

Prayers

Prayer #1 – Dear Heavenly Father, Thank You for our faithful and committed full time church workers who You have chosen and called. Help us to nurture and uphold them personally in our congregations, and with our prayers. Please use our mites through the LWML grant of \$100,000 to Education Loan Repayment Assistance Grants, as a means to provide debt relief and demonstrate the esteem and appreciation we have for called workers. In Jesus' name we pray, Amen.

Prayer #2 - Dear Lord, We pray for this mission grant and for those recipients. We ask You to use us as a means of encouragement to our full time church workers. Grant that our mites provide financial relief to our dedicated church workers receiving this grant, and that the burden of debt carried by them is eased, allowing them to be more fully engaged in sharing the Gospel wherever they are called to serve. In Your Son's name we pray, Amen.

Prayer #3 - Dear Heavenly Father, Through Your Word we know *faith comes from hearing and hearing through the word of Christ ...* (Romans 10:17). We thank You for faithful and dedicated full time church workers who spend their lives sharing the Gospel. We ask You to bless them in their ministries so that Your Word is shared to the ends of the earth. May the Education Loan Repayment Assistance Grant provide encouragement while easing personal financial burdens, enabling Your workers to focus with enjoyment and diligence on Your work that the Word be proclaimed to all. In Jesus' name we pray, Amen.

Story

Did you know: Three of five trained and called LCMS workers have considered leaving the ministry during their first years of service for financial reasons? Those preparing for full time church work are assuming increasing levels of educational debt in order to prepare for ministry. Concern for this burdensome debt might discourage some young people from entering full time church work.

The Educational Loan Repayment Assistance Grant will help full time church workers to pursue their calling even in settings where their income is low by providing aid with loan repayments. This grant of \$100,000 will provide \$2500 toward educational debt loans for each qualified worker. Twenty called workers of the LCMS throughout the world will benefit from this grant each year of the biennium.

Preparing our church workers educationally is vital to LCMS, but personal economic challenges can create barriers that will affect the service and commitment of our workers. Managing a household on a low-level income has contributed to financial anxiety, shame, chemical and spousal abuse issues, leaving the ministry, and for some children of called workers, leaving the church.

Debt-to-income mismatch for church workers is more than a financial issue; it's a ministry issue, and is a mounting challenge in LCMS. Yet men and women make these time and financial commitments because they believe in themselves and want to serve their Lord in full time church work.

Statistically, one in four new pastors takes \$80,000 in educational debt to his first call.

December 2018

Education Loan Repayment -
\$100,000



LWML
Lutheran Women in Mission

Prayers (cont.)

Prayer #4: Dear Jesus,

We ask Your blessing on those who are full time church workers as they are engaged and joyfully committed to sharing the salvation You earned for us. We pray for the recipients of the Education Loan Repayment Assistance Grant that by providing financial aid to qualified full time church workers for educational expenses sustained during their schooling, their stress due to financial burden is eased. May our prayers and mites give support and reassurance of our care for our full time church workers so they can serve You with gladness. In Your name we pray. Amen.

Story (cont.)

An average first-year salary for a pastor is \$44,000. This low income matched with financial debt matched can have frightening consequences for church workers, their families and congregations. The Educational Loan Repayment Assistance Grant will reduce their educational debt while encouraging and equipping these LCMS full time church workers to continue their service to God.

