
Resourceful Servants: Grants for COVID Emergencies

September 2022

Resourceful Servants: Grants for COVID Emergencies

Table of Contents



03

Resourceful Servants:
Background

06

Grants for COVID Emergencies
Program

13

Program Details

20

Lutheran Social Service
Financial Counseling Questions
& Answers

Resourceful Servants: Background

Overview of the Section

- Purpose of the grant
- Phase III Overview

Resourceful Servants: Background

Promoting financial wellness across the ELCA

Since 2015, the Lilly Endowment has supported a National Initiative to Address Economic Challenges Facing Pastoral Leaders (ECFPL). The objectives of this initiative are to:

- reduce or alleviate some of the key financial pressures that inhibit pastoral leadership, and
- improve financial literacy and management skills of pastoral leadership.

The Resourceful Servants Initiative has been an ECFPL grant recipient since 2015. Through Resourceful Servants, the ELCA and its ministry partners at the Mission Investment Fund of the ELCA, the ELCA Federal Credit Union, the ELCA Foundation, Portico Benefit Services and Lutheran Social Service Financial Counseling promote the financial wellness of ELCA congregations, rostered ministers and seminarians, encouraging habits that strengthen and sustain individual and congregational financial wellness and growth.

We believe the focus on financial wellness will help reduce some of the life strains on those who lead faith communities now and in the future, guiding these leaders and their communities toward greater health and vitality and enabling them to more effectively carry out the Great Commission—making disciples of Jesus Christ.

Resourceful Servants: Background

Phase III Overview

In July 2021, the Lilly Endowment, Inc. announced that it would sponsor a third and final phase of the ECFPL initiative.

Endowment staff indicated that a major impetus for funding a third phase was that program directors in recipient organizations reported that “the COVID-19 pandemic has had dramatic and disruptive impacts on congregations and exacerbated many of the financial challenges that pastoral leaders face.”

With this as context, the third phase of ECFPL grants focuses on supporting leaders who have been most harshly affected by the COVID-19 pandemic, including those who minister with under-resourced and under-represented communities.

The ELCA and its ministry partners received a \$500,000 grant from the Lilly Endowment, Inc. to support the third phase of the Resourceful Servants Initiative.

Grants for COVID Emergencies Program

Overview of the Section

- Rationale
- Description and objectives
- Eligibility
- Phase and key dates

Grants for COVID Emergencies: Program Rationale

Investing in vibrant leaders of vital communities

God's mission in the world is served when vibrant leaders serve vital communities of faith.

Standing in the way of this goal is the heavy financial impact of the COVID-19 pandemic experienced by many leaders, felt most profoundly in under-resourced communities.

Specifically, as a result of the pandemic, many leaders used up savings they had built. Others did not have emergency savings to begin with. Still others had difficulty making payments on their homes and utilities, their transportation, or their healthcare needs. It is possible that you have experienced one or more of these challenges.

Resourceful Servants, to accompany leaders facing these situations, will use \$200,000 of the total funding provided by the Lilly Endowment to offer grants of \$1,000 to up to 200 leaders who experienced heavy financial impact due to the pandemic.

Although this funding will not completely resolve any financial crises, the hope is that it will help leaders achieve some stability and engage in ministry for the sake of the world.



Grants for COVID Emergencies: Overview

Program description and objectives



Description

The Grants for COVID Emergencies program is an investment in vibrant leaders of vital communities. It is an opportunity for the church to accompany leaders through what has been and may continue to be a time of financial challenge.

Leaders who have been heavily impacted by the COVID-19 pandemic are eligible to apply for a \$1,000 grant. In addition to the funding, this grant also provides the opportunity for membership with the ELCA Federal Credit Union and its benefits. The Credit Union can serve leaders who are seeking to reduce monthly expenses and save interest by consolidating high-interest credit cards or by refinancing their personal, auto and home loans.

There is sufficient funding to offer grants to up to 200 leaders. Funding to support this program is provided through a generous donation from the Lilly Endowment, Inc.

Through this program, participants are encouraged to schedule a session with a certified financial counselor, offered at no cost through Lutheran Social Service Financial Counseling.



Objectives

The hope is that this program will help to:

- Alleviate some of the financial pressures felt by leaders heavily impacted by the COVID-19 pandemic;
- Decrease leaders' financial anxiety;
- Reinforce sustainable financial practices; and
- Further equip leaders to engage in the ministry they are called to.

Grants for COVID Emergencies: Overview

Should I apply?



Eligibility

The Grants for COVID Emergencies program seeks to include leaders who have experienced financial challenges as a result of the COVID-19 pandemic, particularly leaders called to serve under-resourced communities. Financial challenges could include experiences like:


- Using up emergency savings to pay regular bills,
- Having difficulty paying credit card bills or loans,
- Affording housing, utilities, or transportation, or
- Experiencing low or reduced work hours, salary, or retirement contributions.

If you are a leader in the ELCA who has experienced any of these issues, or other financial issues not named here as a result of the pandemic, you are eligible to apply for this program. You do not need to be a rostered minister in the ELCA to be eligible to apply for this program.

The most important factor in your decision to apply should be your assessment of your experience of financial challenge as a result of the COVID-19 pandemic.



Grants for COVID Emergencies: Phases and Key Dates

How do I apply?

Phase	Description	Due Date
	<p>Application</p> <p>The program application can be accessed here. The application asks for your name, rostered minister ID (if applicable), ministry site, financial challenges you may have experienced as a result of the pandemic, and how this funding might alleviate, at least in part, a financial pressure you have been experiencing.</p> <p>The Resourceful Servants team wants to hear about the financial challenges you have experienced as well as the stories of how this funding might help you navigate them, even if the challenges will not be fully resolved. The information and stories you share will not factor into the selection process.</p>	Oct 23, 2022



Grants for COVID Emergencies: Phases and Key Dates

How will I find out if I have been selected?

Phase	Description	Due Date
	<p>Selection</p> <p>If the number of applicants exceeds the number of grants to be awarded, participants will be chosen through a random selection process conducted electronically.</p> <p>At least one leader per synod (for all synods where there was an applicant) will be selected for participation.</p>	Oct 28, 2022
	<p>Notification</p> <p>If you are selected as a participant, you will be notified via email. The email will provide information about what you need to do to participate and receive the grant.</p> <p>Additionally, if you are selected for this program, the Director for Evangelical Mission in your synod will be notified so they are aware of your participation and are able to further support you.</p>	Nov 4, 2022

Grants for COVID Emergencies: Phases and Key Dates

How will I receive my grant?

Phase	Description	Due Date
 Participation	<p>Grant funding will be distributed in two installments of \$500 each to an account with the ELCA Federal Credit Union.</p> <p>If you are already a member of the ELCA Federal Credit Union, you do not need to take any action.</p> <p>If you are not currently a member, you will need to open an account by completing the membership process. This process can be completed online through the website for the Credit Union; it takes approximately 5-10 minutes.</p> <p>If you would like to begin an ongoing relationship with the Credit Union, you will go through the full membership process and you will be entitled to its benefits. If you would prefer not to maintain an ongoing relationship with the Credit Union, the process will be somewhat shorter.</p>	Dec 2, 2022
 Distribution	<p>Grant funding will be distributed in two installments of \$500 each. All participants will receive both installments.</p> <p>As soon as each installment is distributed, you will be able to access all the funding from that installment. However, to avoid opening a new account for the second installment, please keep at least \$25 of the first installment in your account until you receive the second installment.</p>	Dec 21, 2022 & Jan 6, 2023

Program Details

Frequently Asked Questions

- Application
- Selection
- Notification
- Participation
- Distribution

Grants for COVID Emergencies Program Details

Application

Question	Answer
What will I actually receive through this program?	<p>If you are selected, you will receive a grant of \$1,000, distributed in two installments of \$500 each. In addition to the funding, this grant also provides the opportunity for membership with the ELCA Federal Credit Union and its benefits. The funding will be distributed to an account with the ELCA Federal Credit Union.</p>
How should I decide if I should apply?	<p>The Grants for COVID Emergencies program seeks to include leaders who have experienced financial challenges as a result of the COVID-19 pandemic, particularly leaders called to serve under-resourced communities.</p> <p>Financial challenges could include experiences like:</p> <ul style="list-style-type: none">• Using up emergency savings to pay regular bills,• Having difficulty paying credit card bills or loans,• Affording housing, utilities, or transportation, or• Experiencing low or reduced work hours, salary, or retirement contributions. <p>If you are a leader in the ELCA who has experienced any of these issues, or other financial issues not named here as a result of the pandemic, you are eligible to apply for this program.</p> <p>The most important factor in your decision to apply should be your assessment of your experience of financial challenge as a result of the COVID-19 pandemic.</p>
Do I need to be an ELCA rostered minister to apply for the grant?	<p>No. You do not need to be a rostered minister in the ELCA to be eligible to apply for this program. Synod-authorized ministers, leaders in the Vulnerable and Vital or Homeless and Justice networks, and lay mission developers are also eligible to apply.</p>

Grants for COVID Emergencies Program Details

Application

Question	Answer
How do I access the application?	The program application can be accessed here .
What information will the application ask from me?	The application asks for your name, rostered minister ID (if applicable), ministry site, financial challenges you may have experienced as a result of the pandemic, and how this funding might alleviate, at least in part, a financial pressure you have been experiencing.
What is the due date by which to apply?	The due date to apply is Oct 23, 2022.

Grants for COVID Emergencies Program Details

Selection

Question	Answer
How will leaders be selected for this program?	<p>If the number of applicants exceeds the number of grants to be awarded, participants will be chosen through a random selection process conducted electronically.</p> <p>At least one leader per synod (for all synods where there was an applicant) will be selected for participation.</p> <p>Although the application will collect information about the financial challenges you have experienced as well as the stories of how this funding might help you navigate them, the information and stories you share will not factor into the selection process.</p>
When will selections happen?	Selections will be made by Oct 28, 2022.

Grants for COVID Emergencies Program Details

Notification

Question	Answer
How will I find out that I have been selected?	If you are selected as a participant, you will be notified via email. The email will provide information about what you need to do to participate and receive the grant.
When will I find out if I have been selected?	Email notifications will be sent out by Nov 4, 2022.
Why will my name be shared with the Director for Evangelical Mission in my synod if I am selected?	The Director for Evangelical Mission in your synod will be notified so they are aware of your participation and are able to further support you.

Grants for COVID Emergencies Program Details

Participation

Question	Answer
What do I need to do once I have been selected?	<p>If you are already a member with the ELCA Federal Credit Union, you do not need to take any action. Funding will be distributed directly to your account.</p> <p>If you are not currently a member, you will need to open an account by completing the membership process. This process can be completed online through the website for the Credit Union; it takes approximately 5-10 minutes.</p> <p>If you would like to begin an ongoing relationship with the Credit Union, you will go through the full membership process and you will be entitled to its benefits. If you would prefer not to maintain an ongoing relationship with the Credit Union, the process will be somewhat shorter.</p>
Why is funding being distributed through the ELCA Federal Credit Union?	<p>Providing funding through an account with the ELCA Federal Credit Union is the easiest and quickest way to get grant funding into your hands.</p> <p>Additionally, membership with the ELCA Federal Credit Union provides its own benefits. As a not-for-profit financial cooperative that helps serve the ELCA's leaders, members and ministries, the Credit Union provides traditional banking products and services that are cost-effective and easily accessible through online and mobile channels. The Credit Union can further assist leaders who are looking to save interest and reduce monthly expenses by consolidating their high-interest credit cards or by refinancing their personal, auto, and home loans.</p>
After being notified of my selection, how long do I have to complete the membership process?	<p>Approximately one month; the due date to complete the membership process is Dec 2, 2022.</p>

Grants for COVID Emergencies Program Details

Distribution

Question	Answer
When will funding be distributed?	Grant funding will be distributed in two installments of \$500 each, by Dec 21, 2022 and by Jan 6, 2023.
Are there any restrictions on the funding?	No, as soon as each installment is distributed, you will be able to access all the funding from that installment. However, to avoid opening a new account for the second installment, please keep at least \$25 of the first installment in your account until you receive the second installment.
Will I receive a 1099?	No, because the funding is being distributed in two installments across two calendar years, and because neither installment exceeds the \$600 threshold for issuing a 1099, one will not be issued.

Lutheran Social Service Financial Counseling Questions and Answers

Overview of the Section

- Contacting LSS Financial Counseling

Lutheran Social Service Financial Counseling Questions and Answers

Contacting LSS Financial Counseling

Question	Answer
How much does financial counseling cost?	You are eligible for up to six free confidential sessions with an expert financial counselor through Financial Choice, a service of LSS Financial Counseling, provided by Portico Benefit Services.
What can I expect from a financial counseling session?	<p>Financial counseling sessions are, in nearly every case, held over the phone. They last for one hour and are completely driven by your financial needs and questions. A financial counselor will begin the first session by asking, “What are you looking for?” “What has been going on in your life financially?” and “Where do you want to be financially?”</p> <p>The financial counselor will then work with you to address your financial concerns. This may involve going through a credit report, discussing debt repayment options or reviewing budgeting techniques. What is discussed will depend on your specific concerns.</p> <p>At the end of each session, your financial counselor will provide you with a specific action plan. This plan is unique to you and seeks to address the issues raised during the session. You may set an appointment right then with the counselor to review progress on the action plan, or you may call the counselor again to review the plan.</p>
How do I schedule an appointment with LSS Financial Counseling?	<p>You can contact LSS Financial Counseling by calling 800-528-2926. The first call is to set up a financial counseling appointment, not to have a financial counseling session. In most cases, the financial counseling appointment could be in as few as two days.</p> <p>You will be given the name and number of a financial counselor to contact as well as an appointment date and time.</p>

Thank you

Contact Information

For more information,
please contact Adam
DeHoek at

Adam.dehoek@elca.org

773-380-2445