

SELF-RELIANCE SPECIALIST TRAINING

Module 2:
**Supporting Members as They
Complete Training and
Begin Work**



WELCOME!

In Module 1, you learned how to help members apply for a Perpetual Education Fund (PEF) loan. In this module, you will learn how to guide members to become self-reliant as they:



1. Complete their training.



2. Start a better job.

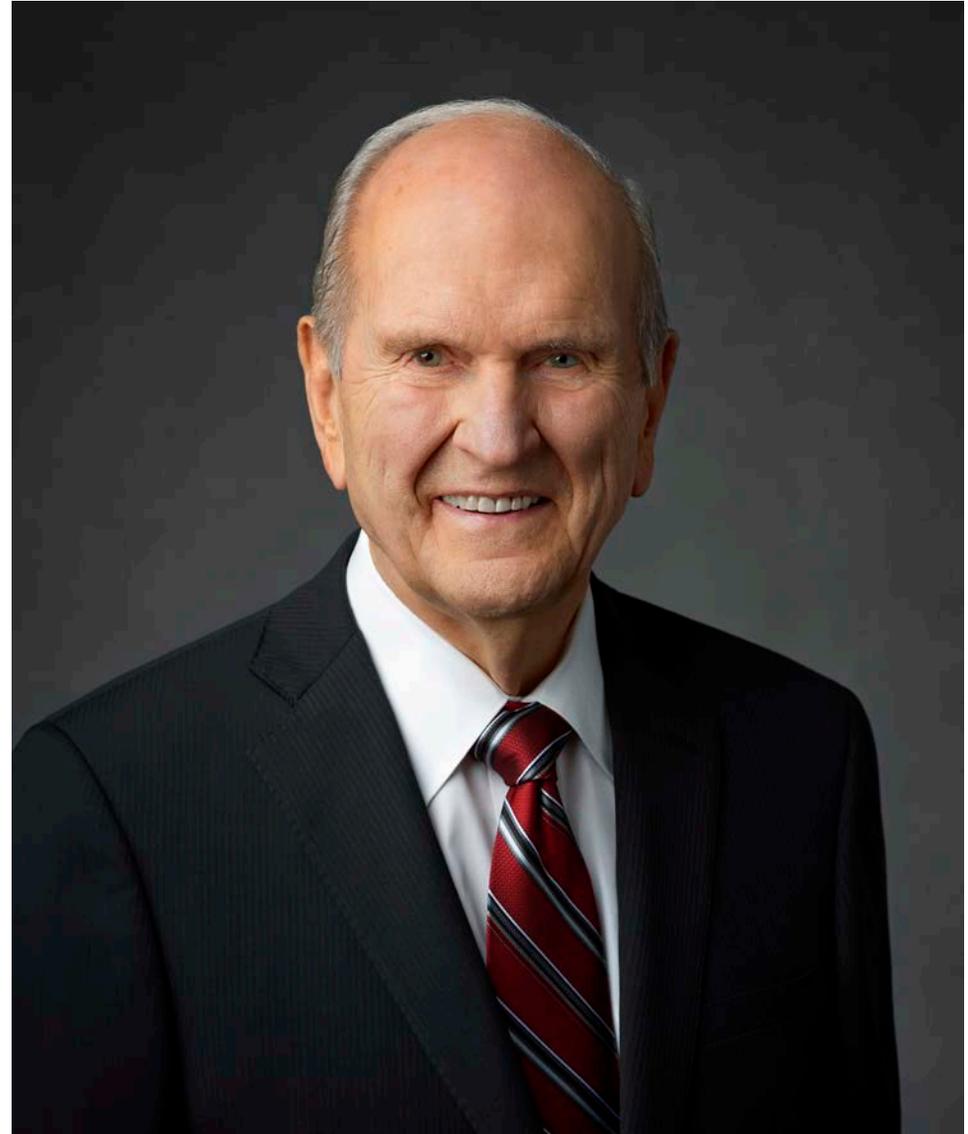


3. Keep their commitments.

YOUR WORK IS ALL ABOUT MINISTERING

“We will minister in His name, with His power and authority, and with His loving-kindness.”

Russell M. Nelson, "Ministering with the Power and Authority of God," *Ensign* or *Liahona*, May 2018, 69



AFTER A MEMBER APPLIES FOR A PEF LOAN, WHAT ARE THE NEXT STEPS THEY SHOULD TAKE?

5

Request disbursement(s) and make small monthly payment.

6

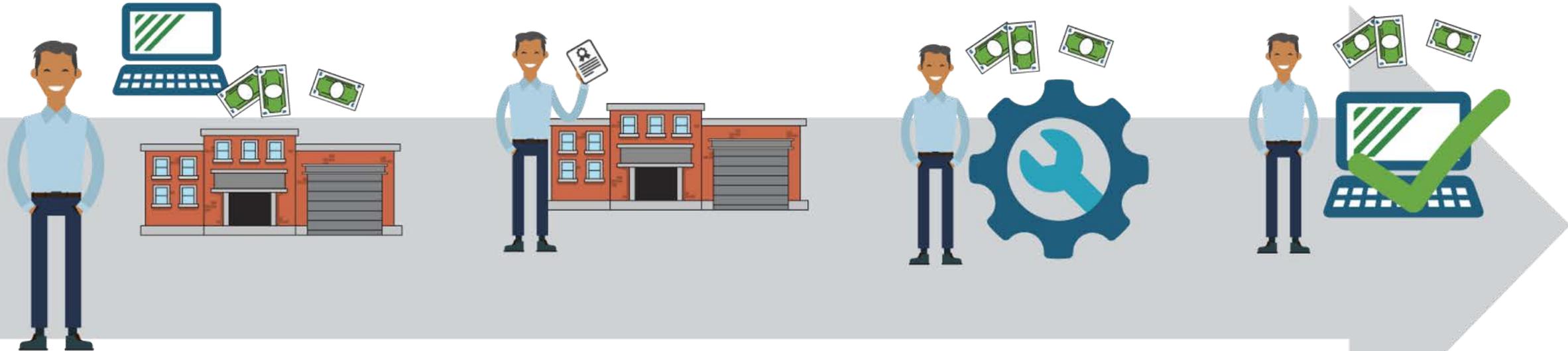
Complete training.

7

Begin working.

8

Keep commitments by paying back PEF loan.



Tip: Check your disbursement and payment instructions at pef.lds.org.

AS A SPECIALIST, HOW CAN I HELP A MEMBER THROUGH THESE STEPS?

5

Answer loan repayment questions; direct the member to pef.lds.org/help.

6

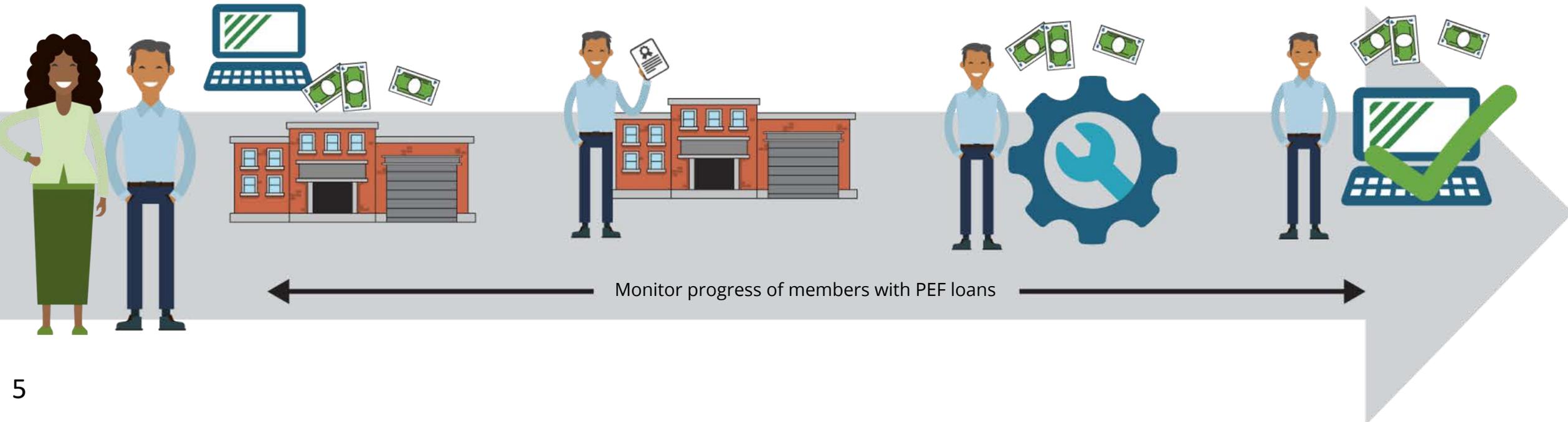
Encourage the member to graduate; congratulate them when they finish.

7

Help the member find a job or start a business.

8

Encourage the member to honor their commitments.



1. HELPING MEMBERS COMPLETE THEIR TRAINING

Sometimes, members struggle in their training. Encourage them to focus, have faith, and finish.



1. Complete their training.



2. Start a better job.



3. Keep their commitments.

ADDITIONAL SCHOOL DISBURSEMENTS (PAYMENTS)

The first disbursement was made to the school when the member's PEF loan application was accepted. Depending on the program, more disbursements may be necessary.

Remind the member they should go to pef.lds.org to ask for a disbursement at least one month prior to needing to pay the school.

They will need additional documents from the school, possibly a new priesthood endorsement, and their account must be current with the monthly loan repayments.

If they have questions, they can find answers and help at pef.lds.org/help.

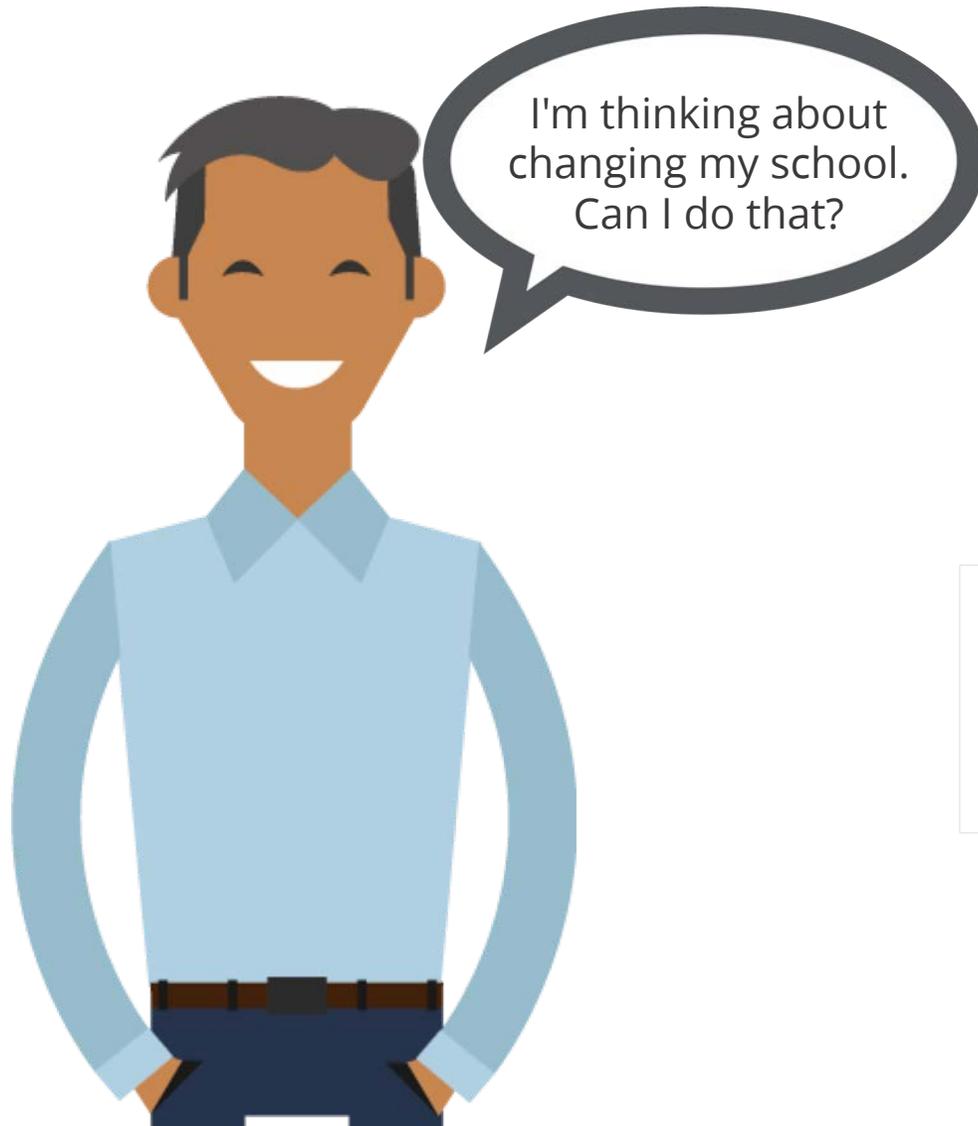


DISBURSEMENT INFORMATION

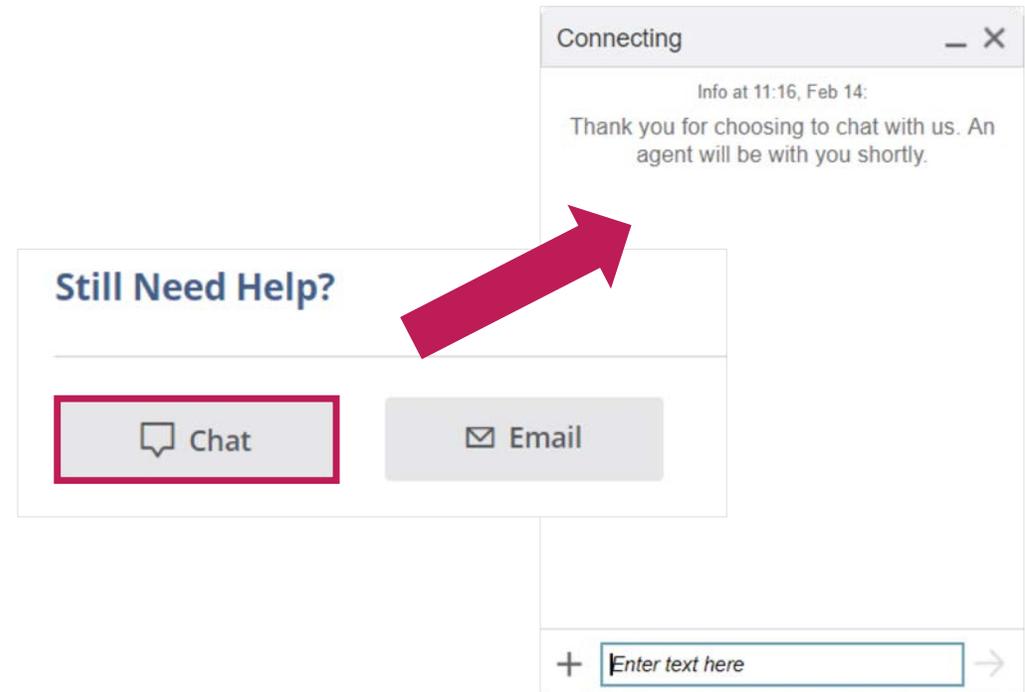


Members can look up the answer to this question themselves at pef.lds.org. They can also check their loan status and read answers to common questions.

COMMON QUESTIONS



Members can find answers to questions like this at pef.lds.org/help, which offers resources such as common questions, information on various topics, and a chat support option.



2. ENCOURAGING MEMBERS TO START WORK

One of the most important things you can do as a specialist is to encourage members to begin working as soon as possible after completing their training.



1. Complete their training.



2. Start a better job.



3. Keep their commitments.

SELF-RELIANCE GROUPS

One way to help members find work after finishing their training is to encourage them to join a self-reliance group. There are two groups that could help them find work:

- Finding a Better Job
- Starting and Growing My Business



HOW WILL ATTENDING ANOTHER SELF-RELIANCE GROUP HELP ME?

The First Presidency has promised the following blessings to self-reliance group participants:

“We invite you to diligently study and apply these principles and teach them to your family members. As you do so, your life will be blessed. You will learn how to act on your path toward greater self-reliance. You will be blessed with greater hope, peace, and progress.”

First Presidency letter, in *My Foundation: Principles, Skills, Habits* [2014], 2



OTHER RESOURCES FOR FINDING WORK

In addition to attending a self-reliance group, you can refer members to:

- Your local self-reliance manager.
- Counselors and other resources at the school where the member studied.
- The member's local church leaders, such as elders quorum and Relief Society leaders, as well as the bishopric or branch presidency.



MONEY MANAGEMENT

As members begin working and earning more money, some may not be accustomed to having a higher amount of money to manage.

The Personal Finances self-reliance group can help them better manage their income. Remind them how important it is to manage their money well, and encourage them to join the group.



3. ENCOURAGING MEMBERS TO KEEP THEIR COMMITMENTS

Encourage members to keep their commitments and repay their loans.



1. Complete their training.



2. Start a better job.



3. Keep their commitments.

BE BLESSED, THEN BLESS OTHERS

Remind members that when they repay their loans, they will be blessed, and they will bless the lives of others. President Hinckley said:

“They will repay their loans to make it possible for others to be blessed as they have been blessed. . . . When they do so, they will enjoy a wonderful sense of freedom because they have improved their lives not through a grant or gift, but through borrowing and then repaying. They can hold their heads high in a spirit of independence. The likelihood of their remaining faithful and active throughout their lives will be very high.”

Gordon B. Hinckley, “The Perpetual Education Fund,” *Ensign*, Apr. 2001, 52



PAYMENT INSTRUCTIONS

One of the most frequent questions you may be asked is “How do I make a loan payment?”

To help them keep their commitments, direct members to the payment instructions found at pef.lds.org.



HELPING MEMBERS WHO STRUGGLE TO REPAY THEIR LOAN

Sometimes, members struggle to make payments or haven't made a payment in a long time. Be sympathetic.

- Let them know that you care about them and will guide them in their search for better work.
- Let them know there are many options to help them manage their loan and keep their commitments through pef.lds.org/help.
- Help local leaders understand that fast offerings should never be used to help members make their PEF loan payments. There are other solutions that can help members who struggle to pay their PEF loans, such as temporary loan payment amount adjustments. Have them log in to their PEF account to contact PEF support.



UNDERSTAND, EMPATHIZE, AND MINISTER

If you remember only one thing from this training, let it be this:

It's tempting to judge or criticize a member who isn't repaying a loan. You might be right and they could do better. However, be careful not to offend them. This could drive them away from Church activity. Always seek to understand, empathize, and minister.



THE PEF PARTICIPANTS REPORT

You can monitor and support the progress of members by using the PEF Participants Report.

The report shows:

- Who has a loan.
- If they are current in payments.
- If they have graduated.
- Other information.



USING THE PEF PARTICIPANTS REPORT

You can use information in the PEF Participants Report to:

- Be aware of members' progress.
- Recognize successes.
- Identify challenges.
- Work with members' priesthood leaders.
- Minister to members.



WHERE DO I FIND THE PEF PARTICIPANTS REPORT?

The PEF Participants Report can be found on the Church's website in [Leader and Clerk Resources](#) (LCR) in the Reports menu.

For step-by-step instructions on how to log into your LDS Account and find this report on LCR, see the **Appendix** at the end of this course.

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

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

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

REPORTS	FORMS	CHURCH EDUCATIONAL SYSTEM
Action and Interview List	Attendance Rolls	Seminary Enrollment
Adult Member Self-Reliance	New and Returning Member Progress	Quarterly Attendance
Birthday List	Officers Sustained	TEMPLE RECOMMENDS
Create a Report	Ordinance Record Forms	Not Endowed
Family History Activity Report	Recommend to Perform an Ordinance	Temple Recommend Status
Individuals Requesting Employment Help		Without Recommend
Key Indicators	CERTIFICATES	Youth Recommend Status
Member List	Print Certificates	
Members Moved In		
Members Moved Out		
Membership Audit		
Missionary Progress Record		
New Member		
PEF Participants		
Quarterly Report		
Record-Keeping Status		
Unit Statistics		
Welfare Assistance Provided		

THE PEF PARTICIPANTS REPORT: GRADUATION DATE

In the PEF Participants Report, if a member's graduation date is red, it means they have passed the projected graduation date they entered on their loan application. Encourage the member to update their information or go to pef.lds.org to confirm they finished their training.

If they haven't completed their training, encourage them to do so. If they have a difficult situation that doesn't allow them to continue their studies and/or repay their loan, help is available. Visit pef.lds.org/help. They can also join a self-reliance group such as Starting and Growing My Business, or they can repeat Education for Better Work.

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

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.

NAME	SCHOOL STATUS	RENEWAL DATE	GRADUATION DATE	PAYMENT STATUS	CURRENT UNIT
ADDI, HELEN PEREZ	In School		28 Jun 2019	Not Current	New Team - 2nd Ward (2017-18)
ADDI, HELEN PEREZ	In School		8 Nov 2021	Current	Teaneck Ward (2017-18)
ADDI, HELEN PEREZ	Graduated		5 May 2017	Current	Teaneck Ward (2017-18)
ADDI, HELEN PEREZ	In School		19 Dec 2019	Current	Teaneck Ward (2017-18)
ADDI, HELEN PEREZ	In School		1 Sep 2021	Current	Teaneck Ward (2017-18)
ADDI, HELEN PEREZ	In School		14 Feb 2019	Current	Midvale Ward (2016-17)
ADDI, HELEN PEREZ	Graduated		1 Aug 2014	Current	Midvale Ward (2016-17)
ADDI, HELEN PEREZ	Graduated		28 Sep 2012	Current	Northridge Ward (2016-17)
ADDI, HELEN PEREZ	Graduated		31 May 2018	Current	Northridge Ward (2016-17)
ADDI, HELEN PEREZ	In School		1 May 2019	Not Current	Northridge Ward (2016-17)
ADDI, HELEN PEREZ	In School		1 Mar 2019	Current	Northridge Ward (2016-17)

THE PEF PARTICIPANTS REPORT: CUSTOMIZING THE REPORT

If you have a lot of PEF participants, you may find the report easier to read if you sort and filter the information.

The screenshot shows the 'PEF Participants' report interface. At the top, there is a navigation bar with 'Leader and Clerk Resources' and a search bar. Below this is a secondary navigation bar with various menu items like 'Membership', 'Organizations', 'Reports', etc. The main content area features a title 'PEF Participants' and a 'Print' button. A descriptive paragraph explains the purpose of the report. Below the text is a search bar and two dropdown menus labeled 'Options' and 'Show'. The core of the report is a table with the following columns: NAME, SCHOOL STATUS, RENEWAL DATE, GRADUATION DATE, PAYMENT STATUS, and CURRENT UNIT. The table lists 12 participants with their respective details.

NAME	SCHOOL STATUS	RENEWAL DATE	GRADUATION DATE	PAYMENT STATUS	CURRENT UNIT
Allen, David, Prince	In School		28 Jun 2019	Not Current	New York 2nd Ward (201146)
Allen, Ian, Ian, Ian	In School		8 Nov 2021	Current	Texas Ward (201107)
Anderson, Andrew, Andrew	Graduated		5 May 2017	Current	Texas Ward (201107)
Anderson, Steven	In School		19 Dec 2019	Current	Texas Ward (201107)
Angus, William, William	In School		1 Sep 2021	Current	Utah Ward (201004)
Ashworth, John, John	In School		14 Feb 2019	Current	Utah Ward (201004)
Ashworth, Thomas, Thomas	Graduated		1 Aug 2014	Current	Utah Ward (201004)
Atkins, George	Graduated		28 Sep 2012	Current	Northridge Ward (201004)
Atkins, George, George	Graduated		31 May 2018	Current	Utah Ward (201004)
Atkins, Joseph, Joseph	In School		1 May 2019	Not Current	Northridge Ward (201004)
Atkins, Joseph	In School		1 Mar 2019	Current	Northridge Ward (201004)

CHECK YOUR UNDERSTANDING

Let's practice using what you have learned. See if you can answer these six common questions that you might be asked.





THE TRAINING IS HARDER THAN I EXPECTED. I'M DISCOURAGED AND WANT TO QUIT. WHAT SHOULD I DO?

What is the best response to this question?

- A. "You should quit."
- B. "How can I best support you?"
- C. "If you quit the training program early, all PEF Loan payments are due immediately."
- D. "It's sort of your fault. You could have chosen easier training."



THE TRAINING IS HARDER THAN I EXPECTED. I'M DISCOURAGED AND WANT TO QUIT. WHAT SHOULD I DO?

What is the best response to this question?

A. "You should quit."

This is not the best answer. In most situations, you should support members and encourage them to finish their training

B. "How can I best support you?"



This is the best answer. When someone gets discouraged and feels like quitting, often all they need is someone to encourage them. Get to know each person and learn how you can best support and encourage them.

C. "If you quit the training program early, all PEF Loan payments are due immediately."

This is not the best answer because this statement is not true. Not all PEF loan payments are due immediately upon leaving a training program. The payments are still due, but over time.

D. "It's sort of your fault. You could have chosen easier training."

This is not the best answer because the easiest training may not lead to a job that helps members become self-reliant



I FINISHED THE TRAINING OVER A MONTH AGO, BUT I HAVEN'T FOUND A JOB. WHAT SHOULD I DO?

What is the best response to this question?

- A. "It sounds like the training was a waste of your time. You should get the money back that you paid to PEF."
- B. "Be patient and let the employers come to you."
- C. "You should have chosen a training program that guaranteed a job on completion."
- D. "The 'Find a Better Job' or 'Starting and Growing My Business' self-reliance groups can help you start working."



I FINISHED THE TRAINING OVER A MONTH AGO, BUT I HAVEN'T FOUND A JOB. WHAT SHOULD I DO?

What is the best response to this question?

A. "It sounds like the training was a waste of your time. You should get the money back that you paid to PEF."

This is not the best answer because a loan refund is not an option for a member who cannot find better work.

B. "Be patient and let the employers come to you."

This is not the best answer. Members need to actively seek jobs rather than wait for employers to come to them.

C. "You should have chosen a training program that guaranteed a job on completion."

This is not the best answer because most training programs don't guarantee a job on completion. Members must actively seek jobs.

D. "The 'Find a Better Job' or 'Starting and Growing My Business' self-reliance groups can help you start working."



This is the best answer. The "Find a Better Job" or "Starting and Growing My Business" self-reliance groups can help members start working. Encourage them to join.



A MEMBER LOST HER JOB AND CAN'T MAKE PEF LOAN PAYMENTS ANYMORE. HOW CAN I HELP HER?

What is the best response to this question?

- A. "Use fast-offering money to make her PEF loan payments until she can start paying them again."
- B. "Let her know that payment adjustments may be available. Have her log in to her PEF account to contact PEF support."
- C. "Tell her to stop making payments."
- D. "Put pressure on her to make the payments."



A MEMBER LOST HER JOB AND CAN'T MAKE PEF LOAN PAYMENTS ANYMORE. HOW CAN I HELP HER?

What is the best response to this question?

A. "Use fast-offering money to make her PEF loan payments until she can start paying them again."

This is not the best answer. Bishops should not use fast-offering funds to pay for PEF loans.

B. "Let her know that payment adjustments may be available. Have her log in to her PEF account to contact PEF support."



This is the best answer. Payment adjustments may be available. Have them log in to their PEF account to contact PEF support.

C. "Tell her to stop making payments."

This is not the best answer. Let members know that payment adjustments may be available. Have them log in to their PEF account to contact PEF support.

D. "Put pressure on her to make the payments."

This is not the best answer. Priesthood leaders should not put pressure on members to make loan payments.



I'M HAVING A HARD TIME PAYING OFF MY PEF LOAN. DO I REALLY HAVE TO FINISH PAYING IT BACK? I'M SURE THE CHURCH CAN PAY THE REST.

What is the best response to this question?

- A. "You need to keep your commitment to repay the loan. Integrity is important."
- B. "Just pay what you can. The Church will pay the rest."
- C. "If I were you, I would only pay for as much as you feel the training was worth."
- D. "If you don't repay the loan, you won't be welcome at church anymore."



I'M HAVING A HARD TIME PAYING OFF MY PEF LOAN. DO I REALLY HAVE TO FINISH PAYING IT BACK? I'M SURE THE CHURCH CAN PAY THE REST.

What is the best response to this question?

A. "You need to keep your commitment to repay the loan. Integrity is important."



This is the best answer. Encourage members to keep their commitment to repay the loan. Integrity is important. Also, there are promised blessings for repaying your loan, and your repayment allows others to receive loans. Try to understand, empathize, and then minister when discussing loan repayment.

B. "Just pay what you can. The Church will pay the rest."

This is not the best answer. Members need to repay the loan, just as they would if the loan were from a bank.

C. "If I were you, I would only pay for as much as you feel the training was worth."

This is not the best answer. Members don't have the option of paying what they think the training is worth.

D. "If you don't repay the loan, you won't be welcome at church anymore."

This is not the best answer. Members are **always** welcome at church and shouldn't be treated poorly, even if they struggle to keep their commitments.



HOW DO I MAKE PEF LOAN PAYMENTS?

What is the best response to this question?

- A. "Take the money to the self-reliance center."
- B. "Send money to the area office."
- C. "Pay your loan with your tithing offering."
- D. "Log in to pef.lds.org and follow the payment instructions."



HOW DO I MAKE PEF LOAN PAYMENTS?

What is the best response to this question?

A. "Take the money to the self-reliance center."

This is not the best answer. Members do not take money to the self-reliance center.

B. "Send money to the area office."

This is not the best answer. Members do not send money to the area office.

C. "Pay your loan with your tithing offering."

This is not the best answer. Members do not make loan payments with tithing offerings.

D. "Log in to pef.lds.org and follow the payment instructions."



This is the best answer. Members log in to pef.lds.org and follow the payment instructions.



HOW DOES PEF PAY MY SCHOOL? HOW CAN I CHECK TO SEE IF MY SCHOOL HAS BEEN PAID?

What is the best response to this question?

- A. “Disbursements are sent to your school at the beginning of each month. Call the self-reliance manager regularly to find out when your school has been paid.”
- B. “Your school sends a bill to PEF. You will have to call the school to see if it has been paid.”
- C. “Your ward clerk sends payments to your school. Check with your ward clerk to find out when your school has been paid.”
- D. “You log in to your PEF account at pef.lds.org and request a disbursement to your school. From your PEF account, you can also see if your school has been paid.”



HOW DOES PEF PAY MY SCHOOL? HOW CAN I CHECK TO SEE IF MY SCHOOL HAS BEEN PAID?

What is the best response to this question?

- A. “Disbursements are sent to your school at the beginning of each month. Call the self-reliance manager regularly to find out when your school has been paid.”
- B. “Your school sends a bill to PEF. You will have to call the school to see if it has been paid.”
- C. “Your ward clerk sends payments to your school. Check with your ward clerk to find out when your school has been paid.”
- D. “You log in to your PEF account at pef.lds.org and request a disbursement to your school. From your PEF account, you can also see if your school has been paid.”

This is not the best answer. Disbursements are not sent automatically. Members should not call the self-reliance manager.

This is not the best answer. Schools do not send bills to PEF.

This is not the best answer. Ward clerks are not involved with PEF payments.



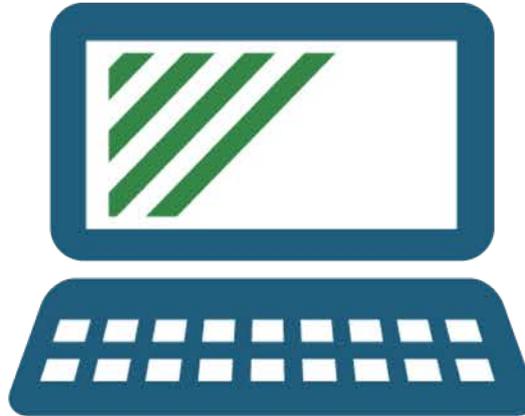
This is the best answer. Members log in to their PEF account at pef.lds.org and request a disbursement. They also log in there to see if the money has been sent. They should also check with their school to make sure it has received payment.

LEARN MORE

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



Watch [The Perpetual Education Fund Today](#) video



Visit pef.lds.org



Your local self-reliance manager

CONGRATULATIONS

You have completed Module 2: Supporting Members as They Complete Training and Begin Work.

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

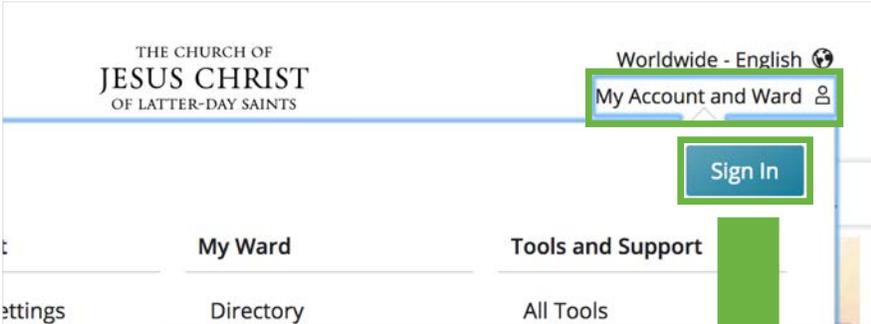


APPENDIX — ACCESSING THE PEF PARTICIPANTS REPORT

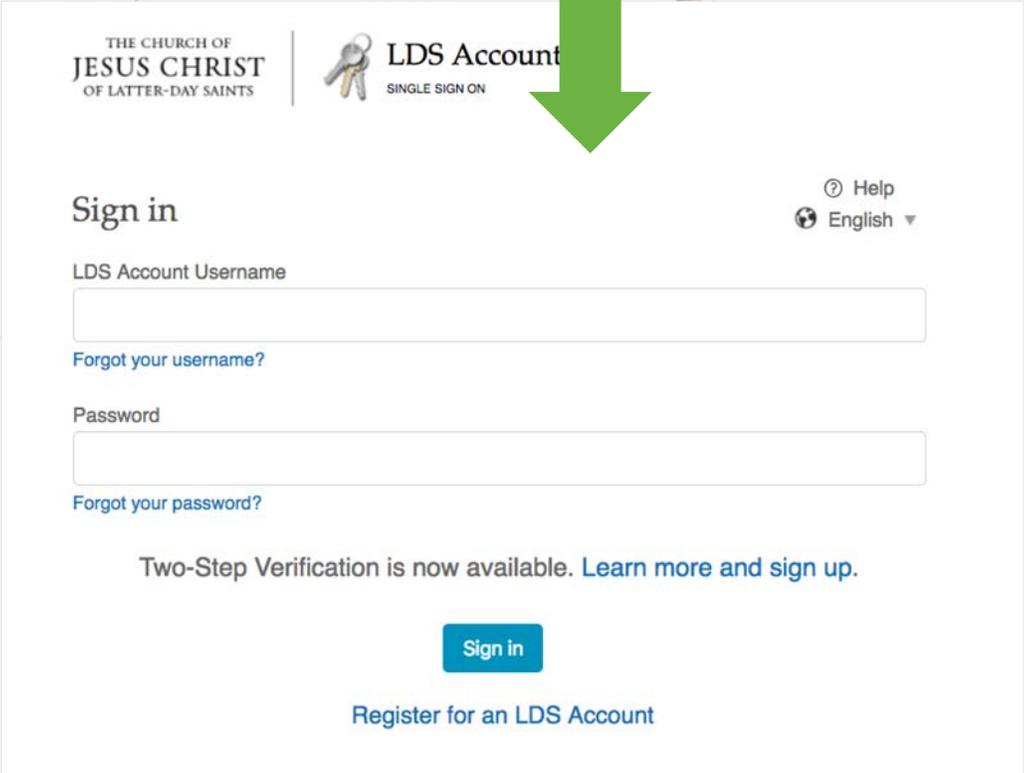
Step 1: Access your LDS Account

To access the PEF Report, follow these steps.

1. In a web browser, go to **LDS.org**.
2. Click **My Account and Ward**.
3. Click **Sign In**.
4. Sign in to your account.
 - If you don't have an account, create one.



The screenshot shows the top navigation bar of the LDS.org website. The header includes the church logo and the text "THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS". On the right, there is a language selector set to "Worldwide - English" and a "My Account and Ward" menu item. Below the header, there are navigation tabs for "My Ward" and "Tools and Support". A green box highlights the "My Account and Ward" menu item, and a green arrow points down to the "Sign In" button in the "Tools and Support" section.



The screenshot shows the "Sign in" page on the LDS.org website. The page features the church logo and the text "THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS" on the left, and the "LDS Account SINGLE SIGN ON" logo on the right. The main heading is "Sign in". Below the heading, there are two input fields: "LDS Account Username" and "Password". Each field has a "Forgot your [username/password]?" link below it. At the bottom of the page, there is a "Sign in" button and a link to "Register for an LDS Account". A green arrow from the previous screenshot points to the "Sign in" button.

APPENDIX — ACCESSING THE PEF PARTICIPANTS REPORT

Step 2: Access Leader and Clerk Resources

5. Click **My Account and Ward** again.
6. Click **Leader and Clerk Resources**.

The screenshot shows the top navigation area of the Church of Jesus Christ of Latter-day Saints website. The header includes the church name and a language selector set to 'Worldwide - English'. A dropdown menu for 'My Account and Ward' is open, displaying a list of options. The 'Leader and Clerk Resources' option is highlighted with a green box. A blue line indicates the path from the dropdown to the highlighted option.

Account	My Ward	Tools and Support
Settings	Directory	All Tools
Profile	Calendar	Meetinghouse Locator
Family Tree	Donations	Leader and Clerk Resources
Personal Blessing	Ward Map	Locations and Schedules
		Mobile Applications
		Recreation Camps

APPENDIX — ACCESSING THE PEF PARTICIPANTS REPORT

Step 3: Open the PEF Participants Report

7. Click **Reports**.

8. Click **PEF Participants**.

The report will open.

The screenshot displays the 'Leader and Clerk Resources' website interface. At the top, the Church of Jesus Christ of Latter-day Saints logo is on the left, and 'Worldwide - English' and 'My Account and Ward' are on the right. A navigation bar contains links for 'Scriptures and Study', 'Families and Individuals', 'Share the Gospel', 'Inspiration and News', and 'Serve and Teach'. Below this, a secondary menu includes 'Membership', 'Organizations', 'Reports', 'Ministering', 'Finance', 'Applications', 'Other', and 'Help'. The 'Reports' menu is expanded, showing a grid of options: 'Action and Interview List', 'Adult Member Self-Reliance', 'Birthday List', 'Create a Report', 'Family History Activity Report', 'Key Indicators', 'Member List', 'Members Moved In', 'Members Moved Out', 'Membership Audit', 'New Member', 'PEF Participants' (highlighted with a green box), 'Progress Record', 'Quarterly Report', 'Record-Keeping Status', and 'Unit Statistics'. Other menu categories 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, 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 search bar for 'Church sites' is located in the top right, and a search bar for 'Individuals and Pages' is on the right side of the main content area.

APPENDIX — ACCESSING THE PEF PARTICIPANTS REPORT

What if you don't have access to Leader and Clerk Resources?

- When you were called as a self-reliance specialist, you should have been given access to the Leader and Clerk Resources (LCR).
- If you see “Access Denied,” talk with your ward or stake clerk and ask him to update your calling to self-reliance specialist in the Church membership system. This will give you access.

Tip: Bishops and branch presidents, as well as stake and district presidents, have access to the PEF Participants Report on the LCR.

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THE CHURCH OF
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OF LATTER-DAY SAINTS

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