



# The Assistance Program — Transition-to-College Assistance Grants

The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.

## Summary

In response to the rising cost of college education, the Board of Pensions, through the Assistance Program, offers grants of up to \$1,000 to qualifying parents of college freshmen to help defray transitional expenses, such as the cost of a computer or dorm room furnishings. The parent and child both must be enrolled in the Medical Plan of the Presbyterian Church (U.S.A.) to be eligible for a Transition-to-College Assistance Grant (TCAG).

## Grant description

A TCAG is a one-time grant for a dependent child entering his or her freshman year of an accredited college or university as a full-time student. Grants range from \$500 to \$1,000, depending on the family's household income. One grant is available per eligible child.

## Eligibility

Eligibility criteria relate to financial need, plan participation, and enrollment of a dependent child as a freshman in an accredited college or university.

You are eligible for this grant if you meet *all* of the following:

- You are an active member of the Medical Plan (any option) and employed by a local church, mid council, agency, or an employer affiliated with the Presbyterian Church (U.S.A.).
- Your household's total adjusted gross income is equal to or less than \$118,200.
- Your dependent child is beginning his or her freshman year as a full-time student at an accredited college or university and is enrolled in medical coverage through the Board of Pensions.

## Amount

An eligible employee of the PC(USA) or an affiliated employer will receive a grant based on household adjusted gross income, as follows:

Total adjusted gross income	Grant amount
Less than Congregational Ministers' Median (CTM)	\$1,000
Greater than 100% but less than 120% of the CTM	\$900
Greater than 120% but less than 140% of the CTM	\$800
Greater than 140% but less than 160% of the CTM	\$700
Greater than 160% but less than 180% of the CTM	\$600
Greater than 180%, up to 200% of the CTM	\$500

Final determination of these grant ranges and amounts will be made by the Board of Pensions.

**Accredited college or university** — a junior college, college, or university accredited by the Council for Higher Education Accreditation (CHEA) through one of its regional accrediting organizations.

**Adjusted gross income** — income reported on federal tax Form 1040, line 37; Form 1040A, line 21; or Form 1040 EZ, line 4.

**Congregational ministers' median** — the annual churchwide median salary of ministers of the Word and Sacrament who are serving churches.

## More information

Grant applications for the 2018-2019 academic year will be accepted between August 1, 2018, and June 30, 2019. To apply, complete the Transition-to-College Assistance Grant Application available on [pensions.org](http://pensions.org) and return it with the required documentation to the Board at the address listed on the form.

For more information, contact the Board of Pensions at 800-773-7752 (800-PRESPLAN) and speak with a service representative.

## 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 Benefits Plan members, 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 plan members 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).*

