

SELF-RELIANCE SPECIALIST TRAINING

Module 1:

**Helping Members and Leaders
During the Perpetual Education
Fund Loan Request Process**



Welcome!

Part of your service as a self-reliance specialist is to assist members who might need a Perpetual Education Fund (PEF) loan. You will also support Church leaders as they work with these members.

The purpose of the PEF is to help qualifying members get better jobs and earn more income as quickly as possible, with less debt, so they can become self-reliant. PEF loans are for vocational and technical training programs.



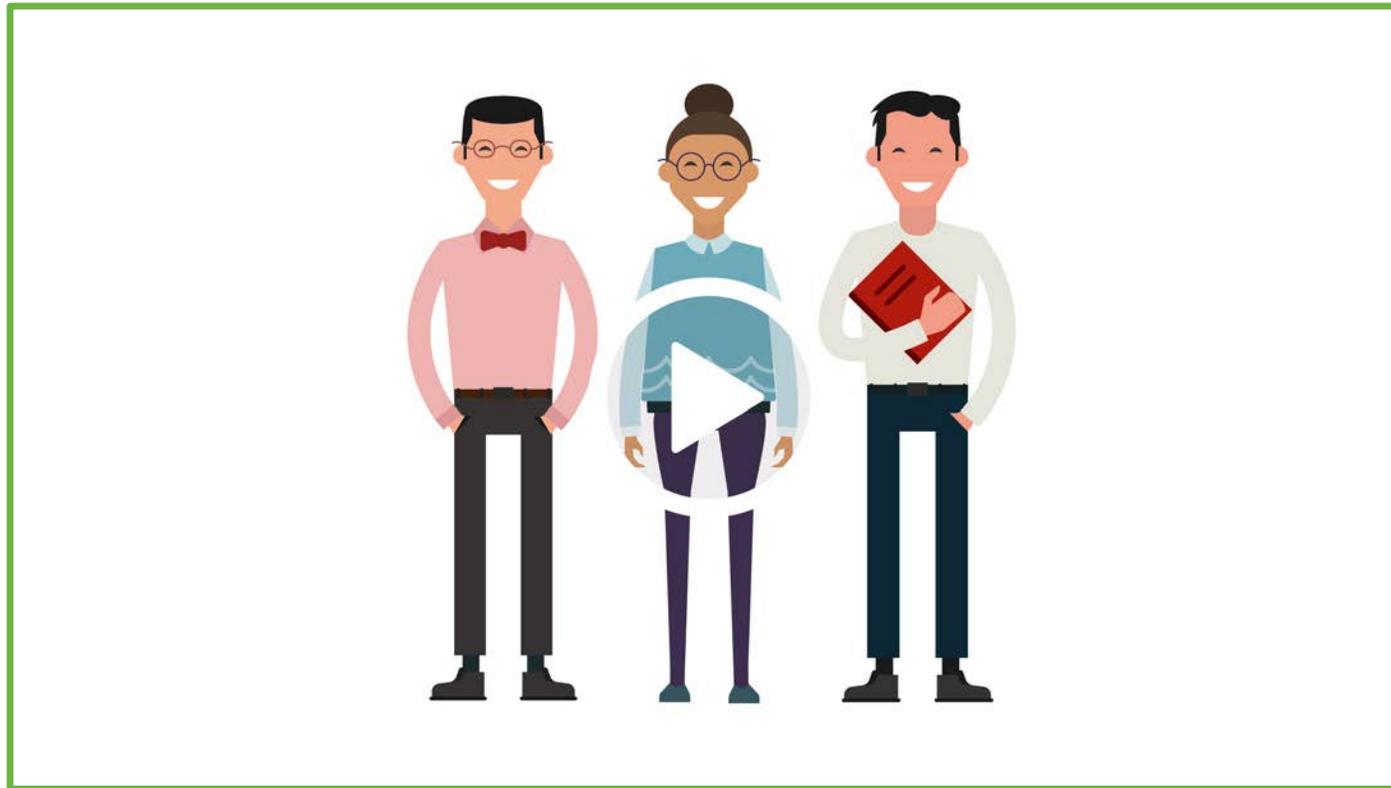
Specialist

Student

Bishop

PEF OVERVIEW

You can get a brief overview of the PEF program by watching the video, [The Perpetual Education Fund Today](#).



IN THIS MODULE...

In this module, you will learn about:



The requirements and request process for a PEF loan.

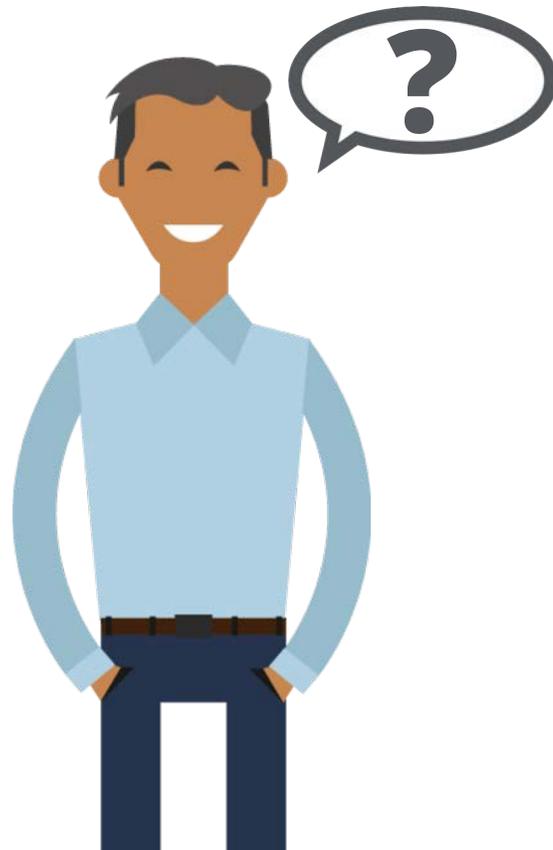


Common questions members will ask you about the process.



Examples, guidelines, and tips to help you serve in your calling.

COMMON QUESTIONS MEMBERS ASK ABOUT PEF





WHAT IS A PEF LOAN?

- Money borrowed by members who are worthy, needy, and determined
- Helps members get training so they can find good-paying jobs and become self-reliant
- Not just for returned missionaries and young adults
- Sacred funds that must be repaid so you can receive blessings and others can receive training



Tip: When members ask this question, invite them to watch the video [The Perpetual Education Fund Today](#). It will give them an overview of the program and answer a lot of their questions.



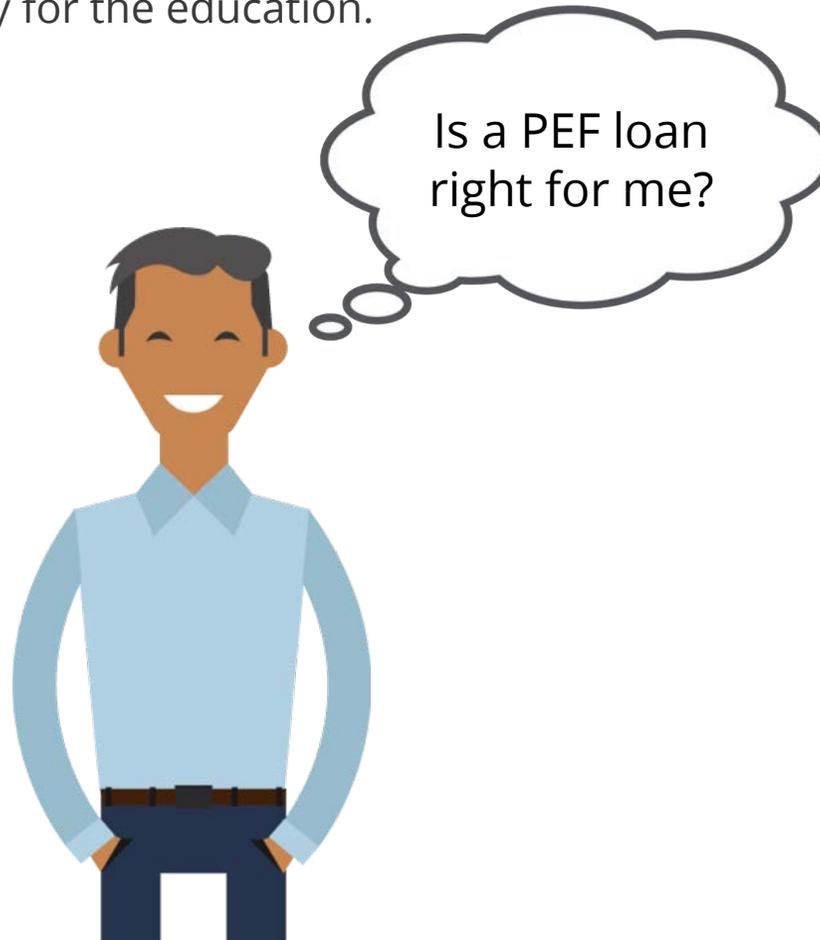
They can also read President Hinckley's April 2001 general conference talk "[The Perpetual Education Fund](#)," where he introduced the program.



HOW DO I GET A PEF LOAN?

Start by determining if a PEF loan is right for you. A PEF loan might be right for you if:

- You want to get a technical or vocational education to help you get a job or start a business.
- You don't have any other way to pay for the education.
- You will pay back the loan.





HOW DO I GET A PEF LOAN?

1

Join an Education for Better Work self-reliance group.



2

During the group, complete the job, training, and finance planning exercises.



3

Have an interview with your bishop and get a PEF Priesthood Endorsement.



4

Complete the PEF Loan request online at pef.lds.org.





AS A SPECIALIST, HOW CAN I HELP?

1

Organize and support Education for Better Work self-reliance discussion groups.



Tip: Train group facilitators to ensure that members complete their job, training, and finance plans.

2

During the group, ensure that the members complete the “Perpetual Education Fund for Self-Reliance” lesson.



Tip: The “PEF for Self-Reliance” lesson is found at pef.lds.org.

3

Support bishops in their role in the PEF loan process and PEF Priesthood Endorsement.



Tip: PEF Endorsement Forms and a ward/branch PEF Report can be found by bishops in Leader and Clerk Resources.

4

Support members during the loan request process.



Tip: Never use a member’s LDS Account username or password to log in to their account for them.



WHY DO I NEED TO JOIN THE EDUCATION FOR BETTER WORK SELF-RELIANCE GROUP?

This group will help you:

- Select a job that will help you become self-reliant.
- Find a school and program that will help you qualify for the job you selected.
- Determine if a PEF loan is necessary to pay for your education.
- Learn how to study and succeed in your training.



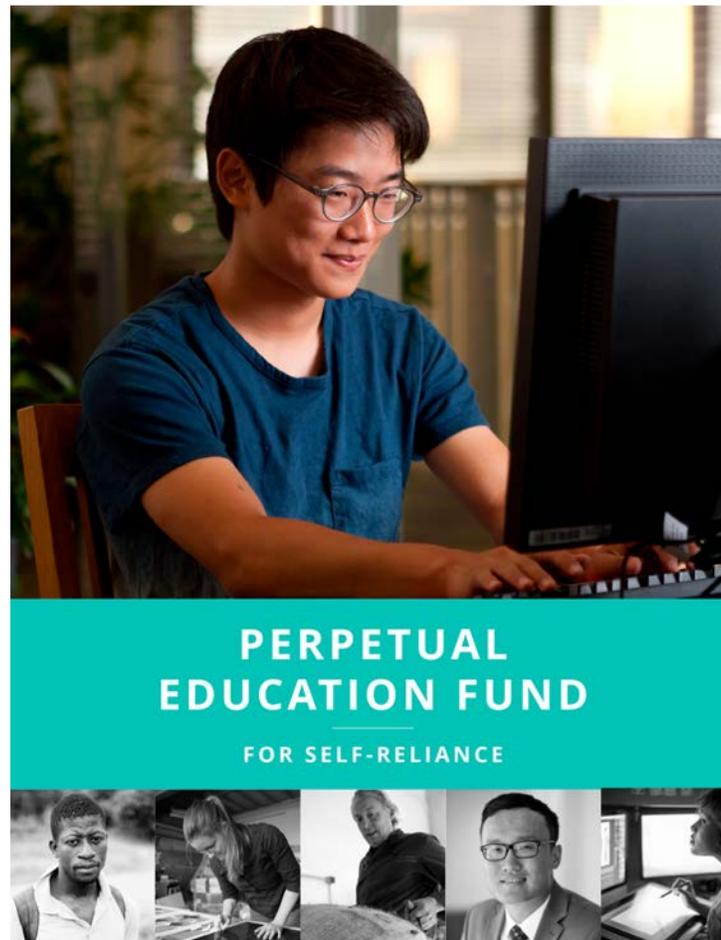


WHAT IS THE “PERPETUAL EDUCATION FUND FOR SELF-RELIANCE” LESSON?

The lesson:

- Teaches the responsibilities of a PEF loan recipient.
- Is required before applying for a PEF loan.
- Can be completed at the end of week 12 of the Education for Better Work group, or as a 13th week.
- Is found at pef.lds.org and in the Gospel Library app.

Tip: Stake or ward leaders can also use this lesson to remind members with existing PEF loans of the commitments they made when requesting a PEF loan.





WHAT KIND OF EDUCATION PROGRAM CAN I PAY FOR WITH A PEF LOAN?

PEF loans pay for education programs that:

- Are vocational or technical.
- Are less than two years of study.
- Teach skills that lead to jobs.
- Meet the guidelines of the PEF Approved List.





WHAT IS THE PEF APPROVED LIST?

The PEF Approved List:

- Includes schools and programs that teach skills that prepare students for work.
- Is based on skills and jobs that are in demand in the local area.
- Helps protect members from schools and programs that have not successfully prepared students for work or are more costly than necessary.

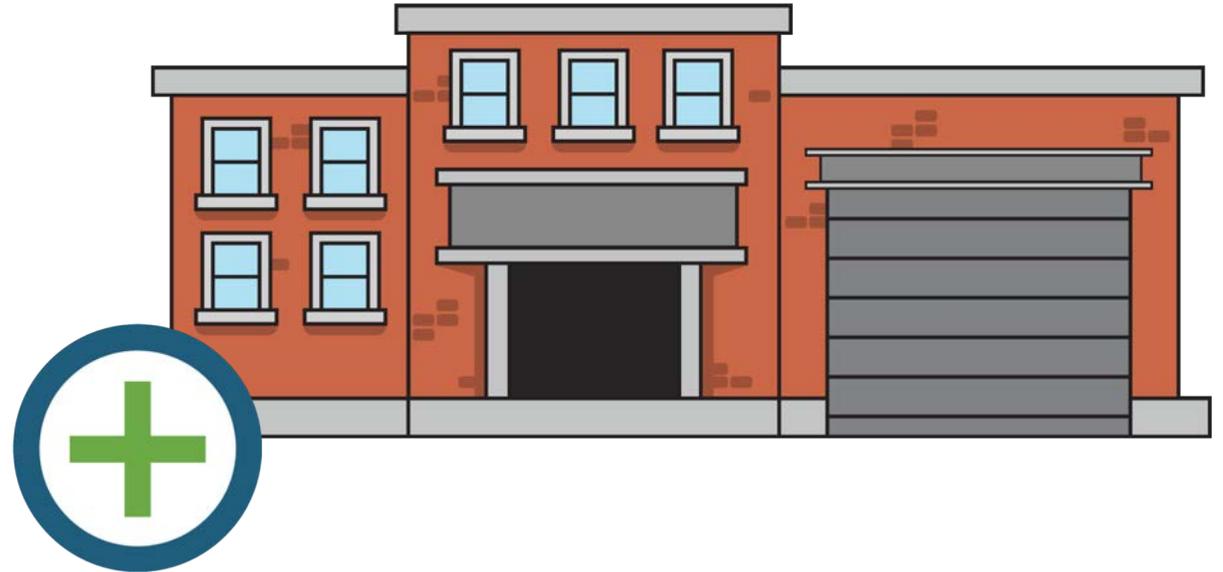




WHAT IF THE SCHOOL I WANT IS NOT ON THE PEF APPROVED LIST?

- When you apply for a PEF loan online, you can request that a school or program be added to the PEF Approved List.
- Use the information you found in your research during the Education for Better Work group.
- A PEF representative will review the school or program to see if it complies with PEF requirements.

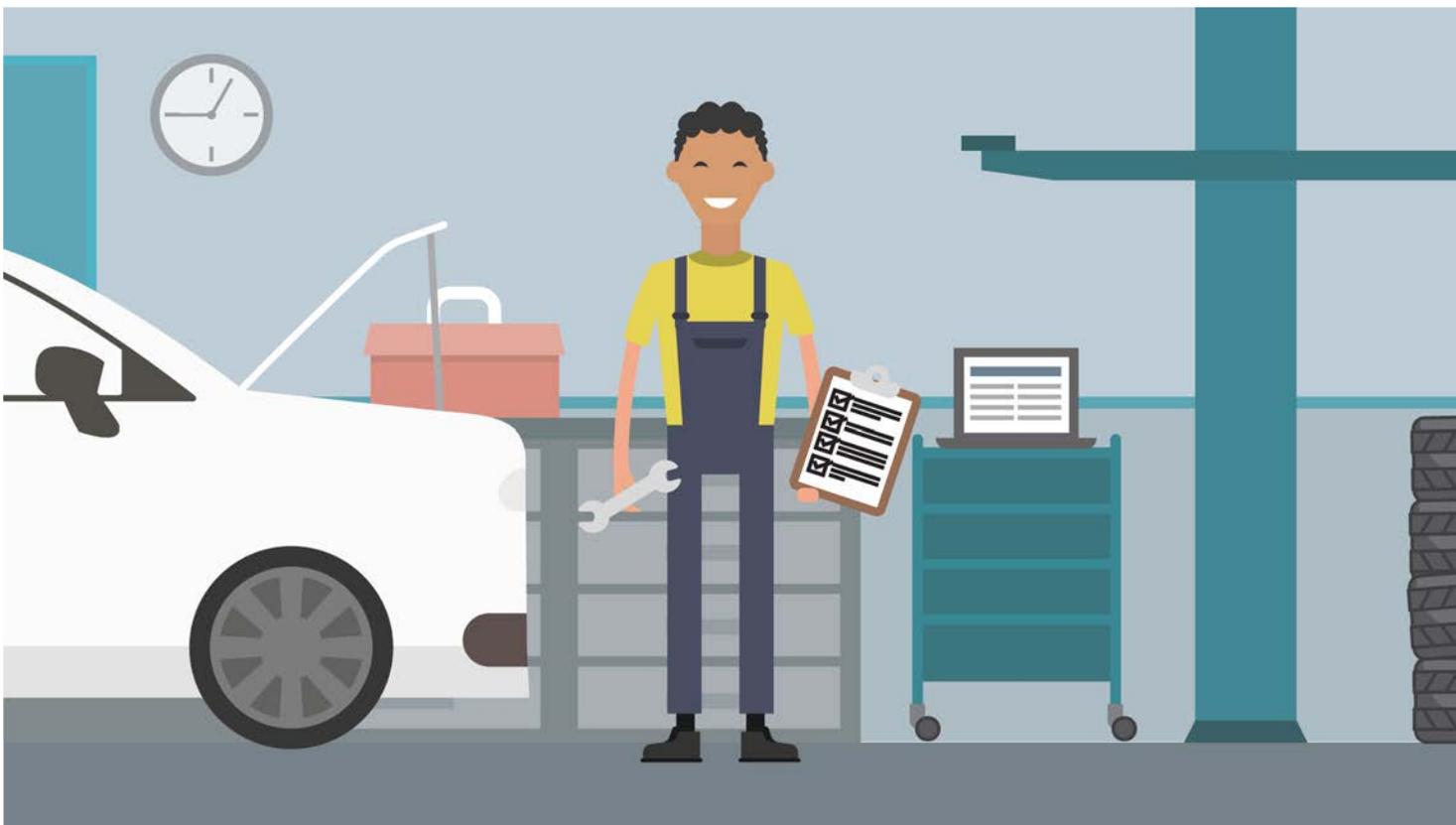
Tip: Be aware, this request may take several weeks and is not guaranteed to be approved.





WHY DOESN'T PEF GIVE LOANS FOR PROGRAMS THAT ARE OVER 24 MONTHS?

Shorter programs help you start working sooner in a better-paying job, often with less debt.



Tip: Many jobs that are in demand can be learned in a period of months, not years.



WHY DOESN'T PEF GIVE LOANS FOR BACHELOR'S OR MASTER'S DEGREES?

A short-term vocational or technical program can help a member in need quickly find work that improves his or her income with minimal debt.

Later, members can pay for their own higher education if that is their goal.





WHAT IF THE PROGRAM I WANT TO ENROLL IN IS NOT APPROVED?

Even though you won't receive a PEF loan, you can still enroll in any program you want. You'll just need to find other ways to pay for it, such as:



Family



Work/Savings



Grants/Scholarships

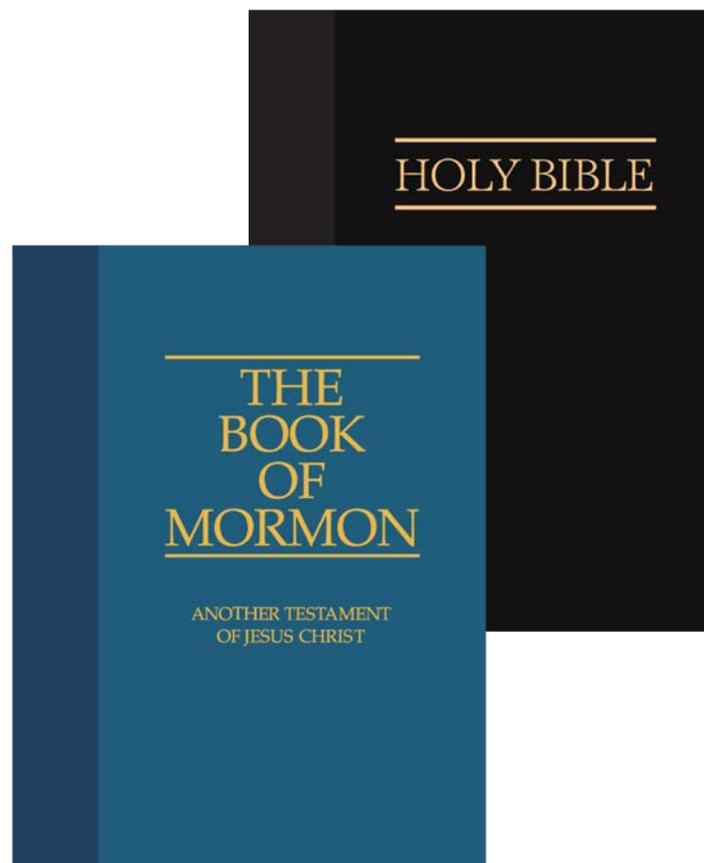


DO I NEED TO ATTEND INSTITUTE?

Yes, if you are between 18 and 30 years old and single, institute attendance is required while you are in school.

If you are older than 30 or married, you are encouraged to attend institute.

Tip: A stake institute class meets this requirement.





HOW DO I GET A PEF PRIESTHOOD ENDORSEMENT?

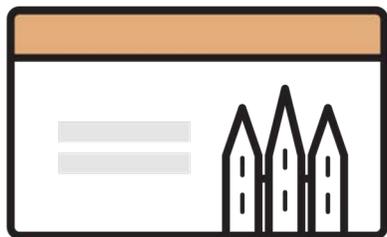
Ask to meet with your bishop for a PEF Priesthood Endorsement interview. Together, you will decide if you meet the qualifications for a PEF loan.





WHAT WILL THE BISHOP ASK ME IN THE PEF ENDORSEMENT INTERVIEW?

To see if you qualify for a PEF loan, your bishop will ask if you are:



1

Worthy—with a current temple recommend or limited-use recommend.



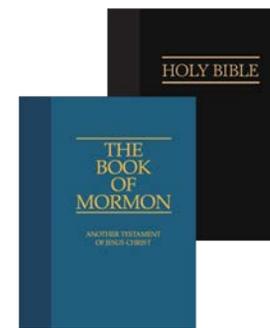
2

Needy—with a real financial need (a PEF loan should be the last option).



3

Determined—to finish the training, find work, become self-reliant, and repay the loan.



4

Attending institute if you are under 30 years of age and single.



HOW DO I REQUEST A PEF LOAN?

Request a PEF loan at pef.lds.org.

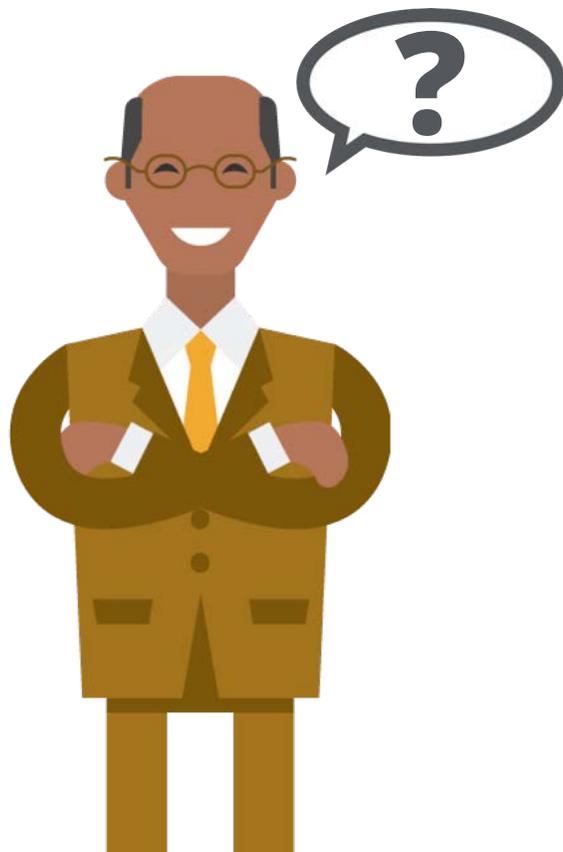
If you do not have an LDS Account, you can create one at ldsaccount.lds.org.

You can request a PEF loan after completing the Education for Better Work group and meeting with your bishop.



Important: Never “help” members by creating their LDS account for them, or by using their account to log in and request a PEF loan.

Common Questions Bishops and Branch Presidents Ask about PEF





WHERE DO I GET THE PEF PRIESTHOOD ENDORSEMENT FORM?

A bishop can find the PEF Endorsement Form online by logging in to his LDS Account, going to Leader and Clerk Resources (LCR), clicking the **Reports** menu, and clicking **PEF Endorsement Form** under Forms.

The screenshot displays the 'Leader and Clerk Resources' page. At the top, the Church of Jesus Christ of Latter-day Saints logo is visible. The main navigation bar includes 'Scriptures and Study', 'Families and Individuals', 'Share the Gospel', 'Inspiration and News', and 'Serve and Teach'. Below this, a secondary navigation bar features 'Membership', 'Organizations', 'Reports', 'Ministering', 'Finance', 'Applications', 'Other', and 'Help'. The 'Reports' menu is highlighted with a yellow box. A dropdown menu is open under 'Reports', showing categories: 'REPORTS', 'FORMS', 'CHURCH EDUCATIONAL SYSTEM', and 'TEMPLE RECOMMENDATIONS'. Under the 'FORMS' category, 'PEF Endorsement Form' is highlighted with a yellow box. Other items in the 'FORMS' list include 'Attendance Rolls', 'New and Returning Member Progress', 'Officers Sustained', 'Ordinance Record Forms', and 'Recommend to Perform an Ordinance'. The 'CERTIFICATES' section includes 'Print Certificates'. On the right side of the page, there are links for 'Worldwide - English' and 'My Account and Ward', and a search bar for 'Search Church sites'.



WHAT IS THE PEF PARTICIPANTS REPORT?

The PEF Participants Report:

- Is intended for bishops and specialists.
- Shows basic information such as the participant's program and school, and whether he or she has graduated.
- Shows whether the participant is current on his or her loan payments. No specific loan amounts are shown. (Bishops are not debt collectors.)
- Helps leaders identify and minister to participants who are having challenges with school, work, and self-reliance.

THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS | Leader and Clerk Resources

Worldwide - English | My Account and Ward

Scriptures and Study | Families and Individuals | Share the Gospel | Inspiration and News | Serve and Teach | Search Church sites

Membership | Organizations | Reports | Ministering | Finance | Applications | Other | Help

Find Individuals and Pages

PEF Participants

This is a list of the members in your unit who have participated in the PEF loan program. This information is to assist priesthood leaders in providing support, encouragement, and guidance. We encourage leaders to review this list regularly and offer guidance to the members who are not continuing in school, have not graduated, or are not current on their PEF loan as they may be facing challenges completing their education and becoming self-reliant. The self-reliance committee and self-reliance specialists can work with these members under the direction of priesthood leaders. PEF participants may contact the PEF Support Center for help of any type, including when facing challenges repaying their loan.

Search [] Options [v] Show [v]

NAME	SCHOOL STATUS	RENEWAL DATE	GRADUATION DATE	PAYMENT STATUS	CURRENT UNIT
Adair, James, PEF	In School		28 Jun 2019	Not Current	New Town 2nd Ward (2001-04)
Adair, James, PEF	In School		8 Nov 2021	Current	Troy 2nd Ward (2001-05)
Adair, James, PEF	Graduated		5 May 2017	Current	Troy 2nd Ward (2001-05)
Adair, James	In School		19 Dec 2019	Current	Troy 2nd Ward (2001-05)
Adair, James	In School		1 Sep 2021	Current	Troy 2nd Ward (2001-05)
Adair, James	In School	14 Feb 2019		Current	Troy 2nd Ward (2001-05)
Adair, James	Graduated		1 Aug 2014	Current	Troy 2nd Ward (2001-05)
Adair, James	Graduated		28 Sep 2012	Current	Troy 2nd Ward (2001-05)
Adair, James	Graduated		31 May 2018	Current	Troy 2nd Ward (2001-05)
Adair, James	In School		1 May 2019	Not Current	Troy 2nd Ward (2001-05)
Adair, James	In School		1 Mar 2019	Current	Troy 2nd Ward (2001-05)

Tip: Bishops can encourage members to attend an appropriate self-reliance group or other job search groups.



WHERE DO I FIND THE PEF PARTICIPANTS REPORT?

The PEF Participants Report is online in Leader and Clerk Resources (LCR) in the Reports menu.

The screenshot displays the Leader and Clerk Resources (LCR) website interface. At the top, the logo for 'THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS' is visible on the left, and 'Leader and Clerk Resources' is centered. On the right, there are links for 'Worldwide - English' and 'My Account and Ward'. Below the header is a navigation bar with categories: 'Scriptures and Study', 'Families and Individuals', 'Share the Gospel', 'Inspiration and News', and 'Serve and Teach'. A search bar labeled 'Search Church sites' is on the right. The main navigation menu includes 'Membership', 'Organizations', 'Reports', 'Ministering', 'Finance', 'Applications', 'Other', and 'Help'. The 'Reports' menu is expanded, showing a grid of options. The 'PEF Participants' option is highlighted with a yellow box. Other options in the 'REPORTS' section include 'Action and Interview List', 'Adult Member Self-Reliance', 'Birthday List', 'Create a Report', 'Family History Activity Report', 'Key Indicators', and 'Member List'. Other sections include 'FORMS' (Attendance Rolls, New and Returning Member Progress, Officers Sustained, Ordinance Record Forms, PEF Endorsement Form, Recommend to Perform an Ordinance) and 'CERTIFICATES' (Print Certificates). On the right side of the expanded menu, there are sections for 'CHURCH EDUCATIONAL SYSTEM' (Seminary Enrollment, Quarterly Attendance) and 'TEMPLE RECOMMENDS' (Not Endowed, Temple Recommend Status, Without Recommend, Youth Recommend Status). A sidebar on the left shows 'Comm...', 'Confident...', 'Photos to...', 'Official C...', 'Handbook', and 'Units'. A search bar is also present in the sidebar.



WHAT ADDITIONAL SUPPORT IS AVAILABLE?

pef.lds.org/help provides participants with additional support, such as:

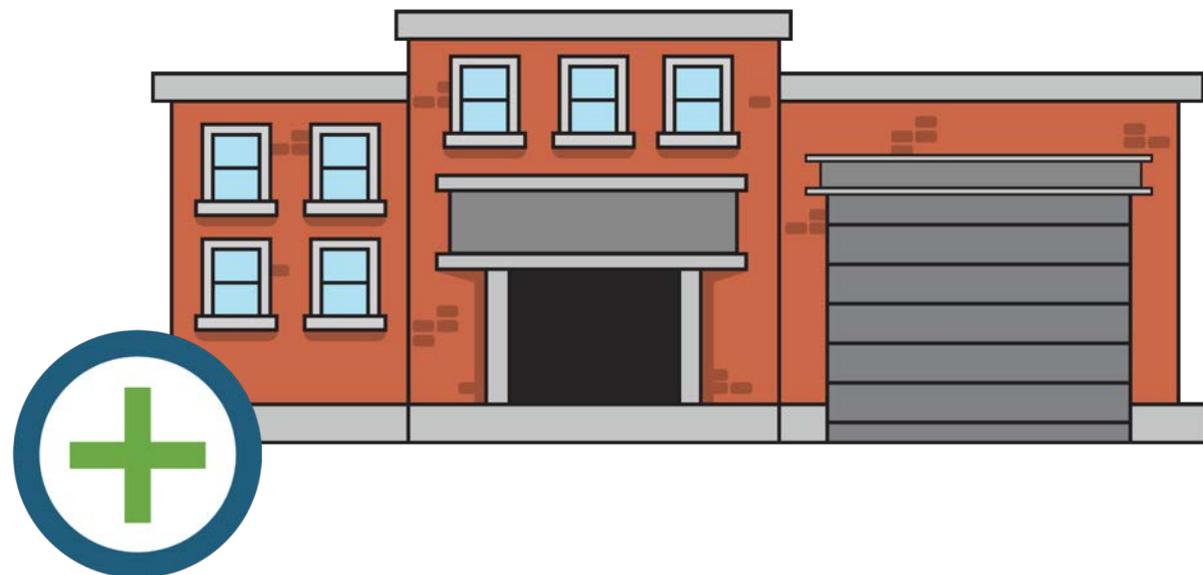
- Instructions on how to make a PEF payment.
- Temporary monthly payment adjustments.
- Payment deferments for missions, illness, further schooling, unemployment, and so forth.





CAN A BISHOP ASK THAT A SCHOOL OR PROGRAM BE ADDED TO THE APPROVED LIST?

- Bishops, like any other Church member, may suggest the addition of a school or program to the PEF Approved List.
- The local self-reliance manager will investigate whether or not the school or program meets PEF's requirements. After the manager makes the request, the school or program will also be reviewed and approved by PEF staff.





WHAT CRITERIA ARE CONSIDERED WHEN ADDING A SCHOOL TO THE PEF APPROVED LIST?

Schools and training programs must:

- Successfully prepare students with skills that are in demand locally.
- Teach technical or vocational skills.
- Be completed in 24 months or less.
- Have a reasonable price and value compared to other local options.
- Have at least one previous graduating class.
- Have at least 20 graduates that are not PEF students.
- Not be owned by a member of the Church, unless approved by the PEF Executive Committee at Church headquarters.
- Be accredited by a governing body, if required.
- Have positive experiences reported by past PEF participants, if applicable.



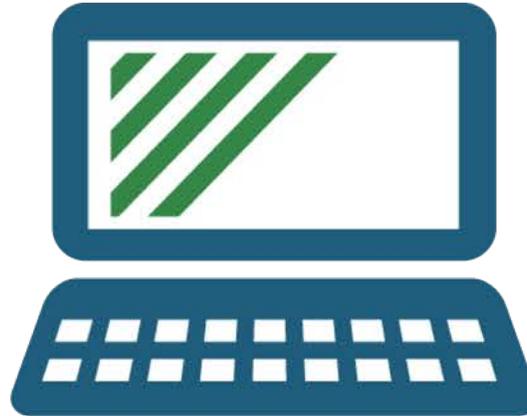
Tip: For a complete list of requirements, contact a Self-Reliance manager.

LEARN MORE

If you, a member, or a bishop would like to learn more about PEF loans, here are resources:



[The Perpetual Education Fund Today video](#)



pef.lds.org



Your local self-reliance manager

CONGRATULATIONS

You have completed Module 1: Helping Members and Leaders During the Perpetual Education Fund Loan Application Process.

Please move on to Module 2: Supporting Members as They Complete Training and Repay Loans.

Thank you for all you do to help others achieve self-reliance!



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