



Let us
HELP
you!

Check out our website <http://iumf.org/help-loans/> for more information, or contact us at info@iumf.org or 515-974-8927 with questions.

Iowa United Methodist Foundation
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Des Moines, IA 50321
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IUMF offers

H.E.L.P.

to pastors with student
debt!



Learn about our Higher Education Loan
Partners program inside

About the Program

HELP loans are available to pastors of the Iowa Annual Conference with undergraduate and/or seminary student loan debt. Qualifying candidates can refinance up to \$50,000 of existing debt to a **low interest rate of 1.5%**.

Since 2016, the Foundation's HELP program has refinanced **over half a million dollars** of student loans, and saved Iowa pastors thousands in interest payments!

Applications for HELP loans are accepted annually from **June 1st—September 1st**. All required materials must be submitted to the Foundation office (via mail or email) by September 1st in order to be considered.

Applications and additional information can be found on our website: <http://iumf.org/help-loans/>



Criteria for Loan Consideration

- Applicants must be serving in the Iowa Annual Conference and have served for at least one year (3+ years preferred).
- Recipients must have completed or agree to complete the Foundation's financial education course (currently offering *Saving Grace: A Guide to Financial Well-Being*).
- Applicants must agree to IUMF's loan terms, including acknowledgement that HELP loans are not reported to credit bureaus and thus not eligible for government forgiveness.