepted year-round.
How much is the gift?

- Student Gift pays pension dues of $70.00 per month, which provides full Pension Plan benefits based on a deemed monthly salary of $500.00.
- Student gift membership entitles the student to the same death and disability benefits as full members of the Pension Plan, providing peace of mind to the student's family while they're in school.
- In total, the average student would receive over $3,000 in gifts during the time of their seminary education.

How long does the Student Gift Membership last?

- The gift membership is available for a maximum of 48 months, or until the student graduates (whichever occurs first).
- Graduates then have 12 months to begin paying dues into the Pension Plan (either through employer contributions or self-employment). If the graduate does not continue participation in the Pension Plan within 12 months of graduation, the student gift dues are forfeited and the account closed.

Reserve Chaplain Dues:

The purpose of the Reserve Chaplain dues program is to assist ministers whose civilian ministries are interrupted when called to active duty as military chaplains.

Who is eligible for Reserve Chaplain Dues?

- Active Pension Plan members, employed and performing ministerial duties with the Church or related organization when called to military Active Duty.

How does one apply for Reserve Chaplain dues?

- Minister-Chaplain submits copy of Active Duty orders.

How much is received in dues?

- Dues of $110.00 per month are paid by Pension Fund, which is 11% of $1,000.00. The ministerial member is required to pay the remaining 3%, which is $30.00 per month.
How long does the Reserve Chaplain program last?

- Assistance terminates when active duty orders expire.

Excellence in Ministry:

Excellence in Ministry provides early-call pastors with financial education and a relief grant that can be used for student debt, emergency savings, or retirement.

Who is eligible for Excellence in Ministry?

- Ministers in the Christian Church (Disciples of Christ) who have been ordained or newly commissioned within the past five years. Ministers must be serving in a paid position at a congregation (either full time or part time).

How does one apply for Excellence in Ministry?

- Applications are available online at www.pensionfund.org/EIM and are received prior to April 30 each year. Grants are limited so the application process is selective.
- The application requires reference letters from both the regional minister and the pastor's congregational leadership, as well as two essays and financial information.
- Selected applicants are notified by May 31.

How much is the grant?

- The program provides a grant of $10,000 to the minister which can be used to payoff debt, fund an emergency savings account or add to the minister's retirement savings fund.
What requirements must the minister satisfy to complete the program?

- The minister and his/her spouse must attend a three-day Personal Finance Academy to learn about managing household finances.
- Ministers are also required to attend two additional retreats for peer support and education, and participate in monthly peer meetings.
- Ministers also attend four online seminars with their key lay leaders on topics in congregational finance and administration.

Parental Leave Assistance:

The Parental Leave Assistance Program partners with congregations to assist ministers as they take paid time off from congregational employment for the birth or adoption of a child.

Who is eligible for Parental Leave Assistance?

- Any credentialed minister in the Christian Church (Disciples of Christ) who is serving a paid position with a congregation.
- The congregation must have a policy in place, allowing paid time off for birth or adoption of a child, which is time off in addition to vacation time, sick leave, sabbatical and unpaid leave. If congregations do not have such a policy, Pension Fund can provide guidance for establishing such a policy in advance of making a request for assistance.
- Minister/applicant must be eligible to receive the church's paid time off for parental leave.

How does one apply for Parental Leave Assistance?

- Application forms are available upon request from Pension Fund and must be submitted in advance of parental leave.
- Applications need to include a copy of the congregation's policy regarding paid parental leave and identify the amount requested and how the money will be used.
How much is the grant?

- The program provides a grant of up to $2,500 to the congregation to offset costs for the minister’s maternity or paternity leave.
- This can be used to pay the eligible minister’s salary/benefits, pulpit supply and/or interim expenses during the parental leave.

What if the minister experiences a complication that requires extended leave?

- A second grant in the same amount can be requested, if the minister’s paid leave is extended due to complications with the parent or child.
- If the minister also incurs unexpected financial hardship due to the birth or adoption of the child, a request for Emergency Aid can be made to Pension Fund (see Emergency Aid program).

Salary Continuation for Disaster Relief:

In partnership with Week of Compassion, the Disaster Relief Grant Program provides immediate relief to Disciples ministers whose homes and/or churches have experienced loss due to disaster, regardless of Pension Plan membership status. **NOTE:** This grant program is separate from solidarity grants from Week of Compassion. A minister may receive both if they fit the eligibility described below.

Who is eligible for Salary Continuation for Disaster Relief?

- Any credentialed minister in the Christian Church (Disciples of Christ) who is serving a paid position with a congregation.
- A minister is eligible for a grant if he/she experiences damage or loss to primary residence or church building due to a natural disaster (such as a hurricane, tornado, flood, severe storm, earthquake, fire, or volcanic eruption).

How does one apply for a Disaster Relief grant?

- Applicants must be referred to Pension Fund by either a Week of Compassion staff member or a regional minister;
If at least 30 days have passed from the time of the first grant, the minister may make written request for a second grant if there is still need for salary support.

How much is the grant?

- If the minister's home is damaged, he/she can receive $2,500. If the church building is significantly damaged, the minister can receive $2,500. If both are damaged, the minister can receive $5,000. This is intended to provide immediate salary support since the church's ability to support payroll may be temporarily impaired due to the disaster.
- After 30 days, the minister is eligible to request a second payment in the same amount ($2,500 or $5,000) by providing substantiation of damage.
- In addition, an eligible minister may also request a waiver of dues under the Pension Plan for up to six months, during which the minister will remain in active status.

Vocational Counseling for Pastors:

The Vocational Counseling Program helps Disciples ministers who are transitioning from full-time to part-time ministry, helping them discern complementary vocations that may add new streams of household income. The goal of the program is to mitigate burnout and help them stay in ministry longer.

Who is eligible for Vocational Counseling?

- All active, credentialed ministers in the Christian Church (Disciples of Christ).
- Minister/applicants need to show that they are transitioning from full-time to part-time ministry employment as evidenced by a letter from their congregation.

How does one apply for Vocational Counseling?

- Applications are available from Pension Fund and must include a statement from the minister expressing his/her intent to serve in ministry long-term (not transition out of ministry) and seek additional vocational paths to earn income.
Applications require a letter of support from the applicant’s regional minister, expressing regional minister’s support for the transition and confidence in the minister’s long-term service to ministry.

Applications also require letter of support from the applicant’s congregation, expressing their support for the minister’s transition from full-time to part-time.

**How is the Vocational Counseling provided?**

- The goal of counseling is to help the minister identify additional professional options and receive job-search coaching. Counseling is confidential.
- After approval to program, the minister takes a series of web-based assessments and meets via phone or Skype with a professional vocational counselor for an intake interview.
- Following intake interview, the minister travels to Indianapolis for a one-day meeting with the vocational counselor. Reasonable travel costs (airfare, hotel, meals and ground transportation) are reimbursed to the minister by Pension Fund, up to $750.
- After the in-person meeting, the vocational counselor will identify next steps in writing, which will include additional phone/Skype coaching. Pension Fund will be notified upon successful completion of all steps.

**What if additional training or certification is needed for another vocation?**

- If the minister completes all necessary requirements for vocational counseling and the minister determines that additional credentialing or education is needed (such as a professional license or certificate), then the minister can request a grant for up to $2,500 from Pension Fund to assist with obtaining credentials in a new field. Ministers can request grant application information from Pension Fund.
Gift Pensions for New Church Planters:

The New Church Gift Pension Program partners with new congregations by assisting new church ministers with Pension Plan membership. The program provides a five-year gift to supplement the pension dues paid by a new church start. As the church grows, the amount of the gift steps down each year, while the amount paid by the church increases.

Who is eligible for a New Church Gift Pension?

- New church planters who maintain standing with their respective region and whose new congregations are officially recognized by their region (new, emerging or in formation).
- **NOTE:** The new congregation must be planted with the expressed intent of becoming a unique worshiping community, not a satellite of an existing congregation or social enterprise/charitable organization.

How does one apply for the New Church Gift Pension program?

- Applications are available from Pension Fund.
- Applications require a letter of support from the applicant’s regional minister, identifying the minister as having good standing and identifying the congregation as an officially recognized new church start.
- Applications also require letter of support from the applicant’s congregation, expressing their support for paying pension dues according to the schedule outlined in this document.

How does the New Church Gift Pension work?

- Over a five-year period, Pension Fund and the new congregation (or sponsoring region) each pay a portion of the new church planter’s pension dues. After each twelve-month period, the portion paid by each entity changes according to the chart below until (after 60 months) the church is paying the full pension dues of 14%.
At all times in the program, the new church must pay its portion of dues on the minister's actual salary.

Pension Fund will pay its portion of the dues on either the minister's actual salary or a deemed salary of $1,500 per month, whichever is less.

As long as dues are current, the minister is eligible for full death and disability benefits according to the Pension Plan.

### Table

<table>
<thead>
<tr>
<th>Completed Months of Membership</th>
<th>Dues Paid by the Program</th>
<th>Dues Paid by the New Congregation</th>
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<tbody>
<tr>
<td>1 - 12</td>
<td>11%</td>
<td>3%</td>
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<td>13 - 24</td>
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<td>25 - 36</td>
<td>7%</td>
<td>7%</td>
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<tr>
<td>37 - 48</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td>49 - 60</td>
<td>3%</td>
<td>11%</td>
</tr>
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</table>

What if the new church closes and/or the minister leaves the ministry?

- Once the minister reaches the end of the five-year program period, he or she is fully vested in all gift dues paid during the program’s duration.
- If the new church closes prior to completing the five-year period, and the minister remains in active ministry, then he/she fully vests in the gift dues paid by the program.
- If the new church closes prior to completing the five-year period, and the minister leaves active ministry, then any gift dues paid by the program are forfeited. The portion paid by the church is at all times fully vested with the minister.
Low-Interest Loan Program:

The Low-Interest Loan Program is to provide financial stability to Disciples ministers by helping them accelerate payoff of high-interest debts, such as credit cards and payday loans. **It is only available to those who have successfully complete the Excellence in Ministry program.**

Who is eligible for the Low-Interest Loan Program?

- Any minister who has successfully completed the Excellence in Ministry program and maintains his/her standing as a credentialed minister in the Christian Church (Disciples of Christ).
- In order to qualify for a loan, the minister must have a high-interest (greater than 15%) loan they want refinanced at a lower rate.
- Ministers are required to sign a promissory note and agree to monthly, automatic draft payments for the loan.

How does one apply for a low-interest loan?

- After completing Excellence in Ministry (EIM), ministers will be invited to submit a written application for the Low-Interest Loan Program. Applicants are required to provide current information about existing debts and assets and send recent statements of any high-interest loans with their application.

How does the Low-Interest Loan Program work?

- If approved for a Low-Interest loan, Pension Fund will make payment of up to $9,000 directly to the high-interest lender on behalf of the minister.
- The minister will receive a payment worksheet showing the monthly amount due and a 36-month schedule for payments. All loans will have a fixed rate of 4% and a term of 36 months.
- Once the minister has paid-off their loan, they can be eligible for a second one if they have additional high-interest debts.
What if a minister fails to pay back the loan to Pension Fund?

- If a minister misses two monthly payments, their loan will be placed in default and the total balance will be due immediately. If they fail to pay the loan, they will be sent a 1099-MISC for the entire amount of the loan, making it a taxable event.

Summary:

You, the Regional Minister, have identified a minister in your Region who needs financial assistance. While some ministers may qualify for more than one program, no one is eligible for all Ministerial Relief and Assistance programs. What Ministerial Relief program(s) might the individual qualify to receive?

An active minister may qualify for:

- Emergency Aid (e.g., large medical bills, funeral, unexpected transition, etc.)
- Vocational Counseling
- Salary Continuation for Disaster Relief
- Parental Leave Assistance
- Reserve Chaplain dues

A seminary/divinity school student may qualify for:

- Student Gift Membership Program
- Emergency Aid

A retired minister (or a minister’s surviving spouse) may qualify for:

- Ministerial Relief Pension OR Supplemental Gift
- Emergency Aid
- 13th check
A new church planter may qualify for:

- Emergency Aid
- New Church Gift Pension
- Vocational Counseling
- Salary Continuation for Disaster Relief
- Parental Leave Assistance
- Reserve Chaplain dues

Pension Fund is grateful for the ministries of Regional Ministers as we work together to serve the servants of the church.

Should you have any questions regarding Ministerial Relief and Assistance, please reach out to your dedicated Area Director or by contacting Pension Fund at: 866-495-7322 or pfcc1@pensionfund.org.