



A Solution to Addressing Clergy Educational Debt

Research conducted by the Pension Boards on the educational debt burden of United Church of Christ (UCC) authorized ministers revealed the following:

- debt is 2-3 times higher than the national average
- 3,900 of 7,000 UCC active ministers graduated from college and/or seminary with debt
- 1,500 UCC ministers are still paying off student loans, at up to three times higher interest (20%) than best market rates

Participation Benefits

Eligible participants who complete one full year of the Ministers' Financial Vitality Initiative will enjoy:

- Reduced financial burden through better servicing fees and smaller monthly payments
- An opportunity to PAY-IT-FORWARD: As loans are paid back to Generations Financial Resources, dollars become available to assist other UCC clergy in need.

A Bold Three-Part Solution



Education

Build financial competency for participants in the Ministers' Financial Vitality Initiative (MFVI) program.



Lending

Reduce clergy debt and increase cash flow through Generations Financial Resources, Inc.



Philanthropy (Grants)

Maintain and systematize philanthropic efforts to ensure long-term sustainability

