

**Center for Applied Research in the Apostolate
Georgetown University
Washington, DC**

***Educational Debt and Vocations to Religious Life:
A Report for the
National Religious Vocation Conference***

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A Report for the National Religious Vocation Conference**

Executive Summary

This report presents findings from a study of the impact of educational debt on vocations to religious life in the United States that was conducted by the Center for Applied Research in the Apostolate (CARA) for the National Religious Vocation Conference (NRVC). The study was designed to learn more about the impact of educational debt on the men and women who are coming to religious life today. The study was also designed to learn about the policy and practices of the religious institutes in regard to educational debt and to learn from their experiences with inquirers and candidates who carry educational debt.

For this study, CARA surveyed major superiors of religious institutes and societies of apostolic life. Using mailing lists provided by the Conference of Major Superiors of Men (CMSM), the Council of Major Superiors of Women Religious (CMSWR), and the Leadership Conference of Women Religious (LCWR), CARA sent a questionnaire to each major superior with a cover letter from Brother Paul Bednarczyk, CSC, executive director of NRVC, and Dr. Kathleen Mahoney, project director. The questionnaire also included a return envelope addressed to CARA. The cover letter instructed major superiors to respond only for the governance unit (e.g., congregation or province) for which the superior was responsible and, for international institutes or societies, to respond only for members who entered and are based in the United States. The letter suggested that they might need to forward the survey to another person in the institute who is knowledgeable about these questions.

CARA mailed surveys to a total of 865 religious institutes in June 2011 and then conducted extensive follow-up through summer and fall 2011 to achieve a high response rate. CARA received completed responses from 477 religious institutes for a response rate of 56 percent.

The units that responded to the survey reported a total of 47,113 perpetually professed men and women religious, approximately two-thirds of all women and men religious in the United States. Many of the institutes or other entities that did not respond appear to be either small, mostly contemplative, communities that may not have had anyone in initial formation for some time, or those who are still in the process of becoming institutes of consecrated life.

Major Findings

Initial Formation and Educational Debt

- Although women greatly outnumber men among the finally professed, there are currently about the same number of men as women in initial formation. Institutes of men are *less* likely than institutes of women, however, to have no one in initial formation or to have only one or two in initial formation. Institutes of men are *more* likely than institutes of women to have more than ten in initial formation.
- On average, responding institutes with at least one serious inquirer in the last ten years report that for about a third of these inquiries (32 percent) the person had educational debt at the time of their inquiry. This represents 4,328 serious inquiries in which the person had educational debt at the time of inquiry. The average amount of debt at the time of inquiry was \$28,000.
- Religious institutes that have experience in dealing with the issue of educational debt are cautious about serious inquirers who approach them with educational debt. Of those responding religious institutes with at least three serious inquirers in the last ten years who had educational debt at the time of their inquiry, seven in ten (69 percent) turned away at least some inquirers because of their educational debt.
- On average, responding institutes with at least one formal applicant in the last ten years report that 32 percent, or about a third of these applicants, had educational debt at the time of their formal application, with debt averaging more than \$20,000. Altogether, responding institutes report more than \$3 million in educational debt carried by applicants to their institute in the last ten years.
- Among religious institutes with at least one formal applicant in the last ten years, two in three turned no one away because of their educational debt. A quarter of men's institutes, however, turned away up to half of the applicants with educational debt and another fifth turned away more than 75 percent of applicants with educational debt.
- Responding institutes report that slightly under half of the formal applicants with educational debt were eventually accepted into candidacy or postulancy.

Institutes and Experience with Educational Debt

- Religious institutes are noticing an increase in the number of inquirers who approach them with educational debt. Among institutes that have experience in dealing with the issue of educational debt, more than half (55 percent) are experiencing an increase in the number of inquirers with educational debt. There are no significant differences between institutes of men or institutes of women in this experience; each of the conferences of men and women religious also report a similar experience.

- Religious institutes that have had at least three serious inquirers in the last ten years who had educational debt at the time of their inquiry report that this debt is having a dampening effect on the institute. A third (34 percent) report that at least some serious inquirers have not pursued the application process because of their educational debt. Three in ten (29 percent) say that formal applicants have not completed the application process because of their educational debt. A fifth (22 percent) say that the unit has experienced financial strain due to the educational debt of candidates or members.
- Most religious institutes (70 percent) have a written policy or accepted practice on educational debt. Among those, however, more than two-thirds (69 percent) report that this policy or practice has not changed in the last ten years and one in five say it needs updating.
- Four in ten responding institutes (42 percent) take on educational debt. CMSM institutes are more likely than other conferences to take on educational debt. Among institutes that take on educational debt, six in ten (60 percent) limit the amount of educational debt they would assume for a candidate. The midpoint of that limit, among responding institutes, is \$20,000.
- Responding institutes who say they take on the educational debt of candidates are twice as likely to report that they assume the educational debt and pay it off over time as they are to ask candidates to defer their loans. Even fewer (18 percent) pay interest only on the educational loans until the member professes perpetual vows. More than half (55 percent) ask candidates who leave to reimburse the payments made by the unit for the educational debt but less than half of those who ask say that the candidates generally reimburse those payments.
- Although there are a small number of organizations that provide funds to assist candidates with educational debt, most responding religious institutes (or their candidates) have not received funds from any of these sources. The most commonly cited funding sources among responding religious institutes were the Knights of Columbus and individual donors or patrons of the institute.

Introduction

This report presents findings from a study of the impact of educational debt on vocations to religious life in the United States that was conducted by the Center for Applied Research in the Apostolate (CARA) for the National Religious Vocation Conference (NRVC). The study was designed to learn more about the impact of educational debt on the men and women who are coming to religious life today. The study was also designed to learn about the policy and practices of the religious institutes in regard to educational debt and to learn from their experiences with inquirers and candidates who carry educational debt.

For this study, CARA surveyed major superiors of religious institutes and societies of apostolic life. Using mailing lists provided by the Conference of Major Superiors of Men (CMSM), the Council of Major Superiors of Women Religious (CMSWR), and the Leadership Conference of Women Religious (LCWR), CARA sent a questionnaire to each major superior with a cover letter from Brother Paul Bednarczyk, CSC, executive director of NRVC, and Dr. Kathleen Mahoney, project director. The questionnaire also included a return envelope addressed to CARA. The cover letter instructed major superiors to respond only for the governance unit (e.g., congregation or province) for which the superior was responsible and, for international institutes or societies, to respond only for members who entered and are based in the United States. The letter suggested that they might need to forward the survey to another person in the institute who is knowledgeable about these questions.

CARA also sent questionnaires and cover letters to superiors of monasteries of contemplative nuns (who do not belong to either LCWR or CMSWR) as well as to superiors of new or emerging communities of consecrated life using mailing lists that CARA compiled for previous research. The list of emerging communities included some that are public associations of the faithful that are in the process of seeking canonical status as a religious institute or society of apostolic life. Throughout the report, the term “religious institute” is used for religious institutes, societies of apostolic life, and public associations of the faithful that are seeking canonical status as a religious institute or society of apostolic life.

CARA mailed surveys to a total of 865 religious institutes in June 2011 and then conducted extensive follow-up through summer and fall 2011 to achieve a high response rate. CARA received completed responses from 477 religious institutes for a response rate of 56 percent. However, closer examination of the lists and the non-respondents revealed that some of the congregations and provinces on the original lists had merged with others during the course of the research or have combined their vocations ministry into one office and submitted a combined survey for multiple provinces. A few other entities on the lists are neither provinces nor congregations, but regions or houses that do not have formation/incorporation in the United States. Still others, particularly among the contemplative monasteries and the emerging communities, had apparently ceased to exist. Among leadership conferences, the response rate is as follows: 72 percent for LCWR institutes, 48 percent for CMSWR institutes, 48 percent for CMSM institutes, and 42 percent among contemplatives and emerging communities.

The units that responded to the survey reported a total of 47,113 perpetually professed men and women religious, approximately two-thirds of all women and men religious in the United States. Many of the institutes or other entities that did not respond appear to be either small, mostly contemplative, communities that may not have had anyone in initial formation for some time, or those who are still in the process of becoming institutes of consecrated life.

This survey was designed to gather descriptive information about the institute, including the canonical status and level of governance; the number of perpetually professed members and the numbers in initial formation; basic information about the numbers of serious inquirers and candidates in the last ten years as well as the numbers who approached the institute with educational debt; the amount of educational debt at the time of inquiry and at the time of candidacy; and the effect of candidates' educational debt on the institute. Another set of questions asked about policy and practice of the institute regarding educational debt, how the institute handles educational debt, and any sources of funds for assisting with educational debt.

At the end of the survey, major superiors were invited to respond to two open-ended questions. The first question asked respondents to consider whether assisting with educational debt affects a candidate's freedom for continued discernment of his or her vocation. The second item invited respondents to share an example of how their unit or one of its inquirers addressed the issue of educational debt in a positive way. A full transcription of all responses to these open-ended questions is included in an appendix at the end of this report.

Respondents were also invited to share any resources regarding educational debt. A number of respondents included examples of resources, such as their policy on educational debt, financial disclosure form, and other materials relating to educational debt. These resources are not included in this report.

Organization of this Report

The report is divided into two main parts:

- Part I provides a descriptive overview of the religious institutes and societies of apostolic life that responded to the survey as well as the serious inquirers and candidates that have approached them in the last ten years. It describes the level of educational debt of these inquirers and candidates, the response of the institutes to this debt, and the effect of educational debt on the institute.
- Part II presents the policy and practice of responding religious institutes pertaining to the educational debt of candidates to religious life. It also summarizes comments from the open-ended questions about the potential effect of assisting with educational debt on the candidate's freedom to discern a vocation and examples of positive ways of handling educational debt.

Copies of the survey questionnaire, with the percentage responses for each close-ended item, calculated out of 100 percent, can be found in Appendix I. The percentage of non-respondents to each item, calculated separately out of 100 percent, is also shown on the questionnaires in Appendix I. A complete transcription of the responses to the open-ended questions that were included in the survey can be found in Appendix II.

In addition to summarizing the responses to each question for respondents as a whole, the report also compares the responses according to several subgroups. Where appropriate, significant differences are noted between institutes of men and institutes of women, between different levels of governance, between differences in canonical status and, in some cases, among institutes whose leaders are members of the various leadership conferences.

PART I: Religious Institutes and Educational Debt

This part of the report provides a descriptive overview of the religious institutes and societies of apostolic life that responded to the survey as well as the serious inquirers and candidates that have approached them in the last ten years. It describes the level of educational debt of these inquirers and candidates, the response of the institutes to this debt, and the effect of educational debt on the institute.

Types of Institutes

The survey included a series of questions to identify the type of religious institute being surveyed. These questions asked about the canonical status of the institute, its level of governance, the total number of perpetually professed members, and the total number currently in initial formation in the institute.

Membership in Leadership Conferences and Gender of Members

About one-fourth of the survey responses are from institutes, societies, or associations of men (26 percent) and three-fourths are from institutes, societies, or associations of women (74 percent).

Conference of the Institute	
<i>Percentage responding</i>	
LCWR	49%
CMSM	23
Contemplative	16
CMSWR	12

Almost half of the survey responses are from LCWR member institutes. CMSM member institutes make up about a quarter of responses, and just over a tenth of responses are from CMSWR member institutes. The very small number of institutes that belong to both LCWR and CMSWR are included with CMSWR for the purposes of this analysis. The category of contemplatives includes monasteries of contemplative nuns (who do not belong to either LCWR or CMSWR) as well as new or emerging communities of consecrated life.

Canonical Status

Two in three respondents are religious institutes, one in four is a monastery, and almost one in ten is either a society of apostolic life or a public association of the faithful.

Canonical Status	
<i>Percentage responding</i>	
Religious institute	66%
Monastery	25
Society of apostolic life	6
Public association of the faithful	3

Throughout the remainder of this report, religious institutes and societies of apostolic life are compared to monasteries in subgroup analyses. Public associations of the faithful are too small in number to compare and too different from other canonical types to combine, so they are omitted from subgroup analyses.

Level of Governance

Respondents were asked to indicate the level of governance for which they were responding. As the table below shows, about four in ten responding institutes categorize themselves as provinces, one in three is a congregation, one-fourth are monasteries, and less than a tenth are regions. Two percent described their governance in some other manner.

Level of Governance	
<i>Percentage responding</i>	
Province	37%
Congregation	28
Monastery	26
Region	6
Other	2

For subgroup comparisons, this report combines provinces and regions (44 percent of respondents) and compares them to congregations and monasteries (56 percent of respondents). Other levels of governance are not included in subgroup comparisons.

Description of Members

A total of 419 of the 477 responding institutes reported their current number of finally professed members and 325 reported the number in initial formation (candidates or postulants, novices, and temporary professed). The table below shows the mean, median, and range in each category as well as the total numbers reported by the responding institutes. The total represents about two-thirds of all identified men and women religious, according to *The Official Catholic Directory*.

Number in Initial Formation and Perpetually Professed				
	Mean	Median	Range	Total
Perpetually Professed	112	52	0 – 1,130	47,113
Initial Formation	5	2	0 – 89	1,643
				48,756

The table above illustrates the considerable variation in the numbers in initial formation and perpetual profession among the responding institutes.

- The average number of perpetually professed members in responding institutes is 112 and the median number is 52. This reflects the fact that there are many very small institutes and a few very large ones. One institute reported that it had no perpetually professed members. This group is a public association of the faithful that was established in 2008.
- One-quarter of the responding institutes have 17 or fewer members; two-thirds have fewer than 100 members. The largest responding institute is a member of LCWR and reported 1,130 perpetually professed members at the time of the survey.
- The survey identified 47,113 perpetually professed members. The actual number is greater than this, however, because 44 responding institutes did not report the number of perpetually professed members and more than 350 identified institutes did not respond to the survey.
- The survey identified 1,643 currently in initial formation in responding religious institutes. The actual number in initial formation is likely somewhat higher, because 138 responding institutes (29 percent) did not report the number in initial formation. The mean, median, and range reflect the fact that a few institutes have relatively large numbers in initial formation while many institutes have none or just a few. Among the responding institutes that reported the number in initial formation, 16 percent have no one in initial formation at the time of the survey.
- One-quarter of the responding institutes that report at least one in initial formation have only one; three-quarters have five or fewer in initial formation.

Comparison by Gender

The table below compares men’s institutes to women’s institutes according to the numbers in initial formation.

Numbers in Initial Formation by Gender of Institute			
<i>Percentage in each category:</i>			
	All	Men	Women
None	16%	13%	18%
One or Two	40	26	44
Three to Five	24	23	24
Six to Ten	10	14	10
More than 10	10	24	4
Total number in initial formation	1,643	842	801

Institutes of men are *less* likely than institutes of women to have no one in initial formation or to have only one or two in initial formation. Institutes of men are *more* likely than institutes of women to have more than ten in initial formation.

Comparison by Conference

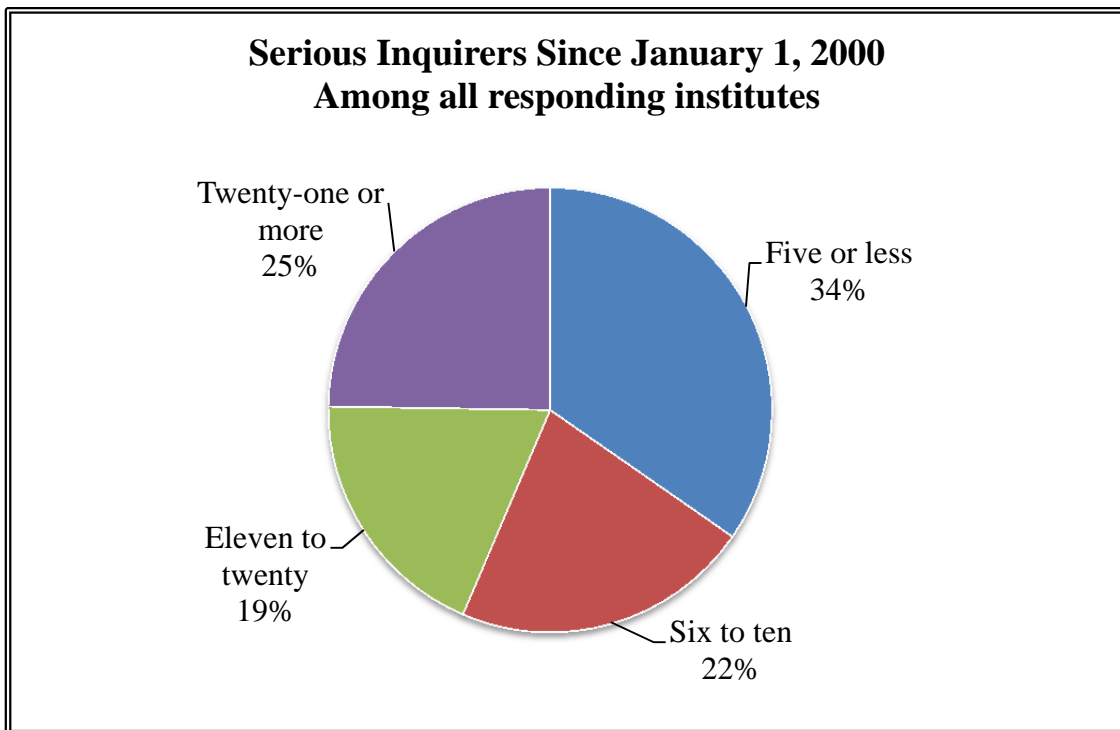
The table below compares the mean, median, and total numbers in initial formation by conference as well as the numbers who reported no one in initial formation. These figures, which include only those for institutes that responded to the survey, suggest that there are currently about the same number of men and women in initial formation, even though women greatly outnumber men among the finally professed.

Numbers in Initial Formation by Conference					
	Mean	Median	No One	Range	Total
CMSM	10	4	11	0 – 89	815
LCWR	3	2	33	0 – 25	392
CMSWR	8	3	6	0 – 54	326
Contemplatives	2	2	3	0 – 7	<u>110</u>
					1,643

Serious Inquirers

The survey asked respondents to think back over the last ten years to respond to a series of questions about serious inquirers to the institute. For the purpose of this study, serious inquirers were defined in the cover letter as “men and women who have considered entering your institute, with whom you have been discerning beyond an initial contact.”

Responding institutes report a total of 15,139 serious inquiries since January 1, 2000. Just 30 responding institutes (7 percent) report that no one has approached them as a serious inquirer in the past ten years.



On average, these institutes report that they have had 36 serious inquirers in ten years.

- One-third of institutes have had five or fewer serious inquirers. The median number of serious inquirers is ten, meaning that half of responding institutes with at least one serious inquirer have not had more than ten in the last ten years.
- One-fourth of institutes have had 21 or more serious inquirers in the last ten years.
- Four in ten institutes of women (41 percent) had five or fewer serious inquirers, compared to less than one in five (17 percent) institutes of men with that number in the last ten years. By contrast, institutes of women are significantly *less* likely than institutes of men (18 percent compared to 43 percent) to have had more than 21 serious inquirers (not shown in the chart).

Comparison by Gender

Institutes of men report greater numbers of serious inquiries in the last ten years than do institutes of women. Altogether, responding institutes of men reported 8,735 serious inquiries, compared to 6,404 in institutes of women.

- Four in ten institutes of women reported five or fewer inquirers in the last ten years, compared to 17 percent of institutes of men who reported five or less. At the other extreme, just 18 percent of institutes of women reported 21 or more serious inquirers, compared to 43 percent of institutes of men with that many serious inquirers.
- There were no differences by gender in the numbers of institutes reporting six to ten or 11 to 20 serious inquirers in the last ten years.

Comparison by Conference

The table below compares responding institutes by conference on the number of serious inquirers they have had since January 1, 2000.

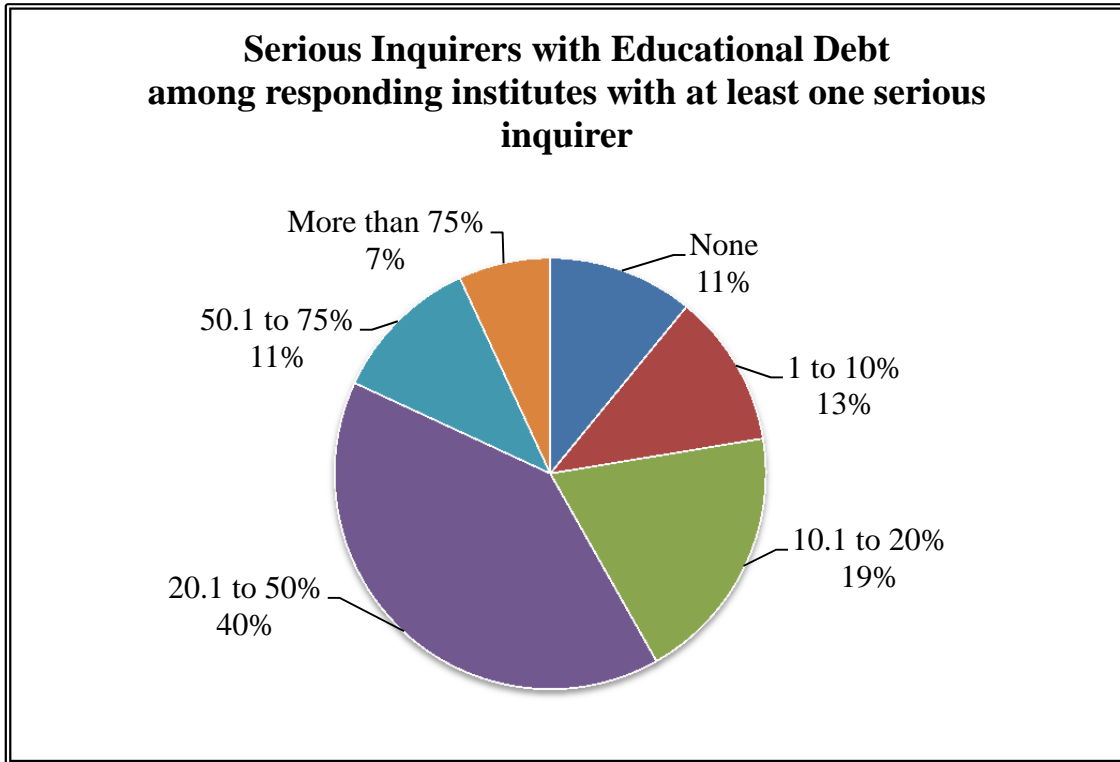
Serious Inquirers Since January 1, 2000 by Conference				
<i>Among all responding institutes</i>				
	CMSM	LCWR	CMSWR	Contemplatives
Five or fewer	18%	46%	29%	30%
Six to ten	23	24	15	19
Eleven to twenty	18	15	15	33
Twenty-one or more	41	14	40	19

Compared to the other groups, CMSM member institutes are significantly *less* likely to have had five or fewer serious inquirers in the last ten years.

- About a quarter of CMSM and LCWR member institutes report six to ten serious inquirers in the last ten years. In other words, a quarter of the institutes belonging to these two conferences average about one serious inquirer per year.
- CMSM and CMSWR member institutes are more likely than LCWR member institutes or contemplative communities to report 21 or more serious inquirers in the last ten years. Four in ten of the responding institutes that belong to CMSM or CMSWR report that they average about two or more serious inquirers per year in the last ten years.

Educational Debt among Inquirers

On average, responding institutes with at least one serious inquirer in the last ten years report that for about a third of these serious inquiries (32 percent) the person had educational debt at the time of their inquiry. This represents 4,328 serious inquiries in which the person had educational debt at the time of inquiry.



One in ten responding institutes report that none of their serious inquirers in the last ten years had any educational debt at the time of their inquiry; on the other hand, 3 percent of these institutes report that at least nine in ten of their serious inquirers in the last ten years had educational debt at the time of their inquiry.

The most common response, reported by four in ten responding institutes, was that between a fifth and a half of the serious inquiries in the last ten years the person had educational debt at the time of their inquiry.

Comparison by Gender

Institutes of men report greater numbers of serious inquirers with educational debt than do institutes of women. Altogether, responding institutes of men reported 2,940 serious inquiries with educational debt at the time of inquiry, compared to 1,388 in institutes of women.

Comparison by Conference

The table below compares responding institutes by conference on the proportion of serious inquirers who had educational debt at the time of their inquiry.

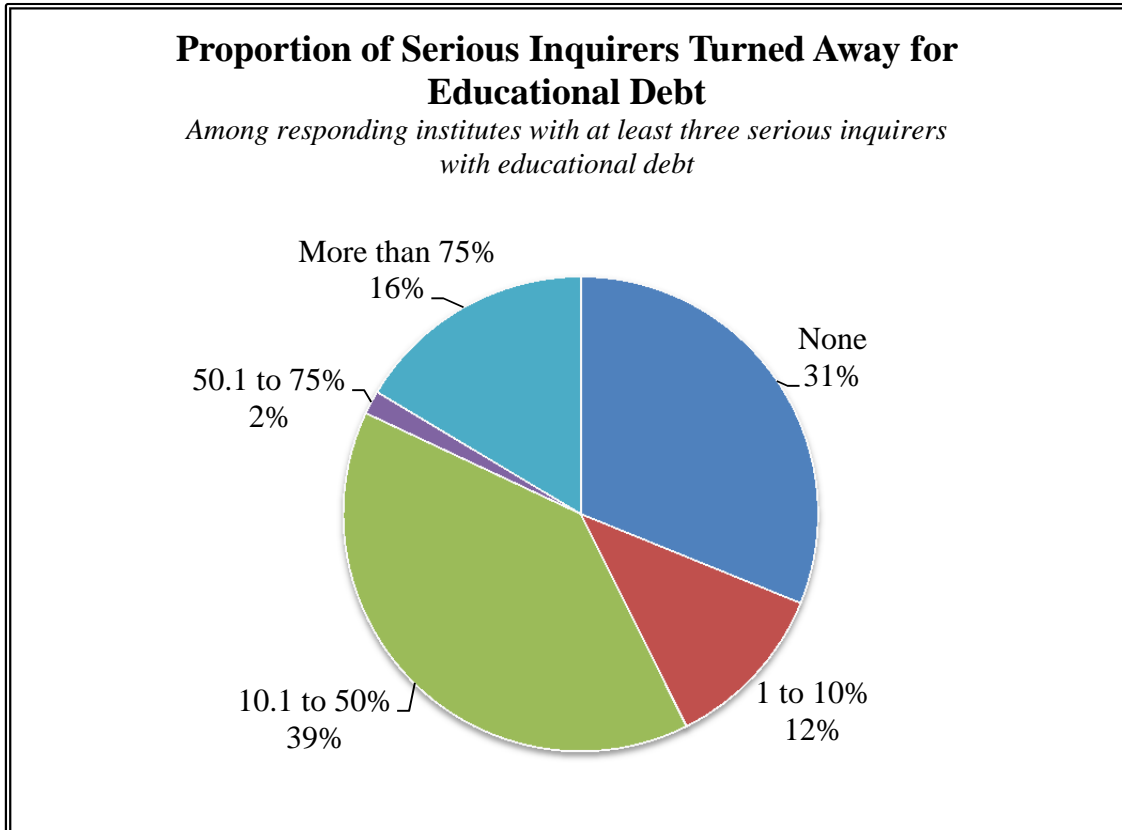
	CMSM	LCWR	CMSWR	Contemplatives
None	4%	12%	11%	18%
1 to 10 percent	11	8	8	22
10.1 to 20 percent	19	15	31	22
20.1 to 50 percent	41	43	39	32
50.1 to 75 percent	14	15	3	4
More than 75 percent	10	6	8	2

In general, CMSM institutes and LCWR institutes report a higher proportion of serious inquirers with educational debt. About a fifth of responding LCWR institutes and a quarter of CMSM institutes report that at least half of their serious inquirers came to them with educational debt at the time of their inquiry.

- Responding LCWR institutes with at least one serious inquirer in the last ten years are slightly more likely than CMSWR institutes with at least one serious inquirer in the last ten years to report a higher proportion of their serious inquirers had educational debt at the time of their inquiry.
- Responding CMSWR institutes and contemplative communities are least likely to report substantial numbers of serious inquirers with educational debt.
- One in five contemplative communities report that none of the serious inquirers who approached them in the last ten years had educational debt at the time of their inquiry.

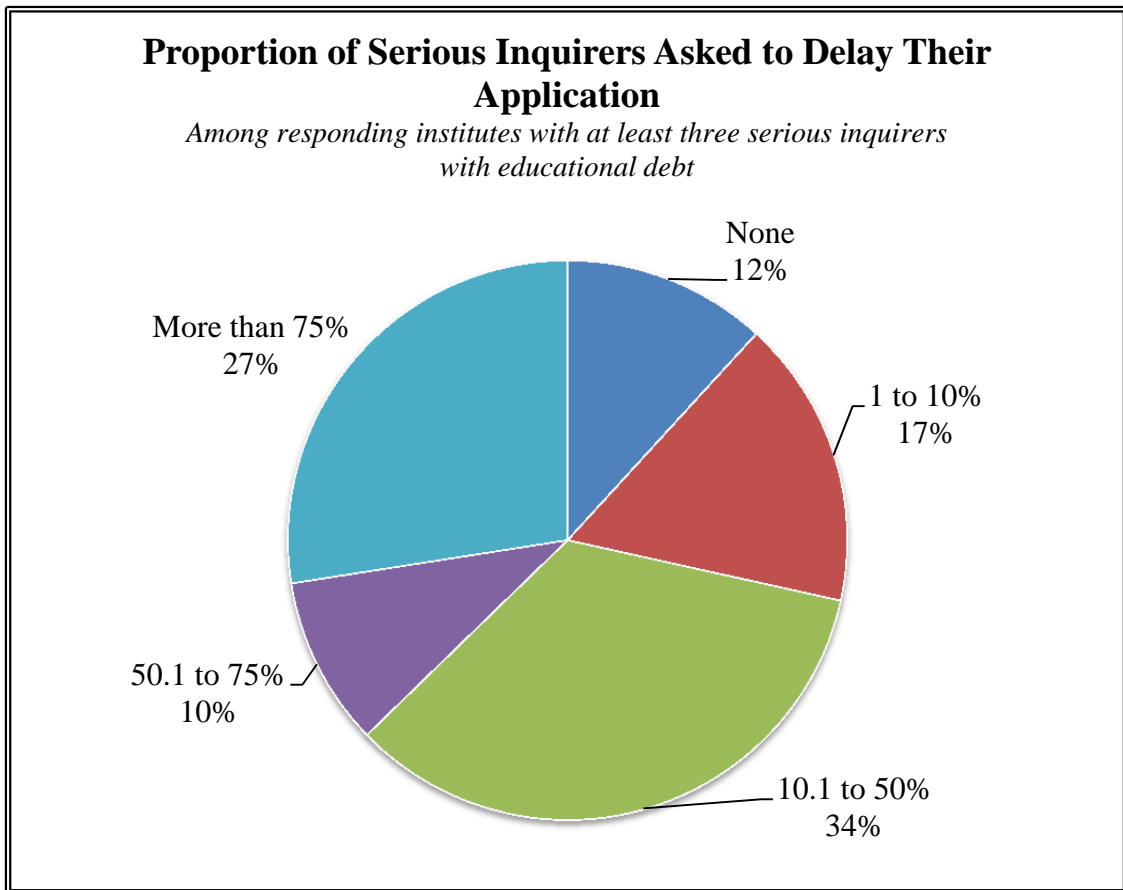
Disposition of Inquirers with Educational Debt

Of those responding religious institutes that have had experience with educational debt (i.e. they have had at least three serious inquirers in the last ten years who had educational debt at the time of their inquiry), most (69 percent) turned away at least some of the inquirers who approached them with debt. One in three (31 percent) turned no one away because of their educational debt.



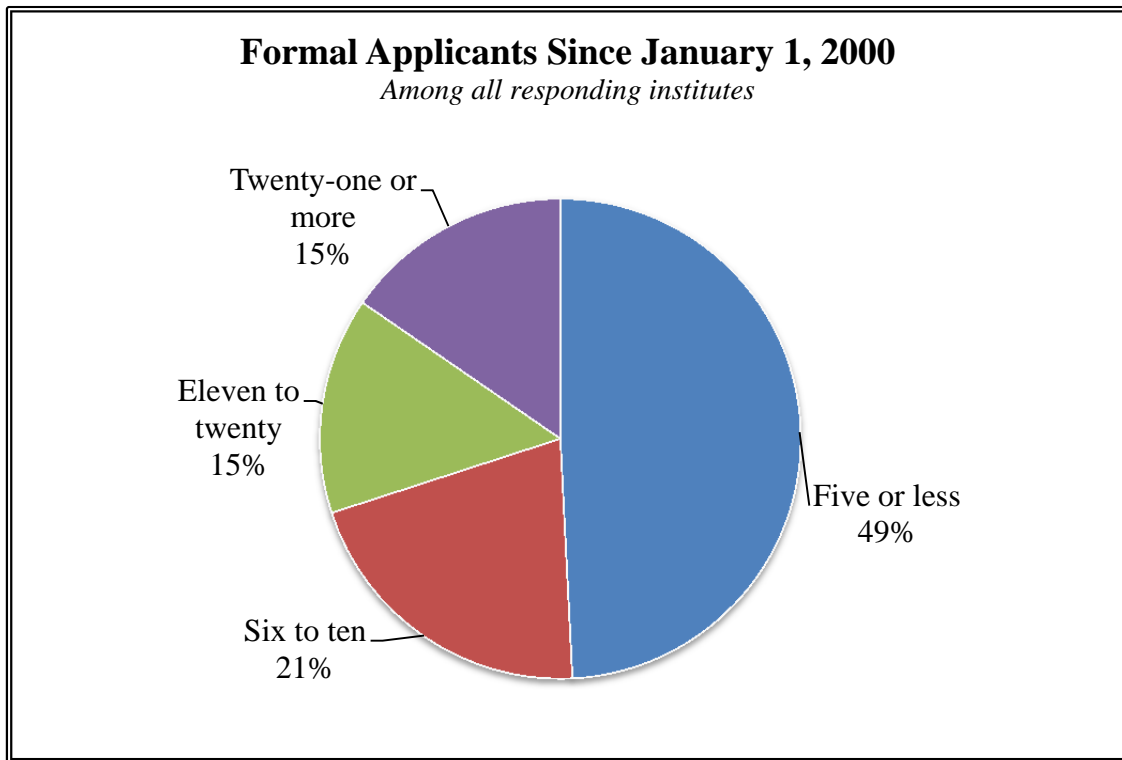
About half of responding institutes that have had at least three serious inquirers that approached them with educational debt eventually turn away up to half of those inquirers with educational debt.

Religious institutes experienced with educational debt are more likely to ask serious inquirers with educational debt to delay their application until they paid or reduced their educational debt than they are to turn them away because of their debt. Almost nine in ten responding religious institutes that have had three or more inquirers with educational debt report that they asked at least some of the serious inquirers who came to them with educational debt to delay their application because of the debt.



Formal Applicants

Responding institutes report a total of 5,276 formal applicants to their unit since January 1, 2000. Just seven institutes (2 percent of responding institutes) report no formal applicants in the last ten years; another 93 responding institutes did not reply to this question. If one assumes that those 93 institutes did not answer the question because they had no formal applicants, then 21 percent of responding institutes had no formal applicants in the last ten years.



On average, responding institutes report that they have had 15 applicants since January 1, 2000. Half have had fewer than six formal applicants in the last ten years.

Comparison by Gender

Although more than twice as many institutes of women religious responded (264 women's institutes compared to 106 men's institutes) they reported very similar numbers of formal applicants (2,697 for women compared to 2,579 for men).

- Women's institutes report an average of ten formal applicants in the last ten years. Half of these institutes of women (55 percent) had no more than five applicants since January 1, 2000.
- Men's institutes report an average of 24 formal applicants since January 1, 2000. A third (35 percent) had no more than five applicants since January 1, 2000.

Comparison by Conference

The table below compares responding institutes by conference on the number of formal applicants they have had since January 1, 2000.

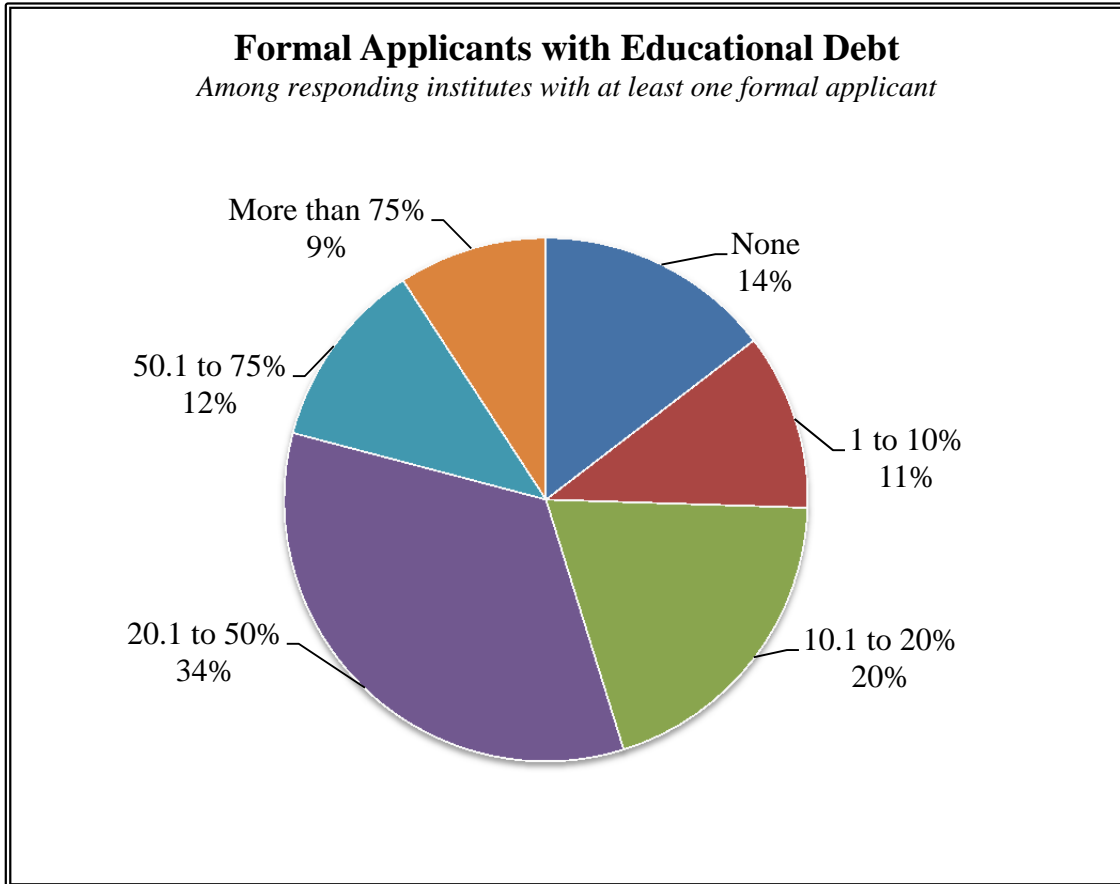
	CMSM	LCWR	CMSWR	Contemplatives
Five or fewer	36%	62%	35%	41%
Six to ten	12	24	13	31
Eleven to twenty	22	10	15	16
Twenty-one or more	30	4	37	12

Compared to the other groups, LCWR member institutes are significantly *more* likely to have had five or fewer formal applicants in the last ten years.

- Over half of responding CMSM and CMSWR member institutes (52 percent each) report more than ten formal applicants in the last ten years. In other words, half of the institutes belonging to these two conferences averaged at least one formal applicant per year in the last ten years.
- In contrast, responding LCWR member institutes and contemplative communities are more likely to report an average of less than one formal applicant per year in the last ten years. More than eight in ten responding LCWR institutes and more than seven in ten contemplative communities averaged one applicant per year or less in the last ten years.

Educational Debt among Formal Applicants

On average, responding institutes with at least one formal applicant in the last ten years report that 32 percent, or about a third of these applicants, had educational debt at the time of their formal application.



One in seven responding institutes report that none of their applicants in the last ten years had any educational debt at the time of their formal application; on the other hand, 6 percent of these institutes report that at least nine in ten of their applicants in the last ten years had educational debt at the time of their formal application.

The most common response, reported by 34 percent of responding institutes, was that between a fifth and a half of their applicants in the last ten years had educational debt at the time of their formal application.

Comparison by Gender

Institutes of men report a greater proportion of applicants with educational debt than do institutes of women. A third of responding institutes of men reported that more than half their applicants had educational debt at the time of formal application, compared to 15 percent of institutes of women.

Comparison by Conference

The table below compares responding institutes by conference on the proportion of applicants who had educational debt at the time of their formal application.

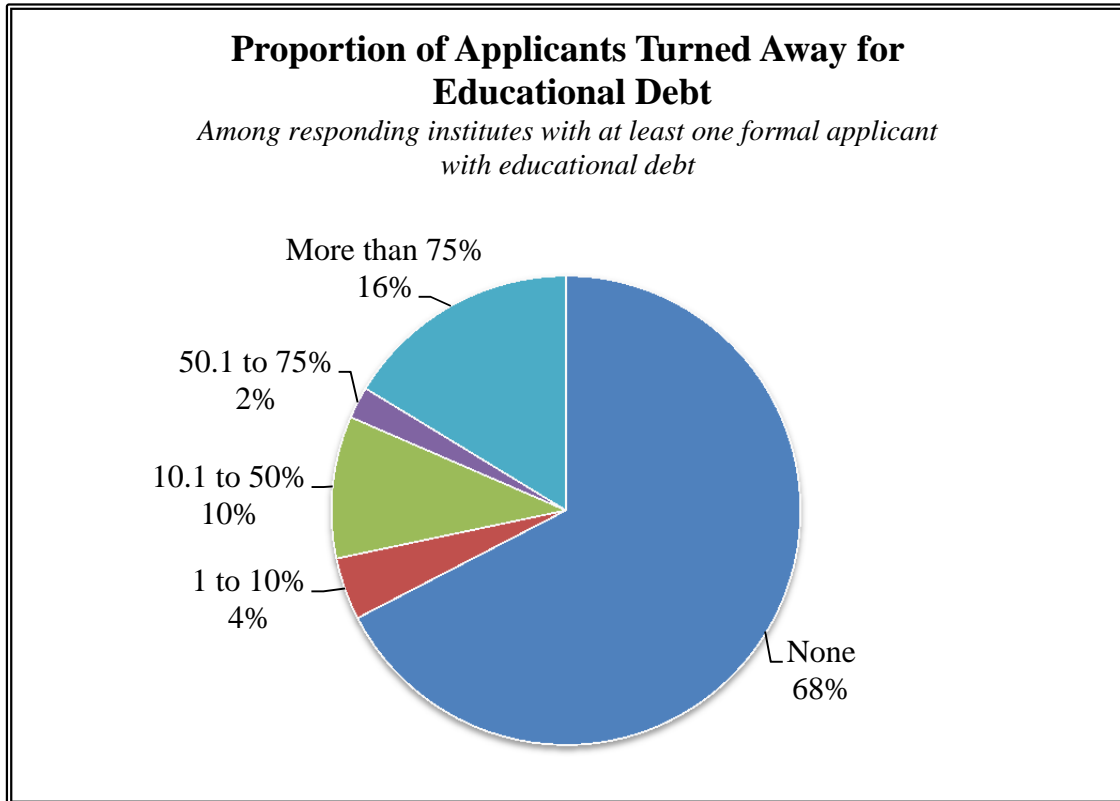
	CMSM	LCWR	CMSWR	Contemplatives
None	10%	15%	11%	28%
1 to 10 percent	11	7	22	14
10.1 to 20 percent	15	24	22	14
20.1 to 50 percent	29	38	30	36
50.1 to 75 percent	19	10	11	3
More than 75 percent	16	6	4	5

In general, CMSM institutes report a higher proportion of formal applicants with educational debt. About a third of CMSM institutes report that at least half of their applicants had educational debt at the time of their formal application.

- Contemplative communities are *least* likely to have applicants with educational debt. More than a quarter of responding contemplative communities report that none of their applicants in the last ten years had educational debt at the time of their formal application.
- Responding LCWR and CMSWR institutes with at least one applicant in the last ten years are about as likely as CMSM institutes to have at least some of their applicants with educational debt at the time of their formal application. They are less likely than CMSM institutes, though, to have more than half their applicants with educational debt.

Disposition of Applicants with Educational Debt

Of those responding religious institutes with at least one applicant in the last ten years who had educational debt at the time of their formal application, two in three turned no one away because of their educational debt.



Comparison by Gender

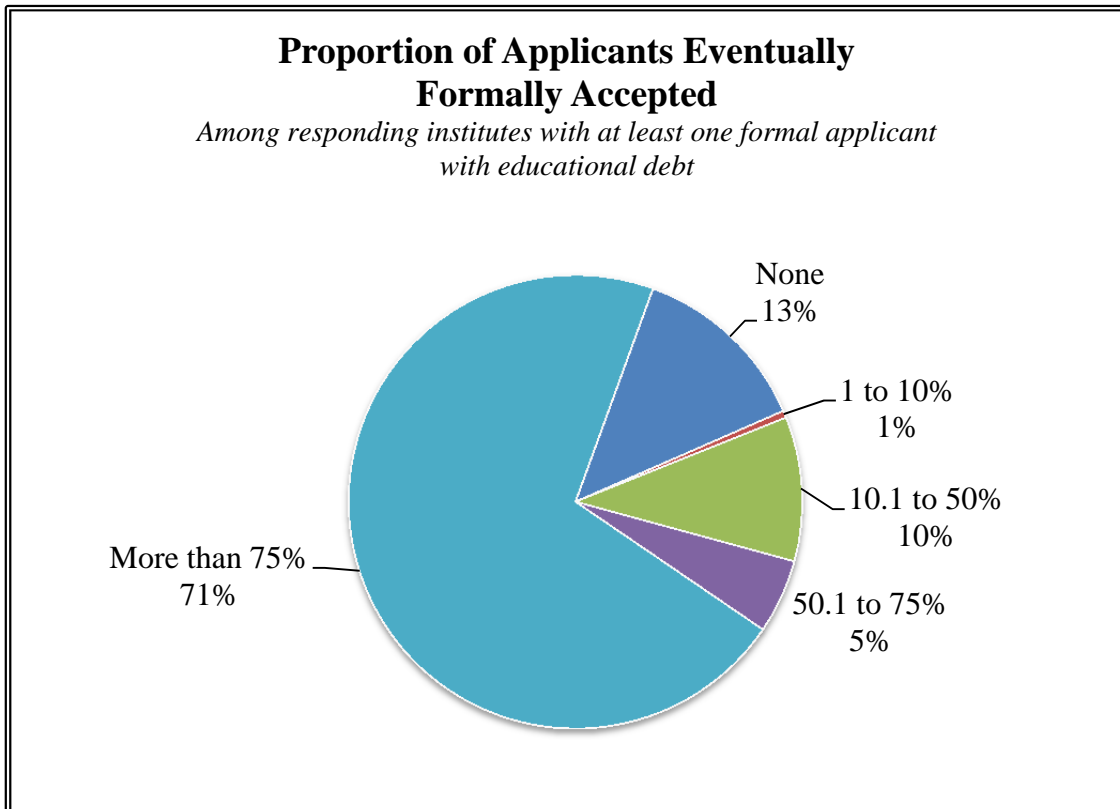
Institutes of women are slightly more likely than institutes of men to accept applicants in spite of their educational debt. Just over half of men's institutes (53 percent), compared to three-quarters of women's institutes (76 percent), turned no one away because of their educational debt. A quarter of men's institutes turn away up to half of the applicants with educational debt and another fifth of them turn away more than 75 percent of applicants with educational debt.

Comparison by Governance

- Congregations or monasteries are more likely than provinces or regions to turn away applicants with educational debt. Just under half (43 percent) of congregations or monasteries, compared to a quarter of provinces or regions (25 percent) turned away at least one formal applicant because of educational debt.

- Likewise, one in four (26 percent) of congregations or monasteries turned away more than three-quarters of their formal applicants in the last ten years because of educational debt, compared to one in ten (9 percent) of provinces or regions that did so.

Responding institutes reported a total of 854 applicants who had educational debt at the time of their formal application that were eventually accepted, slightly under half of those who had applied with educational debt. Just 13 percent of responding religious institutes report that none of the applicants who came to them with educational debt were eventually accepted.



Comparison by Gender

Institutes of women are no more likely than institutes of men to turn away formal applicants because of educational debt. Two-thirds of men’s institutes and nearly three-quarters of women’s institutes indicate that they eventually accept at least three-quarters of applicants who had educational debt at the time of their formal application.

Comparison by Conference

Religious institutes are equally likely to accept applicants with educational debt eventually into candidacy or postulancy, regardless of the conference to which the institute belongs. Between three in five and four in five responding institutes in each conference eventually accept at least three-quarters of applicants who had educational debt at the time of their formal application.

Average Amount of Educational Debt

Serious inquirers with educational debt at the time of their inquiry average more than \$28,000 in educational debt. Half of them carry \$23,700 or more in educational debt.

Educational Debt at Time of Inquiry by Gender of Institute			
<i>Among institutes with at least one serious inquirer with educational debt</i>			
	TOTAL	MEN	WOMEN
Mean	\$28,106	\$23,127	\$31,042
Median	\$23,700	\$20,000	\$25,000
Number responding	213	79	134

Assuming that the average amount of time enrolled in college is four years, a mean average (mean of the mean) educational debt of \$28,000 is equivalent to \$7,000 per year. This is comparable to other students' educational borrowing habits. In the 2007-2008 academic year, 53 percent of undergraduate students attending a public, 4-year institution took out student loans averaging \$7,200. In that same year, 65 percent of undergraduate students at private, not-for-profit institutions (including Roman Catholic colleges and universities) took out student loans averaging \$10,000.¹

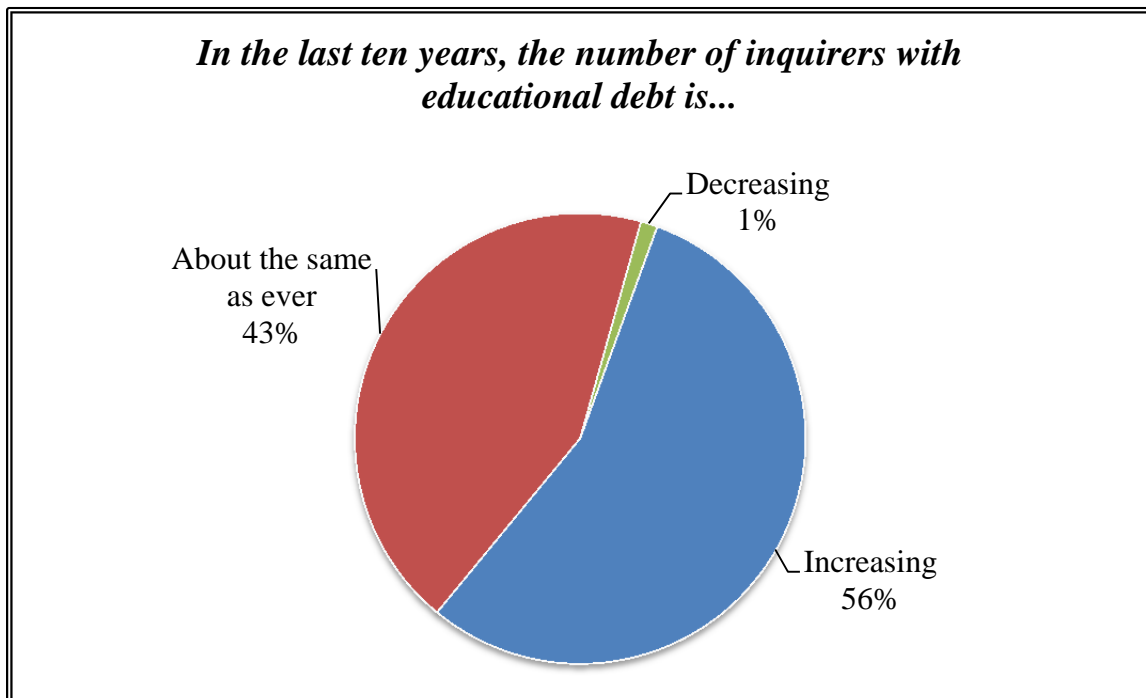
Educational Debt at Time of Acceptance by Gender of Institute			
<i>Among institutes with at least one formal applicant with educational debt</i>			
	TOTAL	MEN	WOMEN
Mean	\$20,821	\$18,314	\$22,273
Median	\$20,000	\$16,000	\$20,000
Sum	\$3,123K	\$1,007K	\$2,116K
Number responding	150	55	95

The average amount of educational debt remaining at the time of acceptance is slightly lower than at inquiry, with applicants to men's institutes carrying less debt than women applicants.

¹SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Studies (NPSAS:2000, NPSAS:04, and NPSAS:08).

Effect of Educational Debt on Religious Institutes

Among institutes that have experience in dealing with the issue of educational debt, more than half (56 percent) are experiencing an increase in the number of inquirers with educational debt. There are no significant differences between institutes of men or institutes of women in this experience; each of the conferences of men and women religious also report a similar experience.



Religious institutes that have had at least three serious inquirers in the last ten years who had educational debt at the time of their inquiry report that this debt is having a dampening effect on the institute.

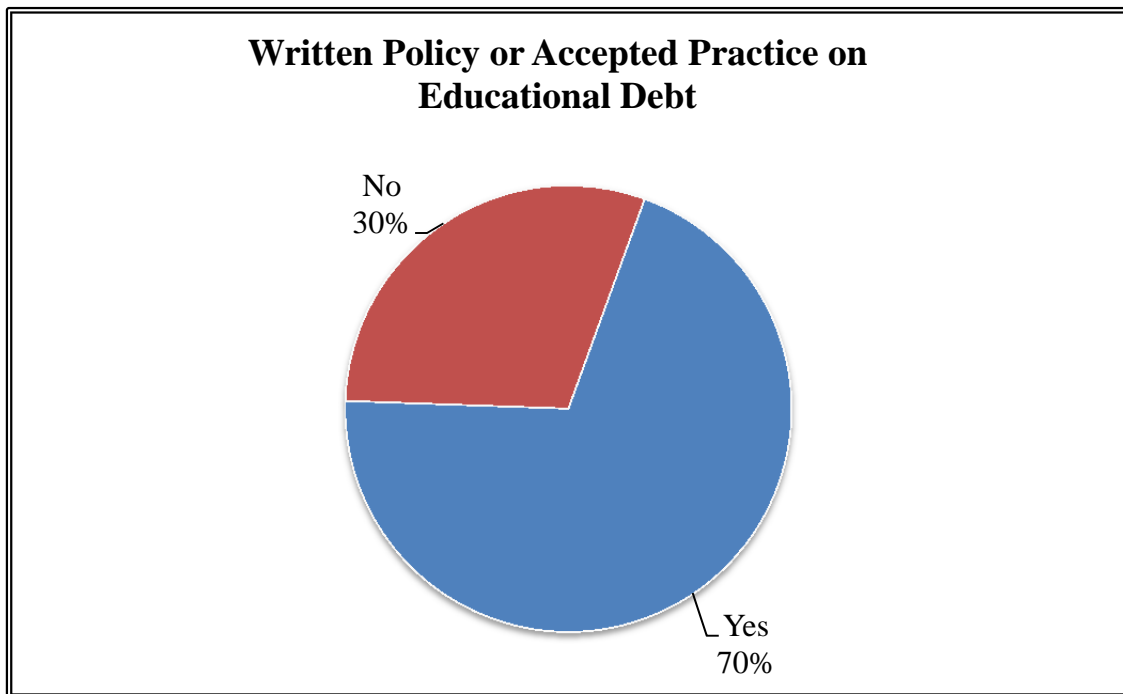
- A third (34 percent) report that at least some serious inquirers have not pursued the application process because of their educational debt.
- Three in ten (29 percent) say that formal applicants have not completed the application process because of their educational debt.
- A fifth (22 percent) say that the unit has experienced financial strain due to the educational debt of candidates or members.

PART II: Policy and Practice Regarding Educational Debt

This part of the report presents findings about the policy and accepted practice concerning educational debt that guide religious institutes. It also describes some of the practical ways that religious institutes assist candidates with educational debt as well as the ways that institutes handle the educational debt of candidates and sources of funds for assisting with educational debt. A final section presents responses to an open-ended question about the effect of educational debt on the candidate's freedom for continued discernment of his or her vocation. That section also lists responses to another open-ended question about examples of positive ways to address the issue of educational debt.

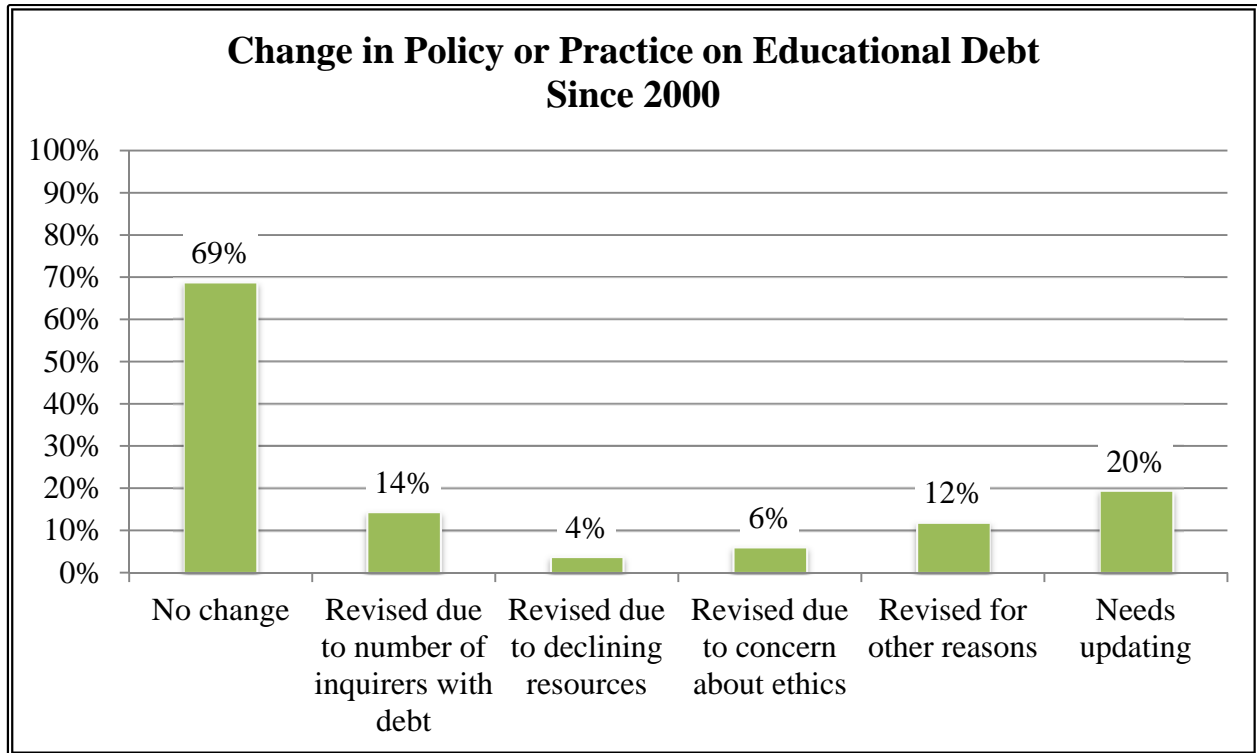
Written Policy or Accepted Practice

Seven in ten responding religious institutes have a written policy or accepted practice on educational debt.



Men's institutes and women's institutes are equally likely to agree. No significant differences are found among conferences in the proportion that have a written policy or accepted practice on educational debt.

Among the 70 percent that have a written policy or accepted practice on educational debt, more than two-thirds (69 percent) report that this policy or practice has not changed in the last ten years.



A fifth of the responding institutes that have a written policy or accepted practice on educational debt say that policy or practice needs updating. Institutes that have revised their policy or practice on educational debt cite the following reasons for revising.

- 14 percent have revised their policy or practice due to the numbers of inquirers they have had with educational debt.
- 4 percent revised their policy or practice due to declining resources in the institute.
- 6 percent revised their policy or practice due to concern about the ethics of assuming educational debt.
- 12 percent revised their policy or practice for other reasons.

Financial History and Assuming Educational Debt

This section asked institutes about some typical practices related to the financial history of candidates to religious life. Their responses provide some insight into accepted practice in learning about and dealing with the financial history of candidates to religious life.

Practice Regarding Financial History and Educational Debt by Conference				
	CMSM	LCWR	CMSWR	Contemplatives
Request a financial history	65%	82%	50%	48%
Recommend financial counseling to candidates	24	39	18	15
Take on educational debt	67	42	34	9

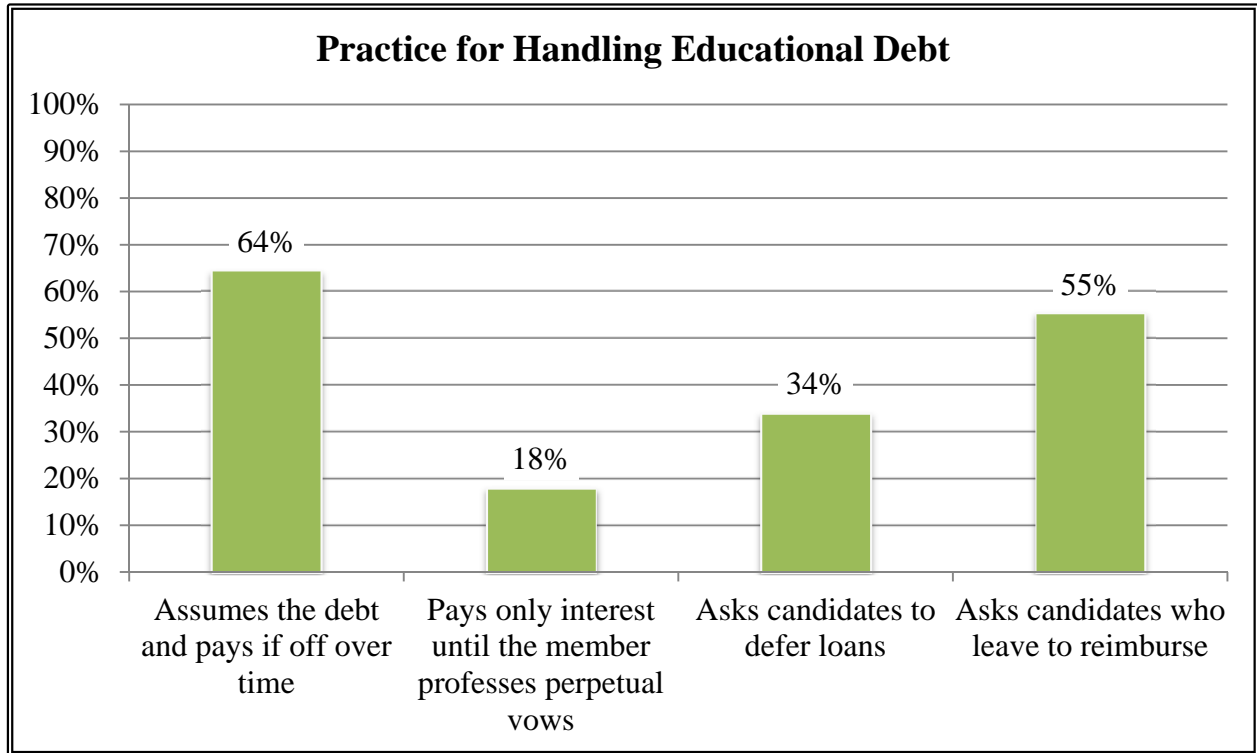
- Two in three responding institutes (69 percent) request a financial history from candidates. LCWR institutes are more likely than other conferences to request a financial history from candidates.
- One in three responding institutes (29 percent) recommend financial counseling to potential candidates. LCWR institutes are more likely than other conferences to recommend financial counseling.
- Four in ten responding institutes (42 percent) take on educational debt. CMSM institutes are more likely than other conferences to take on educational debt.

Among institutes that take on educational debt, six in ten (60 percent) limit the amount of educational debt they would assume for a candidate. The midpoint of that limit, among responding institutes, is \$20,000.

- CMSM institutes have the highest limit, with a midpoint of \$25,000 among member institutes.
- LCWR member institutes have a median limit of \$16,000.
- CMSWR member institutes have a median limit of \$10,000.
- Contemplative communities have a median limit of \$4,000 for educational debt.

Handling Educational Debt

Responding institutes who said that they do take on the educational debt of candidates were next asked about how they handle that debt. The most common way that responding religious institutes handle educational debt is to assume the debt and pay it off over time.



Institutes that do take on the educational debt of candidates are twice as likely to assume the educational debt and pay it off over time as they are to ask candidates to defer their loans (64 percent compared to 34 percent). Even fewer (18 percent) pay only interest on the educational loans until the member professes perpetual vows.

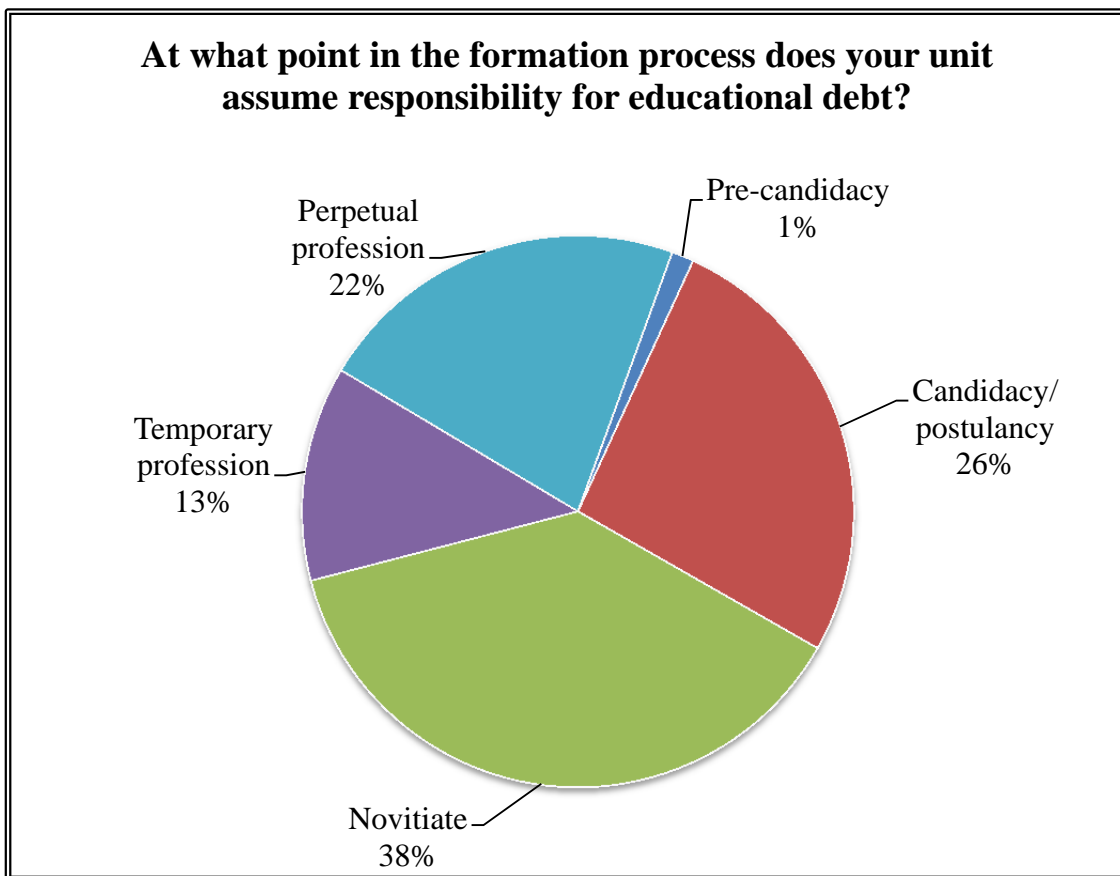
More than half (55 percent) ask candidates who leave to reimburse the payments made by the unit for the educational debt. Less than half of those who ask the candidate to reimburse say that the candidates generally reimburse those payments (not shown in the figure above).

Comparison by Conference

- CMSM institutes are more likely than other conferences to pay only interest until the member professes perpetual vows. Four in ten CMSM institutes use this practice for educational debt.

- CMSM and CMSWR institutes are more likely than other conferences to ask candidates to defer their educational loans. More than half (56 and 58 percent, respectively) of those institutes, compared to just 12 percent of LCWR institutes or contemplative communities, use this practice.
- More than half of LCWR and CMSWR member institutes (68 percent and 56 percent, respectively) ask candidates who leave to reimburse the payments made by the institute for educational debt. In contrast, less than half of CMSM institutes (42 percent) or contemplative communities (43 percent) request reimbursement.

More than half of institutes that assume educational debt do so during candidacy/postulancy or during novitiate. About a third of responding institutes (35 percent) wait until temporary or perpetual profession to assume the debt.



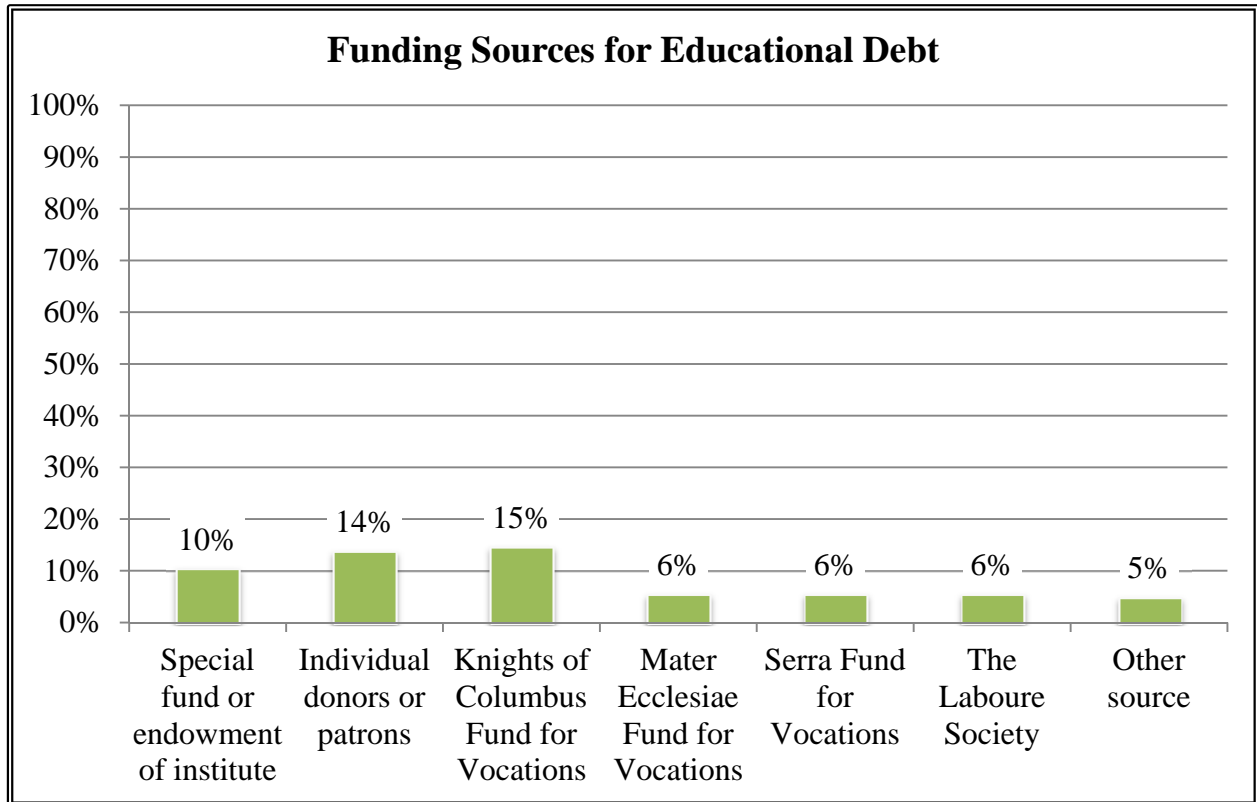
Comparison by Gender

- Men’s institutes are more likely than women’s institutes to assume responsibility for educational debt at perpetual profession. Four in ten men’s institutes (39 percent) assume the debt at perpetual profession, compared to just 10 percent of women’s institutes.

- Women's institutes are more likely than men's institutes to assume responsibility for educational debt at novitiate (51 percent), compared to 19 percent for men.
- Women's institutes are equally likely as men's institutes to assume responsibility for educational debt at candidacy/postulancy (25 percent for women, compared to 28 percent for men) or at temporary profession (12 percent for women, compared to 13 percent for men).

Sources of Funds for Assisting with Educational Debt

Most responding religious institutes (or their candidates) have not received funds from any of the identified sources to assist with educational debt. The most commonly cited funding sources were the Knights of Columbus and individual donors or patrons of the institute.



Comparison by Conference

- CMSM institutes are more likely than other conferences to have a special fund or endowment of the unit, institute, or federation. Twenty percent of responding CMSM institutes have such a fund or endowment.
- CMSWR institutes are more likely than other conferences to have individual donors or patrons of the institute. A third of responding CMSWR institutes have this.
- CMSWR institutes and contemplative communities are more likely than other conferences to have received funds from the Mater Ecclesiae Fund for Vocations.
- LCWR institutes are less likely than other conferences to identify The Labouré Society as a source of funding for educational debt.

- Contemplative communities are more likely than other groups to identify some other source of funding for educational debt, including comments such as family, friends, parish assistance, scholarships, tuition discounts, and other fundraising efforts.

Educational Debt and Discernment of a Vocation

One open-ended question at the end of the questionnaire asked respondents to reflect on the impact of assistance with educational debt on a candidate's freedom to discern his or her vocation. The question wording was:

In your experience, does assistance with educational debt from others affect a candidate's freedom for continued discernment of his/her vocation? If so, how?

The responses to this question are presented below, separated according to Conference.

Conference of Major Superiors of Men

I would think so.

No

No

No

No candidates

No experience with this.

Not in our situation

Our province has not had to face the situation. We have as a province paid current educational expenses for a candidate who could not afford to complete his college studies. Without this assistance, I am not sure if he would have entered our community. This August he will take first vows. I suspect that an individual carrying educational debt may be very reluctant to put himself in a situation where it would be difficult to meet that obligation. Thus individuals with educational debt may not even choose to inquire about a religious vocation. We have no firm policy on accepting a candidate with significant educational debt. We would not accept someone with significant debt for mortgages, car loans, or credit card debt. I would be open to negotiating a payment plan for a candidate's educational debt based on his progress in our formation program and service to our community. I would not have the province assume full debt outright.

Yes, assistance with educational debt does affect a candidate's freedom for continued discernment. We are an ancient institute of pontifical rite, and so we profess solemn vows. This means that we must interpret the relevant canons from the Code of Canon Law very strictly about a candidate's freedom to profess religious vows. If our community were to assume a candidate's debt, then he would not be free to profess vows in our community. To profess the vows freely, he must not have to worry about the possibility of re-assuming his debt if he were to leave the community. All of this is by way of explanation of our policy that requires a candidate to enter our community debt-free. In the more general sense, I have found that our potential candidates are very much confirmed in their desire to try the religious life when they undertake the arduous task of soliciting assistance with their debt so as to be able to apply to our community. They find in that pursuit a large and supporting community of faithful Catholics who encourage them in their discernment.

Assistance with educational loans enabled at least one applicant to focus more clearly on discernment. He was anticipating help from family members. He left after a very short period in formation.

Assisting with educational debt allows the candidate to move forward. Assistance with debt has never been an impediment to a vocation in our circumstances. In one instance, the inquirer made it clear in a verbal agreement, that should he choose to leave the monastery he would reimburse us for the money spent in paying off his student debt. He professed solemn vows so it was never an issue.

Certainly! Anything that removes potential obstacles to a candidate's pursuit of his or her vocation improves their overall sense of freedom. It takes a great deal of personal strength to prevail against the naysayers on religious vocations. When the odds increase drastically and seem almost insurmountable in student debt scenarios, seeking help from others and getting it supports that vocation at some level. At the same time, a mature candidate should know (and a mature, ethical vocation director should remind them), that taking that money is for their further discernment "from the inside" of a religious order and does obligate a final commitment that isn't there spiritually. As long as one is upfront with donors and candidates that the paid debt frees one for further discernment regardless of the final decision, one is on solid ground to make a free decision.

I don't believe so.

In my experience no candidate in our community felt any obligation one way or another for the financial help he received.

In one case, an applicant had over \$100,000 in educational debt. He was looking for benefactors to pay this for him. It was a Catch 22: they would not pay off his debt unless he was accepted by our society and we would not accept him with the debt in place. He was eventually not accepted related to debt and other reasons. A second young man was attending a diocesan seminary formation program. He wanted to switch to our religious congregation formation, but he was told if he left the diocesan seminary, the diocese would demand payment in full for the tuition assistance they paid to the seminary for him—this is what the student understood that he had

been told. He felt he could not leave the other program because he did not have the extensive funds to pay the diocese immediately. He did not seem to have much freedom to prayerfully discern. He said he was “stuck” and had to stay there.

It certainly does for us in that the person may then complete the process of discernment.

It has been helpful to be able to say to a candidate that we would be able to take up payment of student loans once they enter novitiate. It frees the candidate from concern about how they would make those payments when they would no longer be generating or managing personal income.

It is a question that has been asked of novices. We try to lessen the effect of debts by having a program that pays for their debts over time. If a candidate leaves, he is responsible for the remaining debt. Depending on the type of educational loan, when a man finishes the novitiate and begins his studies in preparation for ordination, deferments are possible and we take advantage of them. Because the order is paying for all costs, some would hold that this is affecting the freedom of candidates. But people do not stay or leave the order just because free room, board and education. We do ask prospective candidates to reduce their debt as much as possible without negatively impacting their future, if they were to leave. This usually involves selling a car or other item and applying that money to their debts before entering the novitiate.

It is our concern that use of outside sources compromised the standard confidentiality of the applicant and that donated funds could complicate the decision for a man in formation to leave or for the institute to dismiss him, compromising the necessary spiritual indifference.

No

No

No

No

No

No

No

No

No

No

No

No experience, sorry.

No, we have a disciplined formation program. It would be difficult to "fake" it.

No. I would add the principle behind our practice of helping with educational debt while the candidate is a member of our community. Since the church and our community are benefitting from the candidate's education, there is a reason to assume the debt while he is a member, for the compensation for ministry that the candidate will eventually receive is based on his education.

Not enough experience

Not in my opinion.

Not noticeably

Not really.

Our policy is to take on educational debt because we feel that they are bringing the asset of their education with them. We have an endowment fund that covers this. So this immediately takes the question of educational expense in relation to application off the board. However in working individuals in discerning their vocations, we can't have this as an attachment one way or the other. The fact that we take on educational debt can't be a factor in whether they are called to our house or not.

Our policy to take on educational debt beginning with postulancy makes application possible for nearly all who carry such debt. Without this policy, almost none of those who have applied could have. I know of no one who chose to apply simply because the unit would take on his educational debt. Thus I would judge all our applicants to have been free not to apply even though they were offered educational debt relief.

Removes a big obstacle for a candidate who is serious about religious life but has educ. debt.

Students have debt hanging over their heads. If they join debt is repaid if not it becomes their responsibility. Because our candidates are almost all priesthood candidates they are students during the whole time of temporary vows so no payment is made. We only accept students with educational debt; no other debt is allowed. Once a student enters he no longer takes out student loans. This is a change in policy. We changed policy to avoid pressure on students and because most of our candidates are not U.S. citizens and are not eligible for loans.

This has not been an issue for us yet.

Too many years to pay it off.

We are only turning people away or postponing them from moving forward due to personal debt.

We have been very open with our candidates. We pay whatever bill is due monthly or yearly, but the candidate is requested to cooperate. While going through studies and formation, they have to go the extra mile by working on weekends, school breaks and summer. We find jobs for them, compatible with their vocation and status, in our institutions or in the community. Whatever they earn goes toward the payment of their debts. This is also a good sign of vocation. Some have left and are grateful for what they received and try to make up for what was spent on them (2 candidates). Others left with the promise of restitution but soon forgot (5 candidates).

We have not had enough experience with educational debt to respond. We currently have candidates with such debt and are in the process of revising our policy and establishing some procedures.

We have not had this experience but could see that a candidate would feel freer to pursue a vocational call if someone were willing to help relieve her of her debt. But for us, it would be important that this help not entangle the community in any way in its relationship – if any – with the benefactor.

We have not had this experience yet, our candidate is still with us.

We pass the message that educational debt is not an issue.

We try to not have the person focus on debt relief right away, since it is easy for that to become the emphasis rather than peacefully seeking God's will. In my limited experience, it seems that by the time debt relief comes around, the man is a serious inquirer/applicant and has already expressed significant freedom in his discernment such that the needed focus on debt, however it is paid, is not a hindrance to that freedom. But in one case, I did see the possibility of receiving a fund made an inquirer step back from his discernment as if to say "If I receive this, I would feel like I HAD to continue." Which, while perhaps it could have been a positive sign of God's provision, was neither the policy of the fund nor of the community.

Yes it does. It has slowed down the discernment process and made them wait until they paid off their educational debt. We had one so far able to pay off all his school loans prior to entry. Two others are pending.

Yes, assistance with educational debt does affect a candidate's freedom for continued discernment of his vocation. The candidate experiences himself as indebted to the congregation. He can't leave formation with means to continue paying his educational debt. Given the current employment climate, candidates surely know their job prospects are slim. It is much cleaner when a man comes to us without debt. But those candidates are very rare, of course.

Yes, it allows a candidate to select the community to which he is called.

Yes, many have loans and provisions need to be made.

Yes. If someone feels they have a vocation, they will make it work somehow. But if their educational debt is not a hindrance, it encourages them to take that step sooner than later. Also, if

they are not fixed on a particular community (which they often are) they would certainly be disposed to begin their formation with the one that will take them now, as opposed to waiting.

Yes. If the door is open, they continue, otherwise they get discouraged.

Yes. Some candidates must delay entrance to pay down debt.

Leadership Conference of Women Religious

Although we have not had candidates with such serious educational debt that they were prevented from immediately beginning candidacy with our congregation, we believe that it is possible that when a community offers to take on the debt of a possible candidate, she could feel less free to discern honestly, with no strings attached. There could be feelings of guilt and shame, inability to take personal responsibility for her own life along with worries about re-payment if she did not persevere. This could open up a Pandora's Box. It is certain that this situation could be very telling about the true character of the candidate.

Although we have not had inquirers with educational debt issues, we have this issue in mind when meeting in the Formation Team. Application for candidacy would take place after a period of more informal affiliation, Come and See experiences, and the like. It would take a person with significant educational debt a number of years to clear it. It has an impact on how we would design the informal period before candidacy, and raises the question of how long this period can reasonably go on and maintain the interest of the inquirer. We are very interested in your research in this area. Thank you for taking up the question.

Assistance from others is crucial in many cases. Many communities will not accept a woman until her debt is paid or paid down significantly. Many students come out of college with significant debt. If they have to pay it off before they enter, they might be too old for many communities. A lot depends on the size of the debt and the willingness of a candidate to address that issue as her responsibility. But a community needs to be flexible on a person-to-person basis. Some communities, however, are not able to be that flexible due to their own limited resources. We are blessed to be able to address each case individually. The ability to be flexible about a candidate's debt may make the difference in her decision to pursue religious life. Discernment is a risky process; financial concerns should not become roadblocks.

Assistance with education debt from others has at times affected a candidate's freedom for discernment. We had two candidates that were given money from donors and both decided that religious life was not for them. They were torn as to what to do about the loan debt repayment. Both decided to write a personal note to those whom they knew had donated money and to explain their circumstances. The donors all said they did not have to repay the donation. It did cause anguish with them both. We also struggle with whether or not the congregation should help solicit the funds before they enter or if it should just be the candidates themselves. We usually leave it in the candidates' hands until they enter and then any letters of request are from the province and we say that the money goes to the formation "fund" in the name of a candidate.

Because of the possibility of a candidate's freedom being affected by assistance given to her educational debt, we do not promote the acceptance of help during the initial formation.

Depends on amount.

Do not know.

Does not allow the prospect to be free to make a decision freely. Feels stuck or trapped by debt.

Educational debt does not affect one from considering a call to our community. We have been very fortunate now and in the past of not having women enter with debt of more than \$20,000. The women entering kept to the plan they made before entrance to the novitiate; after then, the community took responsibility of paying the debt.

I am inclined to say it does affect the freedom of a candidate insofar as she may feel obliged and a responsibility toward those who gave assistance. Discernment is a process by which the person opens her/himself to God and to God's plan for her/him. This is a free invitation to live for God and for God's people and therefore, it is important to enter the process without constraints of any kind.

I believe giving money to pay off educational or other debts blurs discernment.

I believe that assistance with educational debt would make a woman feel freer to seriously pursue a vocation.

I do think that educational debt does affect the candidate's freedom, especially in the past few years with educational costs and the economy. Many have sufficient debt that it would take years to repay, and they are discouraged by that and may not return to the discernment process. While we have had only a few, I do not know how many never get to the serious questioning phase because they find out that the congregation cannot take on the debt.

I don't think so because the candidate only knows that we will help her with the debt once she has decided to enter and then we discuss options.

I have not experienced this.

I have not had experience with serious discerners; however, I believe that it depends on the individual person, the amount of debt, the reasons for the debt (education, misuse of credit cards, etc.), and history of attempt to pay off debt). Depending on the individual and her/his circumstances, it could affect her/his freedom.

I wonder if it creates a sense of obligation toward the congregation.

I would wonder about a candidate's motives – the counter point to her sense of freedom.

I'm not sure what "...from others..." means. If it is a reference to #38-42, we have not considered that a deterrent, but have no direct experience. However, we feel strongly, in relation to Case 2 where there seemed no alternative to our loaning the funds, which in order for the woman to have the freedom for continued discernment the loan needs to be paid off before she enters a canonical phase of formation, the (novitiate). This case is complicated by immigration status.

If she attempts to pay her loans on a regular basis and has no plastic debt - no.

In Africa, debt posed a huge problem because the money was usually owed to relatives who wanted to be paid in full before the young women entered. Our congregation chose not to give financial aid to these young women.

In our case the amount has been so minimal that the person feels no obligation.

In our experience, assistance has not affected the candidate's freedom for continued discernment. They have been able to decide to leave the program seemingly without difficulty. Our experience involves pre-candidates from Mexico for whom we pay tuition for the prepatório level, between secondary school and university. This did not involve large amounts of money as some college tuitions might in the states.

In some cases.

In working with women who were discerning their vocation I have not been aware of assistance with educational debt from others affecting a candidate's freedom for continued discernment. I did converse with a man who received assistance with educational debt when he entered the seminary. He expressed concern about disappointing those who were providing assistance with educational debt, if he left the seminary. He eventually discerned that he was not called to religious life/priesthood so he left, which years later he knew was the right decision.

It depends on the candidate. Some see the assistance as confirmation of entry. This is at best benign and at worst, inaccurate.

It hasn't affected us. Our new members have non-educational debts.

Little experience.

Mature candidates are aware of possible constraints when gifts are offered and have not to the best of our knowledge been compromised by reception of such gifts.

Maybe for some people who are looking at religious life, this debt would affect their discernment. I am sure if someone offers to pay a debt off, it would relieve a lot of stress for the person with the debt.

Most times, especially during novitiate, they do not hold a job – therefore we hope our assistance frees them to discern.

Most young adults I have spoken to in the last 10 years about religious life have been burdened with significant educational debt. They are relieved when I explain that if they were to pursue religious life in our congregation that their educational debt would be assumed by the congregation once they enter the novitiate phase. We have always educated our members and in today's world, most candidates come to us having gone to college, which in the past we would have paid for. I emphasize the need for financial freedom to truly discern this way of life. I also explain that if they decide that this life is not their calling, they have the responsibility of paying back to the congregation any payments made on their behalf for their educational loans and that a doable payment plan would be worked out with them.

No

No

No

No

No

No

No

No

No

No

No

No

No

No experience

No experience

No experience

No experience

No experience

No experience

No experience

No experience

No experience

No experience to share. Educational debt was not the reason for not entering or being accepted.

No experience.

No experience.

No, that is not our experience.

No.

No. Both members that had debt left.

Not in our experience.

Not in our experience.

Not so far in our limited experience

Our experience is very limited; it hasn't been a problem.

Our vocation director reports that since 2006, three inquirers who applied for assistance from Mater Ecclesiae Fund for Vocations were denied assistance. Mater Ecclesiae's approval policy states that "An Order must be either an affiliate of the Institute for Religious Life of a member of the Council of Major Superiors of Women Religious." At least one of the inquirers was told that Mater Ecclesiae believed that our congregation had "lost their way" and implied that we were not in good standing in the Church. Two of the women who were denied chose to discern with congregations approved by Mater Ecclesiae. This financial assistance had a significant impact on the freedom of these women to continue in a discernment process with our congregation or any that does not meet Mater Ecclesiae's approval.

Sometimes an inquirer will use an educational debt as an excuse for delaying discernment, even though this is not an issue for the congregation. Our current vocation director appreciates being

able to remove the issue of delaying a decision by being able to state that arrangements can be made for the debt.

Sorry, no experience to share.

Sorry, this has not been an issue for us yet. We have no specific policies, only a few general ones.

The knowledge that educational debt is not an impediment to entrance allows discernment to continue in freedom.

The pre-candidate is not aware of our policy until formal acceptance. During candidacy, she works to assist in paying off debt. If she leaves, she assumes the remainder of the debt.

There is no question that educational debt is a factor in many, perhaps most young women's freedom to follow her vocation. Each case is considered individually. Our congregation is financially unable to assume the debts of persons in that situation. We must ask them to wait. Once a person is a member of the congregation, we will do whatever is necessary to promote educational growth and competency in their fields of service.

Too small a number for validity.

Very limited experience

We as a community do not have a special fund or endowment but as leadership we believe that for the community to become involved with a candidate's educational debt does affect the on-going discernment of the woman. We have found that the women who are entering are very responsible. It could make a woman feel indebted to the community or she may feel she has to stay on even though she may discern that religious life is not where she is being called. It gives her the clarity and freedom as well as the community to continue to journey with the candidate in her discernment.

We don't have any experience with this type of situation, perhaps because our serious inquirers were older people.

We have never come across this so I cannot be of help. Peace!

We have no experience with this.

We have no such recent experience.

We have not had a serious candidate in the past 10 years. I do not have any helpful information on debt.

We have not received any candidates who have gone on to formal stages of formation, therefore our responses are not very pertinent at this time.

We have not used other means of assistance, but I would think there would be some freedom gained for discernment.

We have only limited experience with candidates who have educational debt because more of our most recent candidates have been more mature women rather than younger women. That pattern is beginning to shift now and we are starting to face issues of educational debt that we haven't yet resolved. We tend to think that assistance from others may affect a candidate's freedom for continued discernment of her vocation. At the same time, we are open to working the candidates for mutually acceptable resolutions.

When a candidate is initially in discernment, the debt looks like a mountain to her. At that time the person with whom she is discerning can provide guidance on the manner of resolving or aiding with the debt; this is freeing for her. When the debt looked like a stumbling block, some moved out of discernment. Care must be taken that the debts are not easily written off by the congregation or another person/agency.

When reviewing criteria for entrance to our community with the leadership team member who was liaison for new membership, it was mutually agreed upon that I would not pursue potential candidates who had acquired more than \$5,000 to \$10,000 educational debt. We thought that this figure was reasonable to pay off in her first candidate year with us. It was presumed that candidates would live with the community and work the first year. What I discovered was that some interested women had acquired huge educational debts; I did not pursue these women, as I believe it was unfair to her and the community to absorb huge debts with one who was not in a position to make a serious commitment. I believe the same is true for young couples who intend to marry, and they bring huge debts into a marriage. The issue of money and being in serious debt, I believe, can be a huge obstacle in a serious commitment. I asked my former superior recently if we had a policy about debt or if those in formation had to repay their educational costs if they left the community. One of our junior-professed sisters had left the community, and we educated her. She told me we did not have a policy; yet I remember telling young women that should they leave, it would only be just for them to repay their debt to the community, especially if they leave and are not perpetually professed. I just hope the matter is clear between the vocation directors and the leadership and the young women entering the community. I do not know if any kind of document signed by a young person is legally binding, though.

Yes

Yes – any debt – owning a house.

Yes, definitely.

Yes! A candidate, knowing that she has to be debt free before entering novitiate, her process of discernment of readiness for the next level of the formation process is, to some extent, affected by the process of determining how soon she will be debt free. Thus she is, in some way, dependent on the generosity of others assisting her to pay the debt, in addition to the income she brings to pay the debt.

Yes! This assistance allows them to discern freely and in a timely manner.

Yes, at times, may deter them from seeking application.

Yes, because candidates may have to delay longer to enter, and may change their minds.

Yes, because it removes a strong obstacle to the discernment process and enables the potential candidate to explore other aspects of a religious vocation such as developing a spiritual life and living in community.

Yes, candidates must be debt free prior to acceptance to the novitiate.

Yes, experience tells us that assistance from others with educational debt does affect a candidate's freedom for continued discernment. When young candidates are looking at \$30,000+ in debt, they wonder if they will ever be able to work it off. With some assistance, I have seen candidates become more hopeful as they realize they can enter a community sooner.

Yes, in our experience, the assistance with educational debt takes the burden off the candidate so she can more freely discern her vocation.

Yes, it does. Candidates cannot be received into novitiate with a debt (which we do not assume). Candidacy (postulancy) can have added stress for the individual trying to pay off a debt. In one case, the individual felt entitled and expected to receive aid in paying off her loan as if it were a third party paying off a debt despite having the board and lodging already being waived to aid in her paying off a loan.

Yes, positively.

Yes, we will not accept them.

Yes. I currently have a serious inquirer who is talking about moving from Minnesota to Arizona for a job to help her pay off her debt. Assistance with her debt would free her to enter religious life next year.

Yes. Many initial inquirers who showed real interest were told that our community could not accept them with educational debt and did not go further. They may have continued discernment if there was possible help. Three became co-members in our community and were responsible for their own debt.

Yes. She doesn't have to be responsible or worry about finances.

Yes. They get preoccupied, discouraged – forget religious life.

Conference of Major Superiors of Women Religious

Assisting candidates with educational debt allows them the freedom to enter religious life without being discouraged by having to pay debts before considering a religious vocation. In the past, we have accepted candidates with debt with the agreement that their loans be deferred until after first profession of vows (3 years from entrance), and if they were to leave the community, they would reimburse the payments. However, we have been in the process of revising this practice, as most candidates do not reimburse payments once they have left. Now, candidates are encouraged to pay as much of the debt as they can before entering through working and/or the generosity of benefactors. This can be discouraging to some candidates who have large educational debts.

Ave Maria! No, in my experience, assistance with educational debt does not affect a candidate's freedom for continued discernment of her vocation because we try and encourage the girls to raise funds in such a way as to make some form of a contract with the benefactors where they promise to pay back any loans received should they discern further on that they do not have the vocation with our religious order – sort of the same way the Mater Ecclesiae Fund for Vocations operates. We also encourage the candidate to explain clearly to the benefactor(s) that their entry is not a 100% guarantee they will persevere because their entry is the first step of their discernment process.

Depending on the individual, it could affect discernment. Honesty/dishonesty issues of why they are entering.

Financial assistance for a candidate's educational debt, in our experience, has not affected the discernment process for possible candidates. As one of our possible candidates worked with the Mater Ecclesiae Fund for Vocations, it was very beneficial to know that the balance for her educational expenses would not be finalized until after final vows. This made it clear that she was free to discern without a concern for expenses that have been paid because she has entered religious life.

Haven't seen any.

If the loan is completely paid off they may feel pressured to stay. If someone is taking over payments, they can stop if the candidate leaves. If there is a way they can pay them back it preserves their freedom.

It does not affect a candidate's freedom for continued discernment of her vocation since she is aware that we will help her pay off her educational debt.

No data, but it seems it could.

No experience

No, because they know that if they do not have a call they will reimburse the payment in full.

No. Before we begin assisting them, they sign a legal document stating that they will repay us. We do not put a time limit on this repayment.

Not really. We would pay for a candidate's or postulant's education if she came without a degree.

Our community took one woman who had a debt and paid the debt for her. I was concerned that this would put her under pressure to stay in the community because we had paid her debt even though she discerned that this was not her vocation.

Our community has not had any serious candidates in the last ten years. We are working to promote vocations and are not giving up. Keep us in your prayers.

So far, we have not seen any problems with the discernment process and help from others with educational debt. We will not allow anyone to apply for help unless they have already been accepted into our community. The agreement is that they cannot enter until the debt is paid off or that assistance is secure.

Sometimes. In our community we have not had any problem with candidates in this matter.

Speeds up the process/possibility of pursuing vocation.

The candidate (postulant) is much freer to discern and initially hear the call to religious life.

Thus far, we have not noticed that assistance from others with educational debt affects a candidate's choice for continued discernment of her vocation. Our policy for helping a candidate states that she will pay back the remainder of the debt if she leaves.

We believe that assistance from others unburdens a candidate and bolsters their faith and trust in God.

We do not accept any candidate with any debt. The environment does not allow candidates to borrow. All tuition on any level must be paid up front.

With the minimal experience we had, no such problems resulted.

Yes, assistance with educational debt definitely affects a candidate's freedom for continued discernment of his/her vocation. We consider each candidate case by case. We want to do our best not to hinder a woman's vocation, so we have not yet refused a woman entrance based on her educational debt – although the time may come when we will need to refuse candidates. We do not have access to special funds or endowments and we are facing our own economic challenges.

Yes, otherwise it's insurmountable!

Yes, we have found in one or two cases that assistance from others can definitely affect a

candidate's freedom for continued discernment with her vocation. When she enters religious life and begins to discern that this may not be her vocation, she does not have complete freedom to return home because her debt was paid by others. A young woman often asks her home parish to assist her in relieving her debt. This could be by the candidate giving a talk at a weekend Mass and she could easily have received \$10,000 in a parish collection. If she leaves and wants to repay, she does not know which individuals to repay. The Mater Ecclesiae Fund for Vocations is idea because their policy is that they take on the individual's debt so that they are free to enter religious life. However, the community and the individual know that if the candidate would return home, she would easily be able to assume her debt back and continue to pay it off on her own. We strongly encourage potential candidates, for integrity's sake, to work and lower their debt before formal application.

Yes. For example, small congregations such as we are cannot accept anyone with a debt.

Yes. It is a stress reliever for the candidate. Even if they knew previously that the congregation was willing to help, it is easier to accept funds from an "official" objective source than accepting money from an organization that you are not fully part of as yet!

Yes. It would alleviate pressure.

Contemplatives, Female Congregation

A very promising candidate with a law school debt of \$135,000 is otherwise ready to enter. She lost her good job in a fine law firm in downsizing and has not been able to find another that would provide enough income to pay off the debt in reasonable time. Mater Ecclesiae refused her because they could help three other people with what it would take to pay her debt. She has been working with the Labouré Society which is assisting her in raising funds among friends and acquaintances and in depositing the funds in a tax-free fund. This has netted \$25,000 and she seems to have drained this resource. I do not think all this has affected her freedom, but it does seem to make her feel more responsibility to cooperate with the wonderful grace that has been given her.

Although we have not had inquirers with educational debt issues, we have this issue in mind when meeting in the Formation Team. Application for candidacy would take place after a period of more informal affiliation, Come and See experiences, and the like. It would take a person with significant educational debt a number of years to clear it. It has an impact on how we would design the informal period before candidacy, and raises the question of how long this period can reasonably go on and maintain the interest of the inquirer. We are very interested in your research in this area. Thank you for taking up the question.

Any debt affects a candidate. Ours were debts from living, not educational.

Because of the debt the young women have incurred, it has been reasonable for them to work for a year to pay off the loan. The year of independence and the responsibility it demanded were a help in the candidate's preparation for our life. It was also an opportunity for them to live with

their decision over a period of time and for the community to get to know them better through the candidate's visits to the monastery. We have not had any experience of anyone coming to us with any debt over \$10,000.

Do not know

Does not apply to us.

Financial assistance provides a tremendous freedom for continued discernment. The way the Mother Ecclesia Foundation structures their grant process is excellent because, while acknowledging the problem they don't make it too easy. Because there is a practical solution that a candidate may or may not receive, we tell them to go ahead with her application with us and that if it's God's will, the debt will be taken care of as He sees fit. Having an educational debt actually provides something positive toward a candidate's discernment. If she is really serious about answering God's call we will "drop her nets" so as to not incur more debt. If she is just going into college she will be more product in her choice of college with the realization that there will be a debt to pay off. Having the burden of a debt also encourages a candidate to increase her trust in God and His providential care of her. As we all know, that is not easy.

Have not experienced this.

I don't have this experience; but I am inclined to think it might well affect it.

I see how this could be a factor; thus far we have not experienced it as prejudicing the person's freedom.

In one recent case the family believed that it was their responsibility to cover the education expense for their son and they have continued the monthly debt payments.

In our experience help with educational debt has not affected the further vocational discernment of the candidate.

In these times when commitment and stability are not as strong, we are very cautious about someone else assuming the debt for a candidate in order that they may enter. To prove their responsibility and maturing it seems best that they take the responsibility for the debt they have assumed. This shows that they can carry out something very important to its completion, among other things. If the debt is large, it is more of a concern. They may be fleeing from the responsibility (consciously or not), and this can influence their discernment. We have also heard from the candidates that it is a concern to them that if they should leave, they would have to reassume the debt. We have always felt that if someone truly has a vocation, the Lord will assist them in taking care of this situation, and we have seen it work out that way. The ones who have large debts usually are indecisive about their vocation, unsure of their calling. Perhaps they do have one, but are in the initial stages of discerning it at that point and it matures as they take up the responsibility of paying it off through hard work.

Most of our candidates are older women; their financial problems are credit-card debt or medical bills.

Most of our inquirers are older. The larger issue has been credit card debt. The challenge and discipline necessary to resolve debt issues is seen as a measure of the inquirer's seriousness. On an individual basis the community may consider assistance for a serious candidate.

No

No

No experience

Not sure

Of course! Less stress, freedom to move ahead in the application process.

Our one inquirer was free in her discernment. She entered; then left while a postulant for health reasons.

Unknown

We do not take people in debt.

We generally do not accept vocations who acknowledge debts.

We have not had this experience in our community.

Yes, to some extent. The candidates we have had tend to be hesitant about having someone else pay off their debt. After receiving help with their debt, they felt there was some sense of obligation to remain with us but this was not excessive.

Yes. If a candidate is ready to respond to the Lord's call on the spiritual, intellectual and emotional levels, then eliminating a practical obstacle such as an educational debt enables the candidate to pursue religious life more quickly. However, we would advise this aid only on serious applications to an institute, and then with clauses detailing repayment if the candidate leaves.

Yes. They experience interior "space" to concentrate on real discernment.

Yes. We would not accept the candidate.

Contemplatives, Male Congregation

Definitely, because most consider their debt as a basic impediment for entrance.

No

No experience

No.

Yes, when a candidate can pay off his debt he is freer to discern without this burden and worry.

Examples of Addressing Educational Debt in a Positive Way

A final open-ended question asked respondents for examples of how they (or their inquirers) addressed the issue of educational debt in a positive way. The question wording was:

If you have an example of how your unit or one of its serious inquirer(s) addressed the issue of educational debt in a positive way, please describe it for us.

As with the previous question, the responses to this question are displayed below, sorted by Conference.

Conference of Major Superiors of Men

There is a young man who will enter our house in just a few weeks (along with four others, thanks be to God), and only one year ago he faced \$45,000 in educational debt. Knowing that we cannot and will not accept candidates with any debt, he set about the task of working on how to pay off this sum. He approached the task from several fronts: full-time employment, cooperation with the Labouré Society, and fund-raising efforts on his own. As the year unfolded, it became clear that the Labouré Society was not the best avenue in his case (although that organization is an excellent resource for many of our candidates). He produced and marketed a musical CD, gave several fund-raising concerts at parishes across the western U.S. (with the help of college friends in those parishes), and succeeded in raising more than enough money to pay off his debt.

Recognizing the research on the millennial generation and their tendency to inquire at an earlier age than generation X, we changed our policy to accept candidates at 18; previously it was 21. That also meant we would be accepting some responsibility for college costs of our candidates. At the time, our students were attending a local Catholic college with the tuition split three ways: the college gave a 30 percent discount, the community paid 30 percent, and the student was expected to pay 40 percent. We estimated we would be spending \$40,000 on an average candidate completing a college degree while in our formation program. We decided that if an applicant with a college degree came to us with \$40,000 or less in student loans, we would consider him for formation. Their acceptance would require the approval of the provincial council. We had two 18-year olds join us. One later left and joined a diocese. The other continues in formation.

We do things on an individual basis. Assuming responsibility for a candidate's educational debt depends on how serious he is as a candidate, his sense of responsibility. Very seldom have we been in a situation where we assumed a candidate's debts. In one case, his father reimbursed us.

We have worked successfully with the Labouré Society, Mater Ecclesiae for the most part. One candidate raised \$12,000 through the sponsorship and promise of names from a local Serra Vocations Club. They put their letter with his and offered prospects.

We have been very open with our candidates. We pay whatever bill is due monthly or yearly, but the candidate is requested to cooperate. While going through studies and formation, they have to go the extra mile by working on weekends, school breaks and summer. We find jobs for them, compatible with their vocation and status, in our institutions or in the community. Whatever they earn goes toward the payment of their debts. This is also a good sign of vocation. Some have left and are grateful for what they received and try to make up for what was spent on them (two candidates). Others left with the promise of restitution but soon forgot (five candidates).

We are able to generally get a student to defer student loans while he is in formation with us. If we have to pay interest, we do. We then cover the student's debt in its entirety once he professes perpetual vows.

We continue with our policy that an aspirant who has educational debt above a certain limit but individually petition the provincial for special consideration or must continue to pay off the debt until it is below the limit. We are aware that some aspirants seek the help of family and friends without the direct participation of our religious institute. If such does happen, it is important that family and friends making gifts do not expect future repayment.

Last year we had a candidate accepted who had a student loan with a bank totaling close to \$30,000. He also, through work, had a TIAA CREF account close to \$19,000 and an E*Trade Financial account close to \$5,000. In dialogue with the treasurer of the province, this candidate was asked to deplete his accrued savings to pay down some of the debt. After penalties for depleting the savings early he was left with about \$8,000 in debt that the province agreed to begin paying down.

First, they were positive to us.

No

Through employment and refraining from excessive expenditures.

We ask all our applicants with educational debt to continue to work right up until entrance into postulancy so as to reduce the debt as much as possible. If they are not willing to do so, they are not accepted. I know of no one who has refused to do so.

Up to now, we cover 100 percent of educational debt.

This survey is asking huge questions in limited time. Our vocation directors are gone. Also I don't find the topic helpful or of importance.

No experience

No experience

One young man is able to have his debt deferred.

Work off what they can before joining.

Our practice is that men would have their debts paid off or on the way to being paid off by some outside arrangement by the time they enter novitiate, so that they don't really need to be concerned with it. At times we have reduced their room and board costs in order to help them a bit, but this really is not much money in the end. A couple of our men have done personal fundraising at local and home parishes and from individuals and organizations and then extended their pre-novitiate in order to secure jobs to repay the rest of the educational debt. We have also had men pursue funds that target this need, such as the Mater Ecclesiae and Labouré funds. One man ended up not formally applying and another was able to clear his debt through other means.

The candidate viewed the situation as an opportunity and received a job as a realtor and paid off the debt by receiving the commissions for the sales of the houses.

I don't think this story is unique, but it is a success. J came to us with college debt of \$60,000. He was a promising candidate and he did well in formation. We regularly paid interest on his debt while he was in formation which is our practice. We kept him informed of the amount we paid via an annual letter. He accepted this as the gift that it was and seemed truly thankful. As his final profession and ordination to the diaconate and priesthood were scheduled to occur within 18 months we chose to delay paying off the whole amount until he was ordained a priest. (We were also in the middle of a reconfiguration at that time and were burning money!) When I signed off on the payment I acknowledged that we used to spend more than this on candidates when we had a college program. In short, for \$60,000 we "bought" a great man who is now a great priest. If we could do this every year I would be happy to authorize the payment! Why did this work? J wasn't controlled by debt. He has a healthy relationship to money. Also, provincial administration saw a promising man go through formation in a responsible way. Both parties demonstrated maturity. Sadly, that's not always the case.

For every applicant, we expect that they liquidate other forms of debt, but educational debt we are willing to take on because it is low risk. Most educational loans have deferrable interest rates for students still in school. Since only our novitiate year is non-academic, this means we only have one year that the province must make those interest payments. If students leave formation, the debt reverts back to them; if they take solemn vows, then we feel we are reaping the benefits of that education, and are comfortable paying off the loans.

Debt reduced by job earnings.

Leadership Conference of Women Religious

One woman who discerned with us and was accepted was asked to pay down a significant debt from college and graduate school of \$45,000. She was asked to wait a year while doing this, to see her willingness and ability to do so. While waiting, she found that she wasn't ready for this commitment. We are still in contact, but apparently she needs more time to be really self-sufficient and mature enough at 29 to make this decision freely. Waiting can be a time for deeper

discernment and maturity. It has been good for her to make a more mature choice, whether she ever joins us or not. No one is pressured. She was not pressured to be debt-free, nor was she excluded because of her debt.

We had one candidate who was very clever and was able to raise \$17,000 to repay her debt before entering. There were some legal issues she also had to check into in doing the bingo but it all worked well for her.

If there is work that is consonant with the purposes of the postulantship, we assign the postulant to a remunerated position within our institutions.

See answer to 44.

A woman had a \$2,500 debt before she entered the pre-novitiate. With an agreement with the unit/community, the community paid the debt. If she were to leave before final vows, she would have to assume the payment to the community.

Work with DC ministry to pay off debt before entering.

For serious discerners with debt, we have allowed the woman to live with us with free room and board while she worked and used her income to pay off her debt. She has been able to continue into prepostulancy and postulancy with the expectation that her debt would be paid off by entrance into the novitiate (for us seminary).

One woman did talk to her parish community and they raised money to pay the remaining debt she carried.

The biggest debt a candidate came up with was \$5,000. After she entered, we discussed this debt with her, her family, and the congregation. She worked and paid off the debt in part; the congregation and her family paid off the rest before she entered the novitiate.

Case 2 seems to have been positive. A woman from an East African country has begun the application process but has an F1 student visa while earning an associate degree in nursing. Due to her immigration status, she cannot be sponsored for an R1 visa and she must carry a certain academic load to maintain F1 status. Due to insufficient funds from an entry-level part-time job and unexpected living expenses, she has not been able to pay for tuition and health insurance recently. The institute agreed to a no-interest loan for three semesters (up to \$9600) to be repaid before she would enter a canonical phase of formation (novitiate). The contract between the institute and the woman states that if she continues to be interested in entering, the loan will not have a bearing on the decision. When she began application, she had ~\$4,000 in debt.

This conversation is done from the start so no illusions.

In the early stages of her discernment I spoke with a young woman with an educational debt about trying to make a special effort to lessen/pay her debt as soon as possible, giving this a high

priority. She did, and had her debt paid by the time she was accepted. Not every situation is worked out so easily, but some encouragement early in the process can be very helpful.

Woman A – I am working with a woman who refuses to get into debt; she wants to enter the convent and work as she goes to school. She works during the day and goes to school at night. The effort is indicative of the desire. She would enter if other vocational questions would become clear. Her education could be put on hold if needed. Woman B – I also worked with a woman who had about \$15,000 in educational debt. She came to live in our inquiry program. During her stay, she had to decide whether to go to get her Ph.D. or enter. We discussed how her educational debt would affect her entry. She was looking at another \$60,000 of educational debt. She chose to go to get her Ph.D. and has not contacted our vocation office. The difference between woman A and B indicates to me two different approaches to vocation entry and education debt. One (A) sees it as a means to an end, but would postpone her education to achieve her desire for entry. The other (B) doesn't see how it will affect her desire to enter.

During candidacy worked to pay all debt.

One serious discernor has opted for a three-year commitment to the Peace Corps to eliminate her educational debt with the hopes of entering afterwards. Another has participated in a service opportunity related to her profession of nursing to reduce some of her educational debt; another is considering fundraising.

We have accepted many young women into our community with educational debt and have had positive outcomes. Some young women have left the community, but they are not asked to reimburse us for their educational debt.

Only one entered in the past ten years and had no loans.

One received assistance from the Knights of Columbus.

No

Parish support, K of C

No experience

No experience

No

Over the last ten years, offering room/board during postulancy when debt is paid, has been successful in a couple of instances. We require postulants to be self-supporting during this stage. With college loans ever increasing, that might be more and more difficult. We have a young woman now who is quite interested in entering but will sustain a \$100,000 loan. The practice that has worked before would not in such a case.

A candidate with debt was willing to accept the specifications given by the congregation (i.e. new financial policy, consultation with congregation's financial director, etc.). She also sought other creative means of engendering funding beyond her full-time employment – writing and publishing a book and becoming certified as a Healing Touch/Reiki practitioner. The congregation generously waived all or some of the responsibility to pay for room and board during her candidacy. Last year, the congregation also paid the remaining balance on her car loan and transferred car ownership and responsibility for insurance to the congregation.

During the candidacy period the woman is able to keep her paycheck. She is asked to share equally in the local house expenses (pay a portion of the rent, food, utilities, etc.). She is also asked to make payments on her educational loans or other debts. She is asked not to dispose of major property. At the time of novitiate the congregation begins to make the usual and regular payments on the loan for the person and this continues until the loan is paid. A record of these payments is kept and should the person leave the congregation she is to resume the payment of the loan. She is not responsible for the payments on the loan made by the congregation during her time as a member. (You may think of it this way, her paycheck now comes to the congregation after first profession and so this is one of her ordinary living expenses.) Our last person to enter came with a debt of \$8,000 and she was able to retire the debt before beginning novitiate. (Two-year candidacy program, working full time.)

Our vocations are coming from the Caribbean where we have ministered since the 1960s.

A serious inquirer used her income tax refund to pay off her educational debt prior to making a request to apply for candidature.

About 15 years ago we had a candidate with a large credit card debt. While the debt contained some educational items, most of it was personal. We did not assume the debt and serious discernment was put on hold until the debt was paid off.

One of our most recent candidates used her time of candidacy and postulancy to work in ministries that paid sufficiently to help her pay off her educational debt before beginning her novitiate. This would no longer be possible because we now limit our postulants to part-time ministry so they have time and focus for more intensive initial formation. A serious inquirer extended her time of inquiry before becoming a candidate. This has worked out fairly well because we have a house for young women who desire intentional community living and prayer together even if they are not discerning a call to consecrated life, but want to live their faith life more intensely. Our serious inquirers have been able to live there with minimum expense.

We are looking into multiple ways for the applicant to look at her debt, guiding her to the best solution for her and the congregation so that the debt is not a detriment to discernment and that she does not develop an attitude of dependence on the congregation. We try to consider each applicant and her needs on an individual basis.

One of our candidates turned to the Labouré Society for financial consultation and now, under supervision, is successfully working toward debt-free status. Through this process she is learning

responsibility and accountability for managing resources. In the process of depending on others to help her pay her debt, she is constantly challenged to grow further in her understanding of stewardship and collaboration.

We worked with and encouraged the potential candidate to pay off her debts before entering, which she did, while we agreed to pay for her last year of college during her formation. Because of the retreat ministry the candidate was already engaged in before entering, we felt that whether or not she remained with us, we had helped prepare a young, energetic and intelligent woman to take an active role in the church.

In 1999, the congregation started to seriously look at some of the major issues that candidates had as they pursued application. Educational debt was one of the main issues and the congregation decided to adopt a policy to assist in the financial area of educational loans.

One option is to delay an inquirer's entrance to candidacy but we continue to provide companionship and mentoring, guidance/assistance in the discernment process using a pre-candidate program. Another option is by extending the candidacy period, allowing the individual to stay in a formation convent with the candidate director with free board and lodging so the individual can pay off her loan.

One of our serious inquirers is in her 2nd year in the Peace Corps, serving in Botswana. Not only will it help pay off her debt, she will acquire cross-cultural experience that will be very useful in our congregation.

Continued in our community as co-members.

We assumed debt. She left and paid us back.

We have signed an agreement, congregation makes payments, candidate will have to repay if she leaves. We will re-negotiate at final vows. Congregation may consider paying off debt at that time.

Asking for funds on Facebook, approach parishes.

She worked for an extra year.

The province assumes the monthly payments on the debt. The candidate makes a yearly budget including the cost for the monthly payments on the debt each month she makes the payment and records it on her monthly budget. If she does not enter the novitiate, the province forgives the amount that has been paid. If and when the candidate is accepted into the novitiate, a new loan agreement/promissory note is made between the candidate and the institute. Usually the province pays off the original loaner or loaners. The repayment of this debt to the province will be held in abeyance without interest until such time the person makes first profession when the loan will be forgiven in full. If the person leaves the community prior to first profession, she will be responsible to repay the loan at no interest on terms that will be agreed to at the time.

One woman who entered as a pre-novitiate candidate took a lower paying position in one of our sponsored ministries in return for our covering her educational debt of \$5,000. Another woman, also a pre-novitiate candidate, also employed at one of our sponsored ministries, was paying her educational debt from her earnings. We offered her room and board. She was encouraged to withdraw from our initial incorporation program, so the province did not incur any of her debt.

Teaching English in a country outside the U.S.

The congregation paid off the candidate's educational debt when she entered. As a candidate, she stayed in her position and lived in community with our sisters. She paid back the congregation as well for her living expenses during her candidacy. It was a win-win experience.

They can't enter with the debt and we can't pay it.

Took a second job, topic of making progress during discernment.

Conference of Major Superiors of Women Religious

One girl first tried the Mater Ecclesiae Fund for Vocations but her debt amount exceeded their available funds (as they operate on a donation basis). Then she switched jobs and tried to also raise money.

Person also had work-related issues – could not keep a job – could not pay off debt.

It has been a great insight for us to observe one of our future candidates as she struggles to overcome her educational debts that are hindering her entrance into our community. She has seen this as a challenge that is simply part of the course that God is asking her to travel. Her debts and her desire to cover her expenses has initiated her involvement in personal energies as she seeks out various ways to raise money for her debts. She has taken personal efforts to have fund raisers (benefit dinners, etc) and to seek other means of acquiring donations and financial assistance which includes help from faithful Catholic organizations like the Knights of Columbus.

They worked in our schools.

Check out supportgoodhabits.org – major fundraising.

The serious inquirers worked to reduce their educational debts by the salaries they were earning during the time of inquiry.

They usually have educational debts; they hope to find a job to work and continue discerning while they are in candidacy.

Discuss matter – agreement signed.

That individual had been discerning our community for about five years and was a promising prospect. We had a community meeting and voted to accept her and pay her debt. At this time she has been teaching third grade in the local parish school and is well accepted there and in the community.

Work hard, save, move in with roommate, budget, goal-setting.

One of our pre-postulants had a major debt from her doctorate in pharmacy. We worked with her to allow her to use some of her income during postulancy toward her debt, rather than give the income to the community. This allowed her to pay the school loans and to be freed to enter novitiate when it was time.

After permitting a candidate to enter with her debt, she willingly worked to pay it off. When a benefactor witnessed her resolve to persevere, they paid off the balance.

Notice in parish bulletin. Participation in a federal program that helped with debt.

One individual spoke to many Catholic organizations.

We do not accept applicants with debt.

Contemplatives, Female Congregation

One young woman wanted to enter as soon as possible, but had a sizable school loan which would have taken her years to work to repay. When her grandmother learned of this situation, she wrote a check which paid the entire debt, and enabled this young woman to enter.

Worked hard to produce a CD, have fund-raising event, wrote letters.

Three of our candidates had the great privilege of receiving financial assistance from the Mater Ecclesia foundation. Two are still in formation and one left; however, she is returning next spring. One of our temporary professed sisters had a large debt and she knew that while there was a chance she might be accepted by MEF, there was an equal chance she wouldn't be. She quit an Ivy League college after the first semester of her junior year, trusting that God would take care of it so that she could enter. Her debt was 42k. By the time she provided all the financial information to MEF, the debt had dropped to 24k. The financial aid office kept finding ways that decreased her debt (including a mistake in the amount). We got word from MEF on Jan. 20, 2008 that her application was accepted and she entered eight days later, on the feast of St. Thomas Aquinas.

One applicant was committed to paying her own debt before entering, which she did in a timely manner and then entered and persevered.

Two sisters had to delay entrance until their debt was paid off; one took just a few months, the other several years. We presently have two serious applicants with substantial debt (\$80,000 for one). The first is working with the Labouré Society, the other is hoping that her parents will help her after her graduation. She would have liked to enter the monastery in 2011, but her parents would not help her with her college debt unless she finished her four years of undergraduate work – so this definitely affected her ability to enter when she wanted! But hopefully it will not impede her from actually entering after graduation.

Only by encouraging responsible employment and seeking [illegible] funding.

We give them the references for the funds/organizations which help with educational debts and encourage them to look into it. It remains their responsibility but we are encouraging and supportive.

She was assisted by the Labouré Foundation; her boss at work and her friends had a party and donated funds to assist her.

None

Our policy is that any candidates satisfy their debt before being received as postulants.

We suggested they have a bake sale(s) at their parish. These proved to be very successful because many people were very generous after learning that the young woman needed help so she could enter religious life. This was also good for the applicant because they worked for the funds they received rather than have someone just pay off their debt for them. Through the bake sale other people learned of the young woman's need and also offered to help.

In addition to those mentioned in item 43, we know of a young woman whose pastor made known to the parish her desire to enter religious life but needed help paying off her educational debt. The parish was willing to hold fundraisers to help the cause.

She was invited by her pastor to ask her parish for help – and they did. It was a fairly small amount (about \$5,000).

Contemplatives, Male Congregation

No

One of our candidates successfully solicited donations from family and friends and other committed Catholics who were supportive of his vocation. He was able to completely pay off his debt. He had been accepted to enter when the debt was paid and his initiative allowed him to enter sooner than expected.

When one candidate, who had worked before entering religious life, made his solemn profession the abbey used his \$18,000 retirement benefit in partial payment of his outstanding \$43,000 education debt.