North/West Lower Michigan Synod of the Evangelical Lutheran Church in America Seminary Debt Reduction Assistance Program

Applicant Information and Instructions

Winter 2026

The North/West Lower Michigan Synod of the Evangelical Lutheran Church in America ("NWLMS" or "Synod") has established a Seminary Debt Reduction Assistance Program for rostered ministers as outlined in the Seminary Debt Reduction Assistance Program and this information and instruction guide

Eligibility

Seminary debt reduction assistance is available to rostered ministers (1) who are in their first twenty (20) years of ministry after becoming a rostered minister of the ELCA; (2) who have graduated from an ELCA seminary or other approved theological institution of higher education; (3) who are serving in an active full-time or part-time call within the NWLMS; (4) who have outstanding seminary-related educational debt[1]; and (5) who comply with application procedures, deadlines, and other requirements as stated within the Program guidelines and this Seminary Debt Reduction Assistance Applicant Information and Instructions.

Terms and Conditions

Rostered ministers may apply for assistance on an annual basis as long as eligibility requirements are maintained. To be considered for debt reduction assistance an eligible rostered minister must:

1. Complete and submit the Seminary Debt Reduction Assistance Application form each year before the stated deadline.

   Applications for Winter 2026 are due on or before January 31, 2026.
   (Applications submitted after this date will not be considered for that year's distributions).

2. Include a brief statement summarizing your current ministry, vision for ministry, and goals for your next five (5) years in ministry.

3. Include a brief statement explaining why you are requesting assistance based on your overall personal finances and budgeting.

[1] Eligibility may be extended to those with only non-seminary educational debt, depending on funding available for grants. Primary focus of grants is for seminary debt.

4. Commit to participating in required fiscal literacy counseling and education each year of assistance receipt. (For applicants who received a prior grant, provide a summary of any financial literacy counseling and education completed since your last grant. Include highlights of significant learnings and any other ongoing financial knowledge growth, stability, and plans for continued personal debt reduction.)

5. Commit to remaining in an active full-time or part-time call status within the NWLMS for a minimum of three (3) years after the most recent receipt of debt reduction assistance.

6. Provide a seminary/theological institution transcript (those who completed seminary within the last 12 months), itemization of continuing education / synod activities and events attended in the last twelve months (those who completed seminary within the last 12 months include seminary activities, including any work/study, clinical experience, internship information, etc.), documented attendance at Synod boundary training within the prior three years, etc.

7. Provide a letter of recommendation and support from your current congregation's church council president and treasurer and a copy of your most recent Rostered Leader Annual Report.

8. After each year of receiving assistance, share information with others within the Synod about the program's existence and benefits.

All applicant information is confidential. The Seminary Debt Reduction Assistance Team will review the application and will contact you to gather more specific information, if necessary, in support of the application. The Seminary Debt Reduction Assistance Team will consider overall financial means, the nature and amount of debt, and other relevant factors in determining debt reduction assistance recipients.

The funds available for distribution and the recipients selected each year are determined in the sole discretion of the Seminary Debt Reduction Assistance Team and are subsequently reviewed and approved by the Bishop and the Executive Committee of the Synod Council.

Recipients will be notified if they are selected to receive assistance and the amount of the payment(s) on or before **April 8, 2026**.