

Labor of Love Policy

North Wisconsin District Labor of Love grants:

- are for rostered church workers, both full and part time, employed in NWD congregations, schools, or missions.
- are limited to individuals in their first ten years of service after graduation, commissioning, or ordination.
- assist in repaying college and/or seminary educational loans. (**Excludes** post-graduate work or that beyond an M.Div.)

Grants and amounts will be awarded based on the individual's overall financial need, current financial commitments, special circumstances, and the District's availability of grant funds. The minimum amount of educational indebtedness eligible for grant consideration is \$20,000.

Grants will be applied to educational debt that rostered workers have incurred, whether in the form of federally subsidized or commercial loans. Grant funds shall be sent directly to the lender/s and applied to principal with the purpose of reducing total loan indebtedness.

Grant recipients are determined annually. Recipients of prior Labor of Love grants will be eligible for reconsideration provided they reapply during the yearly application window.

Labor of Love Procedures

The 2020 application process opens on Sept. 15, with an application deadline of Dec. 4.

Fill out the Labor of Love application form and attach the most current loan statement from each lender you listed. Each statement must show the name of the borrower, loan account number, outstanding loan amount, and the name and address of the lending institution. If educational debt has been incurred on a credit card, include similar documentation detailing the qualifying expenses, amount and purpose.

As noted on the application, type an applicant statement on a separate sheet of paper.

Scan and email completed & signed application, accompanying loan statements, typed applicant statement and any additional documentation to bill@nwdlcms.org.

Grant recipients will be notified via email on January 11, 2021 regarding award amounts and payment details. Payments will be mailed to lenders within ten business days of award notification to recipients. Recipients are responsible for verifying that grant amounts are credited properly to their lending institution/s.

This program is for rostered church workers who have completed their Synod training and are currently serving in the LCMS North Wisconsin District. If you are currently a student, please refer to the NWD Student Aid Program [here](#).