

ACHIEVE FINANCIAL WELLNESS

As an ELCA seminarian or someone discerning a call to rostered ministry, you are eligible for **six free confidential sessions** with an expert financial counselor through Financial Choice, a service of Lutheran Social Service (LSS) Financial Counseling, provided to you by Portico Benefit Services. LSS financial counselors can help you create a unique plan to strengthen your financial leadership for yourself and to help others.

LEARN TO:

manage
student loans and
seminary costs



prepare
your finances for life
events ahead



increase
your retirement savings



set and stick with
your financial goals



Now is the perfect time to take control of your finances. Through the Resourceful Servants Initiative, the ELCA seeks to encourage habits that strengthen and sustain individual and church financial wellness and growth. So, take advantage of the wide range of financial wellness resources available to you at resourcefulservants.org.

Financial wellness is vital to a healthy life

Rostered ministers who are financially secure experience greater satisfaction in their work and their relationships, and are more able to freely serve the church and its mission. Don't wait ... get started today!

6 FREE FINANCIAL COUNSELING SESSIONS for ELCA seminarians and those discerning rostered ministry

DID YOU KNOW:

80%

of ELCA M.Div. graduates
carry at least some amount
of educational debt at
graduation

38%

of Americans have enough
savings to address an unexpected
expense (from an emergency
room visit to a car repair)

15%

is the recommended amount
of an individual's earnings
that should be contributed to
retirement savings

For more information or to
schedule an appointment:



Phone
800-528-2926



In person
800-528-2926 or lssmn.org/FC-Locations



Online
lssmn.org/portico

Seek out a financial counselor
whenever you have a question
about finances, like **budgeting**,
borrowing, **credit** or **debt**.

If you are:

- starting seminary
- planning for changes in
your household income
- preparing for
congregational internship
- in the call process

An LSS financial counselor
may be able to provide
advice on reducing moving
costs or living on less.



**Evangelical Lutheran
Church in America**
God's work. Our hands.