

**LCMS North Wisconsin District  
Professional Church Worker Debt Relief Fund**

A significant number of called workers in the district begin their ministry in a weak financial position, having been saddled with considerable debt from their schooling and seminary. Living and housing expenses (and/or debt) pose an additional burden on these traditionally growing families to the extent that their salaries & benefits are not adequate to address their debt.

Although some congregations and schools are paying at District scale or above, others cannot due to size and demographics. Much less, the midpoint of church worker salaries in the District lies well below the median income for the State of Wisconsin.

It is the fervent prayer of the District President that no rostered worker reconsider or leave his/her ministry in the North Wisconsin District due to finances. To that end, the Professional Church Worker Debt Relief Fund has been established in the North Wisconsin District for the benefit of its called workers.

1. Once funded, a percentage of the Worker Debt Relief Fund will be used annually for worker support.
2. Awards are not intended to pay off all debt, but rather fund a portion of worker debt based on demonstrated financial need.
3. Requests for support will be submitted via a paper or online application available on the District website. Applications will be reviewed, and decisions made by a committee that will consider each case based on financial need and available funding.
4. Grants will be offered in partnership with the worker's local congregation. For the purpose of maximizing these gifts, and with an eye toward empowering congregations to support their workers in more tangible ways, congregations will be strongly encouraged to match the District's amount to the worker.
5. These awards are not intended to be repaid.

Knowing full well that some individuals and congregations have no debt, we are nonetheless asking all to view this initiative as missionary support work. We pray that hearts across the North Wisconsin District will be encouraged to support this fund.

**Checks can be made out to NWD LCMS, with "Worker Debt" in the memo line, and mailed to LCMS North WI District; 3103 Seymour Lane; Wausau, WI 54401.**