



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

2026 Assistance Program

Minister Educational Debt Assistance

Relieving the Burden of Student Loans

Minister Educational Debt Assistance helps ministers repay their educational debt and reduce their financial pressure, making it easier for them to accept a wider range of positions and wholly commit themselves to ministry.

Amount

Qualifying ministers can receive grants of up to \$25,000.

How It Works

The Board will contribute 90% of your minimum monthly payment (MMP) amount until either the maximum total award of \$25,000 is reached or your loan balance is fully forgiven, whichever comes first, if you pay your loan servicer a specified amount monthly. Additionally, you must receive student loan debt coaching from PeopleJoy, an educational debt reduction firm that partners with the Board. Once accepted into the program, members will be connected with PeopleJoy.

You are responsible for paying 10% of your applicable MMP. Participant contributions will be verified.

Eligibility

To qualify, you must:

- be a PC(USA) minister enrolled in the Medical Plan of the PC(USA) and/or the Defined Benefit Pension Plan
- have completed a CREDO conference or online education learning paths (Terms of Call series and Personal Financial Planning series)
- have an effective salary of no more than \$88,875, excluding manse value
- not currently be enrolled in school
- meet criteria established by the Board to ensure the need-based nature of the program
- meet a student loan debt coaching requirement
- repay your debt by a specified monthly amount based on the amount of debt

How to Apply

See pensions.org/meda for details.



Up to \$25K



**\$88,875 Maximum
Effective Salary***



**Enrolled in Medical Plan
or Defined Benefit
Pension Plan**

* Excluding manse value