

Healthy Pastors, Healthy Congregations

Q&As

The following are commonly asked questions and answers about the Healthy Pastors, Healthy Congregations program.

One of the program requirements is a financial commitment from my congregation. How much is my congregation expected to contribute?

Congregations are asked to contribute according to their means. However, this contribution should not be a barrier to entry. Several congregations impacted by natural disasters have not been able to contribute any amount, yet have had pastors successfully complete the program with full grant awards.

Are my congregational leaders expected to travel for the training session?

Training sessions are scheduled with your Church Consultant. In order to make the program widely available, your Church Consultant may ask you to schedule a session with multiple churches and agree to meet in one location — perhaps this could be at your church! If a session is already scheduled in your area, you may be asked to attend that session.

What if I earn more than the median and have a net worth of over \$250,000? Am I still eligible for the grant?

Healthy Pastors, Healthy Congregations is a need-based program, and as such, you may not be grant eligible. However, you are welcome to participate in the other parts of the program, including counseling with Ernst & Young Employee Financial Services.

My church is in the Northeast and I don't have a Church Consultant. What can I do?

The Board of Pensions is currently searching for a Church Consultant for the Northeast; we anticipate a hire early- to mid-2019. In the meantime, please email hphc@pensions.org to add your name and your church's name to the list of interested parties to ensure we reach you during the three-year program.

How much money in grants can I qualify for?

Eligible pastors who complete Healthy Pastors, Healthy Congregations qualify to receive a grant of up to \$10,000 for debt reduction or retirement savings. If the pastor has educational debt, the pastor also may receive a [Minister Educational Debt Assistance Grant](#) (before or after participating in Healthy Pastors, Healthy Congregations, but not concurrently), for a combined total of up to \$25,000 in debt relief.

What can I do with the grant money?

The Healthy Pastors, Healthy Congregations grant may be used to reduce or eliminate the pastor's educational or personal debt or to boost personal savings in the [Retirement Savings Plan of the Presbyterian Church \(U.S.A.\)](#), a 403(b)(9) plan.

Am I eligible?

To qualify, you must

- be a pastor who is enrolled in Pastor's Participation in the Benefits Plan of the Presbyterian Church (U.S.A.);
- have a total household adjusted gross income* of less than twice the median effective salary for congregational ministers;
- have a total net worth of less than \$250,000 (excluding value of home and auto); and
- not currently be receiving a Minister Educational Debt Assistance Grant** from the Assistance Program.

**Adjusted gross income is the total income you and your spouse report on your federal tax form and excludes housing allowance.*

***Qualifying pastors may participate in both Healthy Pastors, Healthy Congregations and the Minister Educational Debt Assistance Grant program, but not concurrently. You must complete one program before applying for the other, and the combined grants may not exceed \$25,000.*

What do my congregation and I need to do to start this program?

To start the program, complete the following in any order:

- Complete the [Healthy Pastors, Healthy Congregations Program Covenant](#) and [Covenant of Financial Commitment](#) and return them to the appropriate parties.
- Reach out to your [Church Consultant](#) to complete the covenant process and schedule the congregational leader training session.
- Call the program administrator at 215-587-7219 or [email them](#) to enroll in the online learning modules. (The modules are best viewed in Internet Explorer.)

How many grants are available? How are they funded?

The Board of Pensions plans to give out 500 grants over three years (for a total of \$5 million). Healthy Pastors, Healthy Congregations is funded in part by a \$1 million grant from Lilly Endowment. The Board of Pensions, participating churches, and other churches throughout the PC(USA) also fund the program.

How long does the program take to complete?

It depends on the rate at which the pastor and congregational leaders complete the educational components of the program, including, for the pastor, financial counseling. Some have completed the program in as little as three months; others have taken more than a year.