



FAITH + FINANCES + FREEDOM

THE LIFELINE FUND

INSURMOUNTABLE

By Rev. Ozzie Herlong

Adam had finished his undergraduate degree in music and had planned to be a band director.

His first nudge to become a pastor came when he served as a counselor at Lutheridge. He prayed about how God might be calling to go to seminary. He had completed his undergraduate work debt free because of state and music scholarships but was worried about taking out student loans to attend seminary.

Single while in seminary, Adam graduated from seminary and was married in his first call. His wife had undergraduate education debt and was paying off student loans. "As I looked towards marriage, I had a goal to buy a house, but the repayment plan I chose was too aggressive to purchase a home. My loan was accumulating interest faster than I was paying it off. It felt insurmountable -the principal never went down. Feeling captured by debt I was not able to give what I would like to have given to my church. Covid hit, which actually helped - my debt and interest were put 'on pause'. I realized my payments would start up again. Then, I began to hear about others who were going through the Lifeline Fund."

"In the first three years of my first call my congregation helped pay off some of my education debt. I felt strange about applying to the Lifeline Fund since I was already receiving money from my congregation. We wanted to start a family. We realized childcare would be expensive and our student loans were going to take a larger part of our budget."

"I applied to the Lifeline Fund and began work on the required financial management education from Portico and 'Six Weeks of Money' offered by the ELCA. When I completed the process, the Lifeline Fund paid off my seminary education debt. All of it."

"With my seminary education debt paid off we moved into a new house at my new call. We are now able to give back to our church as never before. We now give to organizations that have impacted our lives. It has impacted my view of the wider church – I feel more supported. This gift has changed my personal stewardship and I feel the freedom to preach and teach giving out of abundance."

Your generosity to the Lifeline Fund makes it possible to alleviate seminary debt for our pastors and deacons and affirm God's call to ministry. They don't have to worry about putting a burden on their families or feel the burden of education debt. The ELCA Synod of South Carolina is working through the Lifeline Fund to support pastors and deacons in our congregations. Thank you for your generosity.

Learn more at <https://scsynod.com/faithfinancesfreedom/>