

SUPPORT FOR EVERY STEP

As the agency of the Presbyterian Church (U.S.A.) that administers benefits, and provides assistance and education, the Board of Pensions is keenly aware of unmet financial needs among our members.

The Assistance Program is one way we express care for one another. It can help you — and all eligible members of the Benefits Plan of the PC(USA) — with financial assistance. This includes any member who serves the Church as well as members who work for an organization affiliated with the PC(USA), such as senior housing and care facilities, colleges and universities, and camps and conference centers.

GRANTS FOR ALL MEMBERS, INCLUDING MINISTERS

The following grants are available to all eligible members enrolled in the medical or pension plan.

ADOPTION ASSISTANCE \$6,500

You may receive assistance at the completion of an adoption to help with a portion of adoption-related expenses. Your adopted child must be a dependent under age 21 and can be adopted domestically or internationally.

TRANSITION-TO-COLLEGE ASSISTANCE Up to \$3,000

If you have a child entering post-high school education, you may be eligible to receive assistance for expenses, such as a computer. Any dependent up to age 26 may be eligible if enrolled at a college, university, community college, or technical or trade school (excludes post-baccalaureate education). And, if the child attends a PC(USA) college or university, you may be eligible for an additional \$1.000.

EMERGENCY ASSISTANCE Up to \$5,000

If you need financial help because of an emergency, such as a natural disaster or unexpected expense, the Board may be able to help through a one-time grant. Talk to your employer about applying for this type of assistance because it is initiated by them. Groups of members affected by natural disasters may also apply.



DO YOU QUALIFY?

We encourage all Benefits Plan members to review eligibility requirements to see if they may qualify to receive a grant. Eligibility varies but typically is based on income and other factors. For applications and more details, see pensions.org/assistance.



Adoption Assistance \$6,500



Transition-to-College Assistance \$2,000 to \$3,000



Emergency Assistance
Up to \$5,000

GRANTS DESIGNED FOR MINISTERS

The following grants are available to PC(USA) ministers enrolled in Pastor's Participation or Minister's Choice benefits packages. Eligibility varies by grant.

MINISTER EDUCATIONAL DEBT ASSISTANCE

Up to \$25,000

Student loan debt from completing college or seminary can be a burden for many. This grant helps eligible ministers repay educational debt through student loan debt coaching and grants totaling up to \$25,000 over five years. This debt relief helps make it easier to accept a wide range of positions and wholly commit your best gifts to ministry.

MINISTER DEBT RELIEF

Up to \$10,000

For many ministers, personal matters, such as financial planning, often take a back seat to serving the Church. New in 2022, Minister Debt Relief helps ministers pay down debt — and achieve greater financial well-being — through financial planning and a grant of up to \$10,000. This three-year pilot program will provide up to 150 grants per year.

SABBATH SABBATICAL SUPPORT

Up to \$4,000

For ministers planning to take time away, Sabbath Sabbatical Support provides approved applicants with a portion of the support needed to engage in planned activities for personal and professional renewal. These grants are intended to supplement financial support committed to the minister by other contributors.

GRANTS FOR RETIREES

The following grants are available to retirees who receive a retirement or survivor's pension from the Defined Benefit Pension Plan. Eligibility varies by grant.

HOUSING SUPPLEMENTS

Varies by need

Housing Supplements help eligible retirees and surviving spouses with the cost of remaining in their homes or moving to retirement facilities. Supplements are ongoing unless financial circumstances change. Awards for assisted living are up to \$4,400 monthly per individual.

INCOME SUPPLEMENTS

Varies by need

This assistance helps eligible retirees and surviving spouses by raising to certain levels the monthly income for those who had earned modest wages. Supplements are ongoing unless financial circumstances change.

RETIREE MEDICAL GRANTS

Up to \$2,500

These grants reimburse retirees, spouses, and surviving spouses who are age 65 or older for dental services and/or hearing aids once every three years. These services and supplies are not covered by Medicare or the Medicare Supplement Plan. Grants are provided for documented, eligible expenses after services are rendered.

