



LET US
HELP
YOU!

Check out our website at iumf.org/help-loans/ for more information or feel free to contact us at info@iumf.org or 515-974-8927. We can help answer whatever questions you may have about the program.

Thanks for all of the amazing work you do—we appreciate you!



HIGHER
EDUCATION
LOAN
PARTNERS

**Are you a pastor with seminary debt?
You might qualify for our HELP program!**



ABOUT THE PROGRAM

This program was created in 2016 and has already refinanced **over half a million dollars** to pastors through the Higher Education Loan Partners (HELP) program. The HELP program is an opportunity for pastors of the Iowa Annual Conference to refinance their debt directly attributed to existing seminary and/or undergraduate education to a lower interest rate of 1.5%.

Applications for the HELP loan program are open annually from June 1–Sept. 1. All required materials need to be sent to the Foundation office (2301 Rittenhouse Street, Des Moines, IA 50321) and postmarked September 1 to be considered for the loan program.

GO TO
*IUMF.
ORG/HELP-
LOANS/*

CORE CRITERIA FOR LOAN CONSIDERATION:

- Ordained elders and deacons that are members of and serving the Iowa Annual Conference of the United Methodist Church for at least three years will have top priority, but those with at least one year of service will be considered.
- Local pastors who have completed the course of study and are serving full-time in the Iowa Annual Conference of the United Methodist Church for at least two years.
- Loan recipients must enroll in or have completed the Foundation's financial education certification course for faith leaders.
- When a pastor transfers to another conference or leaves the ministry for reasons other than disability the loan is due and payable, unless **agreement is reached on continuing the loan on modified terms**, as approved by the Board.