

MISSIONARY CANDIDATE DEBT POLICY

1. At the time of appointment, unsecured consumer debt may not exceed \$5,000.00. The candidate must have a plan to pay off this debt by the "clearance" date.
2. The maximum amount of college debt at the time of appointment must not exceed \$36,000 for couples and \$24,000 for singles.
3. The pre-field missionary may raise up to \$200.00 per month from the support account to be applied toward college debt on a 2:1 matching basis (\$2 support raised for every \$1 contributed by the missionary) beginning at clearance date.

Example: If the missionary is paying \$100.00 monthly toward their college debt, \$200.00 a month from the support account would be allowable once they leave for the field.

4. With the permission of the pre-field missionary, the Pre-field Director will contact the missionaries' sending church and inform them about the current debt carried by the missionary. There will also be the suggestion and encouragement that the church considers providing financial assistance in the form of gifts or support for the purpose of reducing education debt.
5. Our debt policy will be provided to each candidate at the time of his or her missionary application.
6. Every encouragement will be given by those working closely with the missionary through Candidate Seminar, Pre-field ministry and subsequently on the mission field, to be consistently paying off all debt.