At the core of this program are covenants among the congregation, the pastor, and the Board of Pensions.

The congregation covenants to
- pray for its pastor and pastors across the Church, remembering the Church's promise to pay pastors fairly, provide for their welfare as they work among us, stand by them in trouble, and share their joys (Book of Order, W-4.0404i(5)(c));
- participate fully and openly in seminars, listening for the Holy Spirit’s direction, as it seeks to nurture the covenant community of disciples of Christ;
- consider what it is to be faithful in its current context, speaking candidly with each other and with its pastor;
- contribute, in some degree, to the funding of the program; and
- process RSP 403(b)(9) designated grants in a timely manner.

The pastor covenants to
- pray for his/her congregation and congregations across the Church, remembering his/her promise to proclaim the good news in Word and Sacrament, teaching faith and caring for people (Book of Order, W-4.0404i(3));
- participate fully and openly in seminars, online modules (e-learning), and financial planning consultations, engaging with energy and intelligence; and
- consider what it is to be faithful in his/her current context, seeking the will of Christ for call and ministry.

The Board of Pensions covenants to
- pray for participating congregations and pastors;
- provide education, training, and guidance of the highest quality possible;
- hold confidences, treating congregations and pastors with respect; and
- provide to qualifying pastors (see reverse side) a grant of up to $10,000 to reduce personal debt or boost retirement savings, and so remove encumbrances to ministerial excellence.

Covenant of programmatic commitment

Church
(Print name)

Pastor
(Signature) (Print name) (mm/dd/yyyy)

Congregational representative
(Signature) (Print name) (mm/dd/yyyy)

Board of Pensions representative
(Signature) (Print name) (mm/dd/yyyy)

Mail or scan and email this completed form to: Ruth Adams, Program Administrator
The Board of Pensions of the Presbyterian Church (U.S.A.)
2000 Market Street, Philadelphia, PA 19103-3298
215-587-7219 Email: hphc@pensions.org
To qualify, the pastor must:

- be 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 $121,600 (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. It may include earnings from you and your spouse’s job, self-employment, alimony income, and interest from a bank account — minus specific deductions, such as housing allowance, or adjustments, you’re eligible to take.

** 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.