



LET US  
HELP  
YOU!

In its first year, in 2016, the HELP program assisted 11 pastors and their families by refinancing over \$318,000 of their student debt through a lower interest rate loan. Since then, this program has refinanced **over half a million dollars**.

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



HIGHER  
EDUCATION  
LOAN  
PARTNERS

**Are you a pastor that has seminary school 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 and postmarked September 1 to be considered for the loan program.

GO TO  
[WWW.IUMF.  
ORG/HELP-  
LOANS/](http://WWW.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.
- Plans to actively service in the Iowa Conference for the length of the loan.