News



Maryknoll Lay Missioner Anne Berry demonstrates emergency care in the skills lab at Bukumbi Hospital's maternity ward in Tanzania.



by Heidi Schlumpf

View Author Profile

Follow on Twitter at @heidischlumpf

Join the Conversation

Send your thoughts to *Letters to the Editor*. Learn more

March 29, 2018

Share on BlueskyShare on FacebookShare on TwitterEmail to a friendPrint

When Kaitlin Hamer was a sophomore at Christopher Newport University in Virginia, her godfather, who had served in a volunteer program nearly two decades earlier, brought her to a Philadelphia homeless soup kitchen for a visit.

"I was petrified," said Hamer, who had never witnessed such extreme poverty up close.

But she also felt a calling. The next year, Hamer returned for a spring break service trip and early in her senior year applied for a one-year position as a volunteer with the Franciscan Volunteer Ministry program.

After graduating in 2017 with a degree in communications, she dedicated her first year out of school to working with homeless people through Franciscan Volunteer Ministry. And she wants to continue to work with the marginalized and disadvantaged after her year of service is up.

The only wrinkle: money.

Hamer doesn't need or desire a large salary, but she does have student loans that she expects to be paying off for the next 20 years. So she was relieved to learn that Franciscan Volunteer Ministry offers a repayment program that provides up to $400 a month toward volunteers' student loans during their year of service.

"I think one of the things that holds people back from volunteering is that life gets in the way and you have to pay for things," said Hamer, adding that learning about the loan repayment benefit was "a huge swing factor" in confirming her decision to do a year of service.

"I think I would have had second thoughts if I hadn't learned about it," she said. "But this way I'm able to live my life for God and have a lot less worry. That's pretty incredible."

Hamer is lucky that her loan total is lower than the average for a U.S. graduate with student debt, which rose to $34,000 in 2015, from only $20,000 just 10 years earlier, according to the Federal Reserve Bank of New York. Not surprisingly, students who attend private schools incur more debt than those at public

universities like Christopher Newport.

Concerns about finances may partially explain the drop in numbers of students applying to some volunteer programs, said Karen Manier, postgraduate service coordinator at the Center for Social Concerns at the University of Notre Dame in Indiana.

"I think student debt is a huge part of the equation," said Manier, who believes that the current generation of college students is just as committed to working on social problems. "I don't see a drop in interest, but I do see a drop in the ability of some students to [commit to service programs] because of funding."

Advertisement

Yet Franciscan Volunteer Ministry is one of only a handful of Catholic service programs that offer student loan assistance as a benefit. Most programs advise students with educational debt to consider deferment or forbearance (interest continues to accrue with the latter), available for most federally guaranteed student loans.

Changes to the federally-funded AmeriCorps program have resulted in fewer volunteer programs being able to offer volunteers student loan payments through AmeriCorps' educational grants of about $5,000 a year. Franciscan Volunteer Ministry is trying to replace that grant with its own loan assistance program.

"Because we had been offering [loan assistance] before the restructuring of AmeriCorps, we wanted to continue offering that," said Lizzy Heurich, Franciscan Volunteer Ministry's associate director.

Franciscan Volunteer Ministry offers up to $400 a month for student loans, once any grace period is over, in addition to room and board, access to a community car, health insurance and a small stipend. Heurich is sure to mention the loan benefit when recruiting prospective volunteers, though not all need it.

"I want to make sure that students know all the benefits they will get, both tangible, and of course, nontangible, like the opportunity to grow as a person in their faith," she said. "But we don't want educational loans to be the reason that someone chooses not to do a year of service."

Tom King started the Ignatian Service Corps at Loyola Marymount University in Los Angeles, in part to ensure that volunteer service is available to more than just economically privileged graduates. The program allows students to do a service year in Los Angeles.

"That helps eliminate a lot of the financial worry," said King, assistant director of student engagement at the university's Center for Service and Action. "I talk to so many students who say they just have too many loans to do service."

For the Maryknoll Lay Missioners program, an anonymous donor funded a loan assistance program in 2016. It covers a volunteer's monthly loan responsibility, after it has been adjusted for income, during their years of service. Because it is international, Maryknoll's program never qualified for the AmeriCorps funding.

Some volunteers — and their parents — can be hesitant about Maryknoll's longer commitment of three and half years, especially if they have significant educational debt, said Karen Bortvedt, the lay program's recruitment manager.

"When they find out that we can help with student loans, it makes them more relieved and helps them convince their parents," she said. Nine of Maryknoll's 60 lay missioners are receiving student loan assistance.

Anne Berry was lucky enough to graduate without any debt from her undergraduate degree, but she and her husband, George Stablein, both have loans from medical school, and her husband has undergraduate loans as well. While working at a low-income clinic in West Virginia, they received loan assistance from the U.S. government.

Now lay missioners in Tanzania, Berry and Stablein work in Bukumbi Hospital, an hour outside Mwanza, on the southern edge of Lake Victoria. Maryknoll's loan assistance program helps them to commit to their values, without worrying about the financial ramifications for them and their 4- and 7-year-old daughters.

"It was a relief," said Berry, in a Skype interview from Tanzania. "It's wonderful to know that we can take our family where we can be of the most service and not be held back by the need to make enough money to pay our loans."

The loan assistance also makes it easier to renew their commitment or pursue similar work after their volunteer work is done. "It opens up more possibilities for us

in the future," Berry said. "We always want to be serving in communities in need."

[Heidi Schlumpf is NCR national correspondent.]

A version of this story appeared in the **March 23-April 5, 2018** print issue under the headline: Loan assistance programs help post-grad volunteers.