



## The Florida-Georgia District, LCMS **Student Loan Repayment Program**

### The **Student Loan Repayment Program**:

- is for rostered church workers, employed either full or part time, currently serving in Florida-Georgia District congregations, schools, or missions.
- assists in repaying college and/or seminary education loans.
- is available in the first ten years of continuous service within the Florida-Georgia District after graduation, commissioning, or ordination.

Grants will be awarded based on need, an individual's personal financial contributions and commitments, special circumstances, and availability of funds. The minimum debt balance eligible for a grant is \$4,000.00.

It is the policy of the Florida-Georgia District that grants be applied to any (educational) debt that rostered workers have incurred, whether in the form of federally subsidized loans, commercial loans or even credit card debt for books needed to enter ministry (please see full definition below). The grant is sent directly to the lender to be applied to the principal to help reduce total indebtedness, not to make payments in advance or to reduce the amount of currently scheduled payments.

The Student Loan Repayment Committee will review and make recommendations on grant awards. It reserves the right to determine what indebtedness is appropriate and what grants will be given but seeks to keep its definition of indebtedness as wide as possible. Not adhering to this policy may jeopardize the worker's opportunity to receive a grant.

Applications are due by November 26<sup>th</sup> and should be sent to the attention of the **Student Loan Repayment Program at the Florida Georgia District LCMS, 5850 TG Lee Blvd. Suite 500, Orlando, FL 32822 or via email to [izirbel@flgadistrict.org](mailto:izirbel@flgadistrict.org)**. Fill out the application form and attach the most current loan statements from all the lenders listed on the application. These statements should show the name of the borrower, the outstanding loan amounts, loan account numbers and the name and address of each lending institution. If educational debt has been incurred on a credit card or through another vehicle, include similar documentation detailing the qualifying expenses, amount and purpose.

Grant awards will be announced on December 16<sup>th</sup>. Payments will be sent to lenders shortly thereafter. Grant recipients will be notified after the grant payment is made. Recipients are responsible for verifying that the grant amount is credited properly to their lending institution.

For questions about the Student Loan Repayment Program, contact [izirbel@flgadistrict.org](mailto:izirbel@flgadistrict.org).

This program is for individuals who have completed their Synodical training and are currently serving the LCMS in the Florida-Georgia District. If you are currently a student, please refer to the Florida-Georgia District Student Scholarship here: <https://flgadistrict.org/workers>.



**Note:** The Florida Georgia District defines indebtedness for the purposes of this program as any educational debt at the undergraduate or seminary level that a professional church worker serving in the Florida Georgia District has incurred, whether in the form of federally subsidized student loans, commercial loans, or credit card debt for tuition, books, room and board, or housing in the case of married students, and fees while attending a LCMS-affiliated seminary or university. This does not include post-graduate work or that beyond a M.Div. or Diaconess certification through one of the LCMS seminaries.