

# The Assistance Program

*The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), providing pension, healthcare, death, and disability benefits to qualifying members who serve, or have served, the PC(USA). The Board also provides financial, housing, and vocational grants through the Assistance Program.*

*This Overview summarizes a key element of the Board's plans, programs, or services.*

## About the Assistance Program

The Assistance Program of the Board of Pensions comprises a range of programs designed to meet specific assistance needs of Presbyterian ministers and other church workers at various points in their lives. These programs complement the Benefits Plan of the Presbyterian Church (U.S.A.) in their aim to promote and sustain the wholeness of church workers in their ministries; they also provide an important safety net to church workers and their families who have specific needs that exceed personal resources and other means of support.

Through the Assistance Program, the church community provides for

- retired church workers' financial and housing needs through Income and Housing Supplements;
- church workers' financial and vocational needs through Shared, Emergency Assistance, Adoption Assistance, Transition-to-College Assistance, Minister Educational Debt Assistance, and Sabbath Sabbatical Support Grants.

The Assistance Program is funded by gifts, legacies, income from endowments, and half the Christmas Joy Offering; no dues support the program. Fully 100 percent of each gift is passed on to those in need. The Board of Pensions covers the administrative costs of the Assistance Program through endowed funds accumulated over generations.

*For information about the Assistance Program or to apply for assistance, call 800-773-7752 (800-PRESPLAN) or visit [pensions.org](http://pensions.org).*

## Retired Church Workers: Financial and Housing Needs

**Income Supplements** are designed to raise the monthly income of retired church workers and their surviving spouses age 65 or older whose total income from all sources is below levels established annually by the Board of Pensions. Refer to the 2018 Income Supplement Maximum Annual Income chart in *The Assistance Program — Income Supplements Overview* for details.

**Housing Supplements** provide financial assistance to help eligible retirees and their surviving spouses age 65 or older remain in their own homes or live in a retirement facility in a location of their choice. The maximum income-level guideline to qualify for Housing Supplement eligibility for independent living is \$42,640 a year. The maximum income-level guideline to qualify for Housing Supplement eligibility for assisted living is \$60,910 a year. Other housing cost guidelines must also be met.

## Church Workers: Financial and Vocational Needs

**Shared Grants** are generally intended to assist with a one-time need. Shared grants help active and retired church workers and their spouses with special financial needs or in emergency situations. The need may be extraordinary medical expenses, a family emergency, custodial care at home, or any number of special situations not covered by the Benefits Plan or insurance.

Shared Grants are initiated by a council or employer that is willing to share equally with the Board in the cost of providing the grant. In certain circumstances, grants may be made for periods of up to one year with monthly disbursements. Each case is reviewed on its merits as determined by the applicant's need and resources.

**Emergency Assistance Grants** are provided by the Board to church workers for one-time, special needs when no other financial resources are available for Shared Grants. A council or employer is usually asked to validate the need for a grant.

**Adoption Assistance Grants** are distributed to church workers enrolled in the Medical Plan whose adopted child also is enrolled in the Medical Plan. The child must be under age 21. One grant of \$3,000 is given for each eligible adopted child to help defray the cost of the adoption-related expenses. The monies for these grants come from gifts to the Assistance Program and from the relief of conscience fund.

**Transition-to-College Assistance Grants** are distributed to church workers who are enrolled in the Medical Plan and whose covered child is enrolled as a full-time freshman at an accredited college or university. Members of the plan whose household adjusted gross income is below twice the congregational teaching elders' median salary are eligible for a grant. The grants are meant to help mitigate one-time, transitional expenses, such as the purchase of a computer, dorm room furnishings, and the like.

**Minister Educational Debt Assistance Grants** are available to ministers who have graduated from a seminary or theological school, are serving in the first six years of ministry, are enrolled in Pastor's Participation in the Benefits Plan, and whose effective salary is below the congregational teaching elders' median salary (\$58,000 for 2018). Qualifying ministers also must fulfill a Board University educational requirement. The grants are for up to \$2,500 a year for four years (\$10,000 total) to help ministers repay educational debt (undergraduate and graduate debt).

**Sabbath Sabbatical Support Grants** are designed to help provide an opportunity for pastors serving congregations of fewer than 200 members take time away from the demands of the job and engage in a period of personal and professional renewal. A limited number of grants of up to \$3,000 are available to ministers who have served the Presbyterian Church (U.S.A.) and their current congregation for at least six years and are enrolled in Pastor's Participation in the Benefits Plan. Sabbath Sabbatical Support Grants are intended to supplement the financial aid of congregations, foundations, mid councils, or other contributors.

Other ministers serving in positions that directly support congregational ministry may also be recommended for this grant through their presbyteries.

*A church worker is an individual who is employed, or has been employed (i.e., is retired or between service), by a congregation, mid council, agency, or other organization under the direct governance of the Presbyterian Church (U.S.A.).*