



## How to Recruit / Pre-Assess Pastors the COMPASS Journey & True North Retreat

- A. Go over your list of pastors and associate pastors, looking for those that may still have educational debt or consumer/medical debt. Make your potential list of pastors to pre-assess. Don't be surprised if you find some pastors who have been in the ministry for 15+ years who are still paying on their college loans. COMPASS can REALLY help them!
- B. Text each of them the following:  
"Good morning, Pastor \_\_\_\_\_, I'm working on a project today that may be able to get pastors who qualify a \$5,000 matching gift to help pay personal and educational debt, or add to their 403(b). Please give me a call...I'd like to ask you a few questions to see if you qualify... Thanks, blessings..."
- C. When they reply back, go through the pre-assessment process with them. You can use/adapt the following script:  
  
"Thanks for calling back \_\_\_\_\_. The Lilly Endowment has given the Church of the Nazarene \$2 million to help qualifying pastors reduce their educational debt, pay for other debt, or help them get ready for retirement. It is a potential matching grant of \$5000 if you complete some free financial education. Would you like to see if you qualify? It will take 5 minutes or less. If you answer YES to any 4 of the following questions, you will qualify." (Use the 10 questions listed on the next page.)
- D. With these questions, you have just pre-assessed the pastor to attend a COMPASS True North Retreat and to participate in the COMPASS Journey program. If they have answered at least 3 or 4 of the questions above with a YES, they should **APPLY** for the COMPASS Journey at <https://COMPASSinitiative.org/journey>.
- E. If you have at least 8 pastors that qualify, you should consider hosting a True North Retreat on your district. Contact Larry McKain or Bonnie Beam at [COMPASS@nazarene.org](mailto:COMPASS@nazarene.org) for more information and scheduling.

## Qualifying Questions for the COMPASS Journey & True North Retreat

*The pastor must answer “yes” to 4 questions to qualify.*

1. Do you have a “debt ratio” of 20% or higher? Envision your monthly income and also your expenses. Do you spend at least 20% of your income on debt servicing? Mortgage, student loans, credit cards, car payments, etc.?
2. Do you have more than \$5,000 USD/\$6,500 CAD in ministerial student debt remaining?
3. Do you have more than \$10,000 USD/\$13,000 CAD in combined (including your spouse’s) educational, medical, or consumer debt remaining (not including mortgages)?
4. Are you NOT yet signed up for a US Nazarene Fidelity 403(b) account? Or in Canada, for a Canadian RRSP/TFSA?
5. Have you NOT contributed to a US Nazarene Fidelity 403(b) account for the past 3 years? Or in Canada, contributed to a Canadian RRSP/TFSA for the past three years?
6. Do you live in a parsonage or rental home (and do not own another home)?
7. Do you have less than 3% of your annual household income in non-retirement savings? This relates to a cash nest egg. Envision your annual income. Do you have less than 3% of that amount currently in a cash account for emergencies?
8. Because of financial stress, have you had to delay medical treatment for yourself, your spouse or a child? This relates to dentist, doctor, medical procedure, drugs/medication you cannot afford, a treatment that would cure you of an illness or preventative treatment, to help you avoid the onset of an illness, etc.
9. Do you currently NOT have medical insurance? (Christian Healthcare Ministries such as Samaritan Ministries or Medishare that share expenses is not considered medical insurance.)
10. Do you owe more than \$10,000 USD (or \$13,000 in Canada) on “family participation” student loans that you have co-signed for one of more children? This is debt you have incurred to help your children attend college.

Apply at: [COMPASSinitiative.org/journey](https://COMPASSinitiative.org/journey)