

# Freed to Lead

The Freed to Lead Fund has been established to free those who are called to serve in the Indiana-Kentucky Synod from the financial burdens that are currently impacting ministry by:



- *Providing Scholarship Grants to synod endorsed seminarians.*
- *Providing Leadership Grants to rostered leaders for education debt, pension assistance or special circumstances.*
- *Improving the financial planning and management skills of our called leaders.*
- *Increasing stewardship and financial understanding in our churches.*



## Won't You Join Us in Securing the Future of Ministry?

- Yes, please contact me regarding a gift to the FREED TO LEAD FUND.
- Yes, I would like additional information about the FREED TO LEAD FUND.

Name \_\_\_\_\_

Address \_\_\_\_\_

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## A Crisis of Ministry in the Church

*Will There Be Pastors for Our Parishes in the Future?*

**THE FREED TO LEAD FUND HAS AN ANSWER**



# What's Creating the Crisis?

## 1. Rising costs in seminary education

Annual tuition at an ELCA seminary has reached \$12,000 in annual tuition, and the typical student also incurs living expenses ranging from \$15,000 to \$26,000. That brings the cumulative cost of attending 3 years of seminary to a range of \$70,000 to \$102,000. And many students have college debt also.

## 2. Rising education debt for first call pastors

Education debt averaged \$38,000 in 2006 in the ELCA. 70% of seminary students take out loans to fund their education and can anticipate monthly loan payments of \$300-600 in their first calls.

## 3. Low income of pastors in small churches

Compensation support for pastors is significantly lower than other fields requiring comparable education, particularly in smaller churches where most pastors receive their first call. Small churches make up 76% of the Indiana-Kentucky Synod, worshipping 150 or less.

## 4. Low pension contributions

Low income support for rostered leaders results in low pension contributions, which impacts the ability of faithful called servants to move into retirement.



## 5. Poor stewardship in ELCA parishes

The average giving in the ELCA is 2% of annual income, which is far below the Biblical tithe of 10%, and thus results in less in budgets for pastoral support and seminary scholarships.

## What Are Our Pastors Saying about It?

A survey of Indiana-Kentucky Synod pastors was taken in 2008 about these growing problems. Here is what they said about the impact on ministry:

- *Living paycheck to paycheck with no foreseeable financial change in the future, other than accepting another call with better compensation, or leaving the ministry, is not very encouraging.*
- *I spend a great amount of time worrying*

*about how to make ends meet. I also am not able to tithe, thus limiting my effectiveness as a stewardship leader.*

- *Most pastors are not willing or able to talk about these issues with their congregations. Therefore, many of them struggle and turn to no one for help. It also makes pastoral marriages at greater risk. Not only do the younger pastors suffer in college and seminary. They struggle for the next 15-20 years after seminary.*
- *I worry at times if I will ever get debt free. I wonder sometimes if I will have enough financial to retire.*
- *Until this year, when I received a call to a very well off congregation, I would have to say that there has hardly been a year of my 32 years in the ministry in which financial difficulties did not play a negative role. Sometimes, financial hardship has nearly driven me out of the ministry.*