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Educational debt poses roadblock for many considering religious life

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WASHINGTON -- A night of bingo and the generosity of friends helped Sr. Katie Press achieve her dream of a religious vocation.

Otherwise, she might still be paying off $19,000 in loans from graduate school and other expenses, and her entry into the Apostles of the Sacred Heart of Jesus in Hamden, Conn., might be far on the horizon.

As things stand now, 28-year-old Press is 18 months into a two-year novitiate with the order.

And she's debt-free.

"I tried to make sure that debt wasn't the number one thing standing against me," she told Catholic News Service, explaining how she embarked on a yearlong fundraising effort to make sure her student loan was paid off before she entered the religious community in August 2009.

Like many religious orders, the Apostles of the Sacred Heart of Jesus requires that new members be debt-free because it does not have the resources to pay back any loans.

Press developed a plan that found her working three part-time jobs, sending letters to friends seeking donations and writing a blog, "Support Katie's Habit," to spread her story and help raise funds. Her story was picked up by *The Georgia Bulletin*, newspaper of the Archdiocese of Atlanta, where she grew up, and the St. Louis *Post-Dispatch* daily newspaper while she was studying for her master of divinity degree at the Aquinas Institute of Theology, leading to more contributions.

Friends in St. Louis helped with the bingo night, which raised $4,000. Others helped by talking with their friends about Sister Katie's need.

"I have such a tremendous sense of gratitude," Press said. "It's overwhelming that people would be so generous."

Press considers herself blessed to have paid off her student loan so quickly. Other religious vocation candidates have been forced to end their pursuit of religious life because of their educational debts, according to a study commissioned by the National Religious Vocation Conference. Results were released Feb. 22.

Researchers Mary L. Gautier and Melissa A. Cidade of the Center for Applied Research in the Apostolate found that of the religious orders that answered their survey, seven in 10 -- 69 percent -- turned away at least some people who inquired about a vocation because of educational debt.

One-quarter of men's religious communities turned away as many as half of their applicants with debt; another one-fifth turned away more than 75 percent of applicants with debt, the study found.

On the other hand, two-thirds of religious orders with at least one formal applicant in the last decade turned no one away because of their educational debt, according to the researchers.

The issue of educational debt poses a major concern for the church and the future of vocations, said Holy Cross Br. Paul Bednarczyk, the conference's executive director.

"One thing we have found is that educational debt certainly has proven to be an obstacle for some of those desiring to enter religious life," Bednarczyk said.

"Without religious men and women who have been the backbone of our church through education, ministry and service, the church is going to be deprived in the future," he said.

The study compiled responses from 477 religious communities of men and women, about 56 percent of the 865 communities originally contacted in June 2011.

The researchers found that 15,139 inquires were made to religious institutions between Jan. 1, 2000 and 2011 and that one in three people making the inquiries had educational debt averaging $28,000. Eventually, 5,276 people applied for admission into a religious community and 32 percent of them had educational debt averaging more than $20,000, the study said.

In some cases, a religious order might agree to pay off the debt in total or in part, such as interest payments, the researchers learned. If a candidate leaves formation, he or she usually is asked to pay back any amount the order paid, but rarely do they do so, the Conrad N. Hilton Foundation-funded study found.

"A lot will depend on what are the financial resources of the religious community," Bednarczyk said. "If you have one or two candidates with debt, you may be inclined to assume the amount. "If you're talking five to 10, then that becomes a financial restraint."

The overall findings are no surprise to the vocations conference. Bednarczyk said vocation directors for years have pointed to educational debt as a growing challenge in the recruitment of new members, who on average are 30 years old and hold at least a bachelor degree if not a graduate degree.

Concerns over educational debt pose a concern for society as well, he said, pointing to delayed marriages and the avoidance of certain professional fields by college students because compensation is lower, extending the amount of time it takes to pay back a loan.

The conference already has begun drafting a guide that lists best practices for leaders of religious communities to help them deal with people burdened by debt.

Bednarczyk also is seeking funding so the conference can convene representatives from religious communities and begin seeking solutions to the debt issue, another contributing factor to the dwindling number of people entering religious life.

"The question of vocation to religious life in the future is not just for religious congregations, but it's a question for the church because the entire church benefits from the life, witness and service of men and women religious," he said.

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