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WHO QUALIFIES?

- A new graduate of an LCMS Seminary or Concordia University
- Called, Pastors and commissioned ministers, to a congregation within the CNH District
- Submit an application annually, between Sept 1st-Oct 15th, to the CNH District office within the first five years.
- Approved applicants can receive up to 3 grants within the first 5 years.
- The fund does not apply to vicars nor does it apply to those whose first call was in another District



CNH
**LOAN FORGIVENESS
PROGRAM
(LFP)**

WHAT IS LFP?

CNH Loan Forgiveness Program helps newly graduated LCMS Seminary or Concordia University students, who are placed in the CNH District for their first call, to pay down their student loans.

HOW IS THE PROGRAM FUNDED?

The funds come from the interest earned from the Loan Forgiveness Endowment Fund and the CNH Board designated program investment fund.

WHAT LOAN QUALIFIES?

Loans obtained to pay for expenses while attending an LCMS Seminary or Concordia University qualify. The loan must be with a bona fide lending institution and the applicant is continuously submitting their monthly payment.

- Loans obtained to pay for expenses while attending an LCMS Seminary or Concordia University qualify
- Each qualified applicant will receive one grant per year for a maximum of three years within the first five years of continuous service within the CNH District.
- Grants are distributed in November each year.
- All qualified applicants will receive an equal percentage of the LFP monies in any one year, but no more than 10% of the their outstanding loan balance
- Submit request between Sept 1st-Oct.15th



WHAT ARE THE GRANT RECIPIENT'S RESPONSIBILITIES?

When the grant amount is \$600 or more, the applicant will receive a Form W-9 which must be completed and returned to the District office before the grant payment will be made. A Form W-9 is required for each grant payment which exceeds the \$600 minimum.

Recipients will be notified after the grant payment is made. Grant recipients are responsible for verifying that the grant amount is credited properly to their lending institution.



- The application for LFP is available on www.cnh-lcms.org.
- Mail (do not email) these documents to the accounting Office of the CNH District.
- Applications along with the loan documents must be submitted to the CNH District Office annually.