Frequently Asked Questions

Q: How can I be sure I am eligible for The Shepherd's Fund?
A: The Shepherd's Fund is for any retired clergy, spouse, or surviving spouse, in a conference, denomination, or organization with which we have established a partnership**. **(If you have eligibility questions, please contact The Shepherd's Fund office**.) Our goal is simply to be a blessing to a minister who has faithfully served and sacrificed for Christ.

****Established Partnerships**

United Methodist Church Conferences
- Alabama West Florida
- Florida
- Holston
- Kentucky
- Kentucky/Tennessee
- Louisiana
- Mississippi
- North Alabama
- North Carolina
- North Georgia
- Ohio
- South Carolina
- South Georgia
- Texas
- Texas Horizons
- Texas Rio
- Virginia
- West Virginia
- Western North Carolina

Seminaries
- Asbury
- Duke Divinity
- Emory Candler
- Gammon Theological
- George Truett Baylor
- Gordon-Conwell
- Seattle Pacific
- United Theological
- Wesley Biblical

Other Denominations / Organizations
- Christian & Missionary Alliance
- Free Methodist Church USA
- Global Methodist Church
- Missionary – ILV Bradenton
- National Association of Congregational Christian Churches
- Southern Baptist

Q: How often can I apply?
A: Applicants must complete a **full application with supporting financial documents once every twelve (12) months** so our team can review eligibility. Once approved, you may submit qualifying expenses throughout those twelve months without reapplying.

Applicants may qualify for up to **$25,000 in lifetime assistance**, ideally intended to support needs over many years. While future priority may be given to first-time applicants, returning applicants are welcome to reapply annually if they have remaining lifetime assistance available.

Q: How do I request assistance?
A: Submit invoices or receipts for your medical or life-stage expenses to The Shepherd's Fund. Once approved, payment is made directly to the provider or reimbursed to you. Please note that incomplete or unclear documentation may delay processing.

Q: Do I receive a set amount each year?
A: No. Assistance is provided based on documented expenses as needs arise. There is no automatic or guaranteed yearly amount.

Q: What documentation should I include with my application?
A: You will be asked to provide documentation such as your Social Security award letter, the first page of your most recent tax return, basic income and expense information, and documentation related to the expenses you are requesting. Banking information may also be requested so approved funds can be distributed properly.

Please note: **We do not need your Social Security number.** We encourage you to **black out (redact)** that information on any documents before submitting them.

Q: Why does the Fund pay based on receipts instead of giving a set amount upfront?
A: This helps ensure assistance is used for real needs as they arise and allows The Shepherd's Fund to support more retired pastors over time.

Q: Should I try to use the full $25,000 right away?
A: No. The lifetime amount is designed to support you over time. Many pastors experience ongoing or future medical needs, so we encourage thoughtful use so support remains available as needs arise.

Q: Do I Need to Verify My Status Every Time I Submit an Expense?
A: No. Verification and full review occur once every twelve months. Once approved, additional expense submissions during that period do not require re-verification.

Q: What are examples of situations that may qualify as a need?
A: Many needs are health-related, such as hearing or vision issues, heart conditions, stroke, COPD, dementia, diabetes, orthopedic concerns, or dental care. These are just examples, and each request is reviewed individually.

Q: Is this for emergencies only or major health crises?
A: No. While we certainly want to help in emergency situations, many needs come from ongoing or everyday health concerns. Over time, routine medical issues and accumulated expenses can place real strain on retirement finances. The Shepherd's Fund exists to help share these burdens (Galatians 6:2).

Q: What kind of expenses can be covered?
A: Depending on your situation, assistance may be available for documented medical and life-stage expenses. These may include medical bills such as doctor visits, hospital care, rehabilitation, nursing or assisted living care, prescriptions, medical equipment, and out-of-pocket costs like co-pays.

In some cases, life-stage needs may also be considered. These are unexpected expenses that arise during retirement and place added strain on a fixed income, such as housing costs, utilities, or transportation related to medical treatment.

Q: What do you mean by "life-stage needs?"
A: Life-stage needs refer to unexpected expenses that often arise during retirement and can be difficult to manage on a fixed income. These may include costs connected to health changes, aging, or other unplanned situations that place added financial strain during the retirement years.

Q: Will The Shepherd's Fund pay for past medical expenses?
A: The Shepherd's Fund covers expenses incurred within **90 days of submitting the invoice or proof of payment**. Expenses incurred outside this timeframe are not eligible.

Q: Will The Shepherd's Fund pay for Health Insurance premiums? (Medicare Supplements, Drug, Dental & Vision Insurance, etc.)
A: We recognize how costly insurance premiums can be for retirees. At this time, the Fund is not able to assist with premiums, but instead focuses on helping when medical or life-stage needs create added financial strain.

Q: Is it better to pay my medical bill myself and request reimbursement or let The Shepherd's Fund pay the bill directly?
A: When possible, The Shepherd's Fund prefers to pay bills directly to the provider. This helps streamline the process and ensures support is applied directly to the expense. If you have already paid an eligible bill, reimbursement may also be considered with appropriate documentation.

Q: What information must be included on invoices or receipts?
A: Documentation must clearly include the provider's name, date(s) of service, description of the service, and the amount owed or paid.

Q: Do I need to submit all my expenses at once?
A: No. Once approved for the year, you will be asked to submit your invoices or receipts once per month.

Q: The application asks for my "Benefits Leader." Who is that?
A: This is the person at your conference, denomination, or seminary alumni office who helps confirm your retired clergy status for The Shepherd's Fund.

Q: Can my spouse and I apply together?
A: You can apply at the same time but you'll each have a separate application and a separate effective "calendar" date for the individual application's year.

Q: I'm a surviving spouse of a retired clergyperson, and I have remarried. Am I still eligible?
A: This would be decided on a case-by-case basis. Please contact your Conference benefits office, denominational leader, or alumni director.

Q: I am a clergyperson with a disability. Am I eligible?
A: Clergy who are on disability may be eligible **only if they are within twelve (12) months of transitioning to full retirement**. The Shepherd's Fund cannot assist all disabled clergy, but only those whose disability is clearly leading to traditional retirement within that timeframe.

Q: Can my adult disabled child apply?
A: No. If you are your child's guardian, you may apply for help in caring for them, but they are not eligible for a grant in their name.

Q: Are there tax implications if I receive a gift?
A: No. Assistance provided through The Shepherd's Fund is charitable support, not income, and does not have tax implications for qualified recipients. Consult your CPA for full guidance.

Q: Do I have to be low-income to apply?
A: No. The Shepherd's Fund is not based on income level. Assistance is based on need during a season when medical or life-stage expenses create financial strain.

Q: I have a friend who needs this help. How do I get them started?
A: Encourage them to contact their denominational conference benefits office, denominational leader, or seminary/alumni office—whichever organization normally verifies their retirement status. The Shepherd's Fund works through established partner organizations for this step.

If your friend is unsure who to contact, they are welcome to reach out directly to **The Shepherd's Fund**, and our team will be glad to help guide them.

Q: Who verifies that the retiree or spouse is in good standing?
A: After an application is submitted, **The Shepherd's Fund office contacts the conference, denominational, or alumni leader listed on the application** to verify retirement status and good standing. Applicants do not need to arrange this verification themselves unless asked.

Q: This is a wonderful idea! Can I contribute to The Shepherd's Fund?
A: We're grateful for your desire to give and your generous spirit. At this time, The Shepherd's Fund is not able to accept donations, but we may make this option available in the future.

Q: Who can I contact if I have a question?
A: Please contact The Shepherds Fund office (844)-253-9870