

## *Summary of Workers for the Harvest Loan*

### *Repayment Grant Process:*

- The application must include most recent documentation of all outstanding Student Loans - name of the borrower, loan amount, account number or social security number, and the name and address of each lending institution.
- Deadline is October 15.
- Eligible for grants during the first three years of your first call serving at a congregation or school in the Pacific Southwest District.
- Grant is considered "other income" & should be reported as such in your tax return. The Pacific Southwest District will issue a Form 1099 only if the grant amount is \$600 or more.
- Donations to the funds can be sent to the district office with the fund in the memo line.

## *Church Worker Recruitment & Retention Task Force*

*Pacific Southwest District—LCMS*

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*Workers for the Harvest  
Loan Repayment Grant*





# Workers for the Harvest

## *What is the Loan Repayment Grant?*

The Loan Repayment Grant is a program for newly graduated church workers in the first three years of your first call serving at a congregation or school in the Pacific Southwest District (PSD) to pay down their student loans.

## *Who is eligible?*

1. New graduates from institutions of the Concordia University System.
2. Both commissioned and ordained workers.
3. Those in the first three years of their first call, serving within the PSD.

## *What loans qualify?*

Loans obtained to pay for expenses while attending an institution of the Concordia University System qualify. The loans must be with a bona fide lending institution and applicants are continuously submitting their monthly payments.

## *How do I apply?*

The application is available online at [www.lutheranchurchworkers.org](http://www.lutheranchurchworkers.org). Fill out the application and submit requested supporting documentation to [church.work@psd-lcms.org](mailto:church.work@psd-lcms.org) or mail to the district office, Attention: *Workers for the Harvest*.

## *When are funds released?*

Applicants are notified whether they will be receiving grant funds or not during the month of November. Funds will be released following that notification and the verification of all necessary documentation and payment instructions.

## *What are the responsibilities of grant recipients?*

When the grant amount is \$600 or more, the applicant will receive a Form W-9 which must be completed and returned to the District office before the grant payment will be made. A Form W-9 is required for each grant payment which exceeds the \$600 minimum. Recipients will be notified after the grant payment is made. Grant recipients are responsible for verifying that the grant amount is credited properly to their lending institution.

## *What is the source of the funding?*

Funds for the grant come from the Workers for the Harvest Endowment (commissioned only) and the Church Worker Loan Repayment Fund (ordained and commissioned). Individuals and congregations who wish to support future church workers through this grant may donate to either fund through the district office. Please list the particular fund you are donating to in the memo line of your check.

*Investing in the future*

## *When should I apply?*

Applications will be received annually between August 15 - October 15.

## *Who administers the grant funds?*

The Workers for the Harvest Loan Repayment Grant is a part of the work of the Church Worker Recruitment and Retention Task Force. This task force exists to aid congregations and schools to effectively create cultures of sending and retaining workers for the harvest.

## *What are the goals of the Workers for the Harvest Loan Repayment Grant?*

- God be glorified.
- Our church workers will experience a sense of appreciation and fulfillment in their ministry among us.
- Young people will be encouraged to consider opportunities for full-time service in the church.
- Professional church workers are God's gift to the church. Pastors, teachers, DCEs, DPMs, DCOs, deaconesses and others who share in the church's ministry are to "prepare God's people for works of service, so that the body of Christ may be built up..." (Ephesians 4:11)

