

# ACHIEVE FINANCIAL WELLNESS

As someone exploring call, an ELCA rostered minister or spouse, 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 congregational financial wellness and growth. Take advantage of the wide range of financial wellness resources available at [resourcefultservants.org](https://resourcefultservants.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 those exploring call, ELCA rostered ministers and their spouses

## 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](https://lssmn.org/FC-Locations)



**Online**  
[lssmn.org/portico](https://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.