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Debt, the Vocation Killer

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You think you know what factors pose a barrier to religious vocations? Think again. A group met in Chicago last month to discuss an emerging and growing barrier to vocations — financial debt, particularly that acquired from student loans.

The Chicago-based Institute on Religious Life organized — and the Arlington, Va.-based Fraser Family Foundation sponsored — a diverse gathering of grant-makers, college presidents and vocation directors at Marytown Feb. 20-22 to examine the growing problem. As most religious orders will not accept someone with debt, it places many vocations in jeopardy.

Brother Matthew Ball of the Franciscans of the Immaculate at St. Francis Hermitage in Maine, N.Y., said that his debt nearly led him to abandon his vocation. A graduate of Ohio University, Brother Matthew had educational debts totaling \$30,000 when he approached various religious orders inquiring about the possibility of entering. Debt prevented him.

“I was ready to drop my vocation because of the debt. I figured that if too many huge walls were in the way that maybe God wasn’t calling me,” said Brother Matthew. “I was ready to give it up, but had one more phone call to make.”

Before giving up his vocation, Matthew Ball’s final call

was to the Franciscan Friars in December 2005.

“I spoke with the vocation director, Father Joseph,” said Brother Matthew. “Near the end of the call I said, ‘Everything sounds great, but I have one more thing for you. I have an education debt of \$30,000.’”

“Father Joseph responded, ‘Is that all? You’ve got to have faith! Our Lady has all the money you need for your vocation,’” said Brother Matthew. Father Joseph put the young man in touch with the Fraser Family Foundation, a private foundation set up to help aspirants relieve their educational debt. Ball received the foundation’s final grant, enabling him to enter the community last summer.

The need is great. “One of every two aspirants will have had student debt at one time,” said Corey Huber, executive director of the Fraser Family Foundation. “One of every four aspirants will have debt in excess of \$25,000.”

That’s a problem particularly for religious orders.

“It’s a very real problem. As more and more girls come out of college and seek religious life, it will become more of an issue for them,” said Sister Mary Emily Knapp, vocation director of the Nashville Dominicans. “For some young women it delays entrance.” Of the order’s 13 postulants this year, debt was an issue for two of them.

“This is an important and challenging problem emerging

in the Church,” said Michael Wick, executive director of the Institute on Religious Life. He likens the problem to the rich young man in the Gospel who couldn’t follow Christ. “Instead, it’s the debt-laden young person who can’t follow Christ.”

At least two Catholic colleges have programs in place to provide debt relief for those pursuing religious life — Christendom College, in Front Royal, Va., and Magdalen College in Warner, N.H.

At Christendom, the college has always had a policy that if a graduate takes final vows with an order that has canonical status with the Catholic Church, his loan will be canceled. Magdalen’s policy, while not official, has helped to defer and forgive loans on a case-by-case basis. Both Christendom and Magdalen are able to do so because they do not receive federal funds and are able to make their own loans.

“As a lay organization, we’ve been tithing our 10% through our vocations,” said Tom McFadden, director of admissions at Christendom. “It’s the idea that if we take care of God, he will take care of us.”

To date, approximately 60 men and 40 women alumni of Christendom have entered religious life. Magdalen has seen approximately 30 religious vocations among its graduates.

Leaders agreed that more universities need to come to the table to develop ways to address

this crisis.

New Ways

Attendees also agreed that another response, of last resort, includes creating charitable funds that can assist aspirants with significant debt. Two such funds have already been created in recent years to address the issue.

Corey and Katherine Huber of Alexandria, Va., began issuing grants to aspirants in 2004, following Corey’s retirement from America Online.

“I had a lot of extra money floating around and our pastor told us of a young man who was interested in religious life but had a huge debt-load,” said Huber. “Our pastor asked if we could help this guy out.”

The obstacles they faced in providing that help eventually led the Hubers to create the Fraser Family Fund and Mater Ecclesiae Fund for Vocations. As a public charitable organization, the program allows individuals to make charitable contributions for the purpose of tackling the debt problem.

The Eagan, Minn.-based Laboure Society, founded by entrepreneur and management consultant Cy Laurent, is similar, yet has a unique difference.

Laurent shares the vocation story of aspirants they help. Laurent then works with the aspirants to help them develop lists of family, friends and others

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from whom they can solicit charitable contributions. The Laboure Society then acts as the intermediary, allowing individuals to make tax deductible donations to a central pool of funds that are used to help candidates reduce their debt before entry into religious life. To date, Laurent has assisted 82 candidates who are currently in formation — 16 to the priesthood, 59 sisters and seven religious brothers.

While the need is great, pro-

fessional fundraisers don't see the barrier as a significant problem.

Michael Browne is managing partner of Lincoln, Neb.-based Labadie Communications, a database marketing group. Browne is convinced that the money is there, it's just a matter of communicating the need to benefactors.

"Over the next 45 years, older generations will leave \$41 trillion to their heirs, government

and charities," said Browne. "If donors knew that potential vocations were being turned away because of money, they would react. There's never been a better time to face a problem such as this."

Tim Drake is based in St. Joseph, Minnesota.

INFORMATION Laboure Society, LaboureFoundation.org; Mater Ecclesiae Fund for Vocations, FundforVocations.org.