

# Financial support for students

Education for Ministry Phase 1 (EM1)

March 2020



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# Financial support for students

## Education for Ministry Phase 1 (EM1)

### 1. Introduction

- 1.1 This booklet is intended for you as a candidate for ministry or as a student who has been accepted for Education for Ministry Phase 1 (EM1). It seeks to assist you to plan your finances both during EM1 and as you embark on ministry.
- 1.2 For more specific questions about your individual finances and estimates of what financial support you can expect during EM1 please contact the Secretary for Education and Learning, who will be able to direct your enquiry accordingly: 020 7916 2020, [secretaryEandL@urc.org.uk](mailto:secretaryEandL@urc.org.uk).

### 2. Overview

- 2.1 All EM1 students receive:
  - Academic course fees paid directly by the United Reformed Church (URC) to your Resource Centre for Learning (RCL)
  - Reimbursement for travel from home to RCL
  - A computer grant
  - A book and learning resource allowance
  - Membership fees of libraries close to home
- 2.2 In addition, part-time students receive:
  - Meals and overnight accommodation for days in your RCL associated with the course
- 2.3 Full-time students also receive funding towards:
  - Meals in the RCL or a contribution towards meals
  - Accommodation in the RCL and/or a contribution towards mortgage or rent
  - Council tax, water charges and buildings insurance
  - Living expenses calculated according to whether you are single or part of a couple and how many children you have

### **3. Expenses covered for all EM1 students**

- 3.1 Your academic course fees as an EM1 student are paid directly by the United Reformed Church to the relevant RCL.
- 3.2 Your travel from home to the RCL (including RCL required events) and to/from and on placement are reimbursed at 25p per mile by car, 24p per mile by motorcycle, 20p per mile by bicycle, or the relevant public transport costs.
- 3.3 You can apply for a computer grant for the purchase of computer equipment, for up to 75% of the cost up to a maximum of £500 during EM1. The relevant form for this is available and authorised through your RCL.
- 3.4 The membership fees for relevant libraries close to your home are reimbursable on the recommendation of your RCL.
- 3.5 Up to £300 each academic year may be claimed for books and other learning resources.
- 3.6 You will need to claim the expenses listed in 3.2. to 3.5 from your Resource Centre for Learning, who will discuss with you the frequency and conditions for such claims. This system ensures that you have a known person at the RCL to whom you can relate immediately on matters of finance.

### **4. Expenses-only EM1 support**

- 4.1 There are three reasons why you would find yourself being supported through the re-imburement of eligible expenses:
  - a) You are undertaking EM1 on a part-time basis alongside your existing occupation because you have been accepted to train for ministry in non-stipendiary service, including NSM Model 4.
  - b) Your particular circumstances mean that a part-time route has been recommended for at least part of your EM1 period, although you have been accepted for preparation for stipendiary service.

- c) As a full-time student preparing for stipendiary service who seeks to be grant-maintained you have taken part in the Financial Assessment Scheme (FAS) described later in this document. The FAS has concluded that your personal and household income is sufficient to support you during EM1, with safety nets provided by the United Reformed Church against sudden changes in your circumstances.
- 4.2 For expenses-only EM1 students the United Reformed Church will cover the cost of your meals and overnight accommodation necessarily incurred in undertaking the agreed course. This is in addition to reimbursing the expenses listed in Section 3 above.

## **5. Grant-maintained EM1 support**

- 5.1 The majority of candidates who are accepted to prepare for stipendiary service are expected to be full-time students and will therefore be eligible to apply for some financial support from the United Reformed Church for EM1.
- 5.2 You may be one of the people who comes to full-time EM1 following a number of years in well-paid secular employment. It is very important to understand that the level of financial support is not designed to enable you to maintain the lifestyle to which you may have become accustomed (eg running multiple cars or funding private schooling) without drawing on savings or other financial resources, such as a partner's income. Many will face a significant sacrifice in material well-being as a result of responding to God's call to stipendiary service, and that will begin in EM1.
- 5.3 On the other hand, you may start EM1 at a time in your life when you have built up very few reserves and have had to live on a low income. The financial support is intended to allow you to focus on your studies rather than worrying about making ends meet for your household.
- 5.4 As you prepare for EM1 you will need to compare your household expenditure with the grants and allowances available to you while you are in EM1 and to decide how a possible shortfall is to be met.

- 5.5 In doing this you will need to focus particularly on your housing arrangements. If you are a homeowner you may have to find ways to cover mortgage payments for the whole of the EM1 period. In light of this the church offers support to both owner/occupiers and those in rented accommodation. It is also important to remember (even if retirement seems a long way in the future) that a minister and their partner who have the finance necessary to provide for housing in their retirement (whether completely or as an equity share) would reasonably be expected to do so.
- 5.6 It is important that you understand the financial implications of your preparation for ministry as miscalculations can lead to unnecessary stress at a time when your energy should be devoted primarily to your studies. If you foresee financial problems you should discuss them in confidence with the person in your synod who acts as the candidating secretary, who may suggest that you seek further clarification. If you are in any doubt about who the candidating secretary is, your Synod Moderator (who in some synods acts as the candidating secretary) will advise on who to contact. You will also have an opportunity to discuss your finances in depth with the Financial Assessor as part of the Financial Assessment Scheme.

## **6. Indebtedness**

- 6.1 If you have accumulated debts prior to candidating for ministry you should consider how they are to be serviced and repaid. Even if you are accepted for EM1 it might be decided to delay the start of this until such time as any debt issues have been satisfactorily addressed. The higher your current income, the more you need to be aware of the remuneration package that will be yours when in stipendiary service, and to plan accordingly.
- 6.2 All forms of debt, in addition to mortgages, must be taken into consideration including: credit cards; car loans; home improvement loans; career development loans; individual voluntary agreements; protected trust deeds and any other personal debts. Whilst official loans taken out with the Student Loan Company must be taken into

consideration for the long term picture, repayment of these are unlikely to be activated by the level of student support from the United Reformed Church.

- 6.3 It is important that any issues of indebtedness are disclosed and discussed before acceptance for EM1. It is therefore essential that you seek advice as early as possible in the assessment process. You are advised to seek independent financial advice and you may also consult the Secretary for Education & Learning as an initial United Reformed Church contact on this issue: 020 7916 2020, [secretaryEandL@urc.org.uk](mailto:secretaryEandL@urc.org.uk).

## **7. Finances in ministry**

- 7.1 Although Education for Ministry Phase 1 comes before ministry, it is often appropriate to approach financial planning by first considering the adjustments that will have to be made to live as a stipendiary minister. Then attention can be given to the funds available for EM1 and how they will help to bridge the gap before a stipend is received.
- 7.2 Full details of finances in ministry are to be found in *The Plan for Partnership in Ministerial Remuneration* which may be obtained from the URC website: [www.urc.org.uk/the-plan-for-partnership](http://www.urc.org.uk/the-plan-for-partnership).

## **8. Accommodation arrangements during EM1**

- 8.1 There are various arrangements for accommodation during EM1. Accepted candidates are first expected to fulfil certain requirements set by the Assembly Assessment Board (occupational health assessment etc). Once these have been completed there will be an early meeting with the designated RCL to discuss the details of your academic programme and accommodation arrangements.
- 8.2 A minority of students move home in order to take up EM1. You are encouraged to read the accompanying booklet *Education for Ministry Phase 1. Resource Centres for Learning* to gain a fuller picture of this.
- 8.3 If you need to move home for EM1 you may apply for a grant to cover removal costs, if moving to unfurnished accommodation. This

includes the actual cost of removal (normally 3 quotations are required with the lowest being accepted) plus a £500 resettlement grant. These arrangements are not applicable to students who move into furnished accommodation.

- 8.4 A variable, capped accommodation allowance is calculated for all students and included within the FAS calculations, taking into account whether you:
- are in full-time occupancy of student accommodation provided by the RCL, or
  - pay commercial rent or have a mortgage, or
  - cannot access appropriate accommodation through the RCL, or
  - are allocated accommodation by the RCL which is normally only available for commercial rent.
- 8.5 As a student you are expected to house yourself as economically as possible. You should not enter into any kind of lease or mortgage arrangement, expecting that an accommodation allowance will be paid, without obtaining prior agreement from the RCL in consultation with the Secretary for Education and Learning.
- 8.6 It is not for the RCL or for the Education and Learning Committee to decide in what property a student should live, but it is for the Education and Learning Committee to set criteria and for the RCL to advise on the market rental rate and therefore the level of accommodation allowance that might be paid. The current criteria of the Education and Learning Committee are set out in note 2 of Form FAS1, later in this booklet.
- 8.7 The allowance is based on the market rental rate in the vicinity of the RCL. If you are expected to live away from the RCL to undertake practical experience, any agreed additional rental and travelling costs will be met. If you choose to live away from the RCL for some reason, the accommodation allowance will be based on the lower of the market rental rate in the vicinity of the RCL and the area where you live.



## **9. Other grants and financial support**

- 9.1 Grants may be available to students from sources other than the United Reformed Church and students are expected to seek such support. Examples include grants for students in England and Wales from the Lady Hewley Trust, grants to students of the Scottish College from the Baxter Trust, and grants for students with particular learning needs due to disabilities. Information and application forms about these can be obtained from your RCL.
- 9.2 Additional book grants may be given by some Synods to their students. Contact your Synod Training Officer to find out more.
- 9.3 Missing National Insurance contributions during EM1 may result in students being unable to secure a full basic State Pension at retirement. The Finance Office of the United Reformed Church can provide information on this after ordination/ commissioning. Financial assistance towards the cost of some missing contributions may be available.

## **10. Unexpected financial hardship**

- 10.1 There is no system of financial support which is foolproof and the URC wants to take account of all reasonable personal needs. If, therefore, a special need arises which has the endorsement of your RCL, the URC can sometimes offer further financial support. This may be of a reasonably substantial nature where necessary.

## **11. Background to EM1 Financial Assessment Scheme (FAS)**

- 11.1 These sections of the booklet outline the system through which financial support for full-time EM1 students is assessed and agreed.
- 11.2 The principles underlying the scheme:
  - It takes into account the variations in personal circumstances of individual students, resulting in fair disbursements which give support to those who need it most.

- It is based on regularly updated figures which are generated by a public body external to the United Reformed Church, whilst being adapted to United Reformed Church conditions.
- It is intended to identify those students who would benefit from advice and guidance on financial matters, so as to start to equip them for their future service in the church.

## 12. Overview of FAS

- 12.1 The FAS arrangements take into account your household income and expenditure whilst you are a student in EM1.
- 12.2 Your household expenditure is calculated using capped accommodation costs and non-accommodation expenditure factors adapted from figures published by the Joseph Rowntree Foundation (see FAS 2, pages 16-17). The Rowntree scale varies for households of different sizes. Overall limits on both the expenditure factors and the final grant are related to the annual ministerial stipend.
- 12.3 Your household income is included as actual income after tax and deduction of certain allowances.
- 12.4 The grant that you request from the United Reformed Church is based on the difference between expenditure and income. If you have a household with a high income and/or low expenditure it could be that you are given support on an expenses-only basis during EM1.

## 13. FAS Process

- 13.1 There are three steps to FAS, intended to give you a clear and timely outcome for the level of support that you will receive from the United Reformed Church.

**Step 1 Completing the Assessment Form:** Having been accepted for EM1, you will be asked to complete the Individual Financial Assessment Form FAS 1 (included later for information). You will be given access at this stage to the relevant finance personnel of your RCL in order to answer initial queries about accommodation costs.

- Step 2 Interview with the Financial Assessor:** You send the completed FAS 1 form to the PA to the Ministries Committee, who will:
- a) forward it to the Financial Assessor;
  - b) arrange an interview date for you and the Assessor to meet in London. Your partner is welcome to attend the interview with you, and travel expenses will be offered for you both. Due notice will be taken of sensitivities around your household finances concerning private income and family responsibilities, whilst recognising that the use of money is a theological issue which you can expect to have to tackle in the exercise of ministry.

The Financial Assessor will prepare a report from the interview (see FAS 3, pages 18-19 of this booklet), and forward this to the URC Student Finance Panel, giving a copy to you at the same time.

**Step 3 Student Finance Panel decision:** The panel will normally meet in June each year to make decisions about students accepted at the Assembly Assessment Conferences. The panel will consist of a representative nominated by each of the Ministries and Finance Committees; the URC Chief Finance Officer; and the URC Secretary for Education and Learning. The panel will make the final decision on the grant to be awarded to you, and will also take note of any recommendations from the Financial Assessor concerning access to confidential financial counselling where this is needed. The normal procedure is that a decision on the grant will be given to you and your RCL within two weeks of the panel meeting, unless additional information is required.

# FAS 1 form

## Form FAS 1

### MINISTERIAL TRAINING FUND – INDIVIDUAL FINANCIAL ASSESSMENT CONFIDENTIAL

ACADEMIC YEAR COMMENCING 1ST SEPTEMBER 2020

Name:

SM/CRCW

(delete as appropriate)

Year of EM1: 1/2/3/4

Final year?

*All figures should show the **annual rate***

#### ESTIMATED EXPENDITURE

RCL	Note	£
Meals	1	
Overnight Accommodation	1	
TOTAL RCL		

#### ESTIMATED INCOME

GRANTS AND GIFTS	Note	£
Family		
Friends		
Churches		
Synod		
Income from public sources	7	
Any other grants	8	
TOTAL GRANTS		

#### CURRENT ACCOMMODATION

Mortgage/Rent (delete as necessary)	A	2	
Accommodation Cap	B		
Amount Payable (lower of A or B)	3		
Council Tax			
Water Charges			
Insurance – Building (not contents)			

#### OTHER INCOME

Let Property – Net	9	
Investments – Net	10	
Pension – Net	11	
Spouse/Civil Partner's income – Net	11	
Vacation/other earnings – Net	11	
Working Tax Credit	12	

Other (evidence to be supplied)

4

Child Tax Credit

12

TOTAL ACCOMMODATION

12

Child Benefit

12

EXPENDITURE FACTOR

5

Any Other Benefits

12

Single/Couple (delete as appropriate)

Sundry

12

No. of Children:

TOTAL OTHER INCOME

12

0-1 year old

Voluntary personal contribution

13

2-4 year old

from savings

primary school age

secondary school age

OTHER (please specify):

6

TOTAL ESTIMATED EXPENDITURE

TOTAL ESTIMATED INCOME

Signature

Date

**OFFICE USE ONLY**

Total Expenditure

Authorised:

Total Income

Difference

Current Ministerial Stipend (before tax & NI)

27,600

Grant Awarded

Date

# Notes on completing your individual Financial Assessment (refer to Form FAS1)

1. RCL Meal/Overnight Accommodation: At this stage, leave these boxes blank. The arrangements are different at each RCL, and you will receive further information later in the FAS process.
2. Mortgage/rent: please fill in annual mortgage payments or rent on the home where you will be living during your course. (If you are renting a home close to your RCL but paying a mortgage on a property elsewhere, enter just the rent here and see note 9 below).

Accommodation criteria and caps set by the Education and Learning Committee are below:

Family size	Property size	Westminster	Northern	Scottish
Single, no dependent children	Bed sitting room	£13,080 pa (£1,090 pm)	£9,000 pa (£750 pm)	£6,600 pa (£550 pm)
Couple, no dependent children	Living room and one bedroom	£13,332 pa (£1,111 pm)	£9,600 pa (£800 pm)	£6,948 pa (£579 pm)
Couple or single, one dep't child	Living room and two bedrooms	£17,112 pa (£1,426 pm)	£11,652 pa (£971 pm)	£9,204 pa (£767 pm)
Couple or single, more than one dep't child	Living room and three bedrooms	£20,700 pa (£1,725 pm)	£13,608 pa (£1,134 pm)	£12,288 pa (£1,024 pm)

3. Students may be eligible for some discount on Council Tax. Please ensure that you ask the local authority about this.
4. Other accommodation costs: please specify and provide evidence.
5. The URC Education & Learning Finance Sub-Committee has agreed standard expenditure factors according to the student's family unit. These are meant to cover food and housekeeping, clothing, utilities, travel, holidays, personal expenditure and course books. The current amounts are shown in FAS2 (see pages 16-17).

6. Families come in all shapes and sizes, and you may have commitments for dependents which do not fit a standard application form. This is the place to note these, so that they can be discussed with the Financial Assessor.
7. Income from public sources may include maintenance grants for students in Northern Ireland, Scotland or Wales. Students in England can no longer apply for such grants. EM1 students are expected to apply for any grants for which they are eligible, but not to apply for loans.
8. Any other grants: do not include Lady Hewley Trust, Baxter Fund, Western College Trust Fund, or the Congregational Fund Board but do include the Northern College Bursary.
9. If you have let out a property, show here any residual net income. That's after mortgage payment, building insurance, maintenance, other essential costs of the property and tax have been met.
10. Include here the interest or other income derived from capital savings and/or other investments, net of tax.
11. If your partner is earning, or you receive vacation (excluding summer pastorate) or other earnings or a pension from previous employment, this income should be shown net of tax, NI and pension contributions deducted at source, i.e. 'take home pay'.

You may also deduct from this income the essential costs incurred without which it would not be possible to undertake employment, e.g. travel to work, child-minding, professional development and training. The cost of servicing debts held in your partner's name or your joint names, may also be deducted from their income. See sections 14.2 to 14.4 for further information.

12. If your circumstances and family income are such as to qualify you to receive benefits, you are expected to apply for them. You do not need to declare any disability benefits.
13. ***The Committee does not require any contribution from your savings to be taken into account.*** If, however, you have sufficient personal resources that you feel called to make a contribution, enter it here.

# FAS 2 expenditure factor

## Expenditure Factors based on April 2019 Minimum Income Calculator Rates (excluding accommodation costs)

Maximum Expenditure Factor = basic stipend for 2020, including children's allowances:

- No children (£27,600) : £22,306 after tax & NI
- 1 child (£28,902) : £23,191 after tax & NI
- 2 children (£29,553) : £23,634 after tax & NI
- 3 children (£30,204) : £24,076 after tax & NI
- 4 or more children (£30,855) : £24,519 after tax & NI

### COUPLE

Category	MIC	Max Exp Factor
No children	15,472	
1 secondary age child	20,415	
1 primary age child	22,704	
1 child 2-4 years	24,431	23,191
2 secondary age children	25,278	23,634
2 children – 1 primary and 1 secondary age	27,544	23,634
2 primary age children	29,804	23,634
1 child 0-1 year	30,155	23,191
3 children – 1 (2-4), 1 primary and 1 secondary age	37,511	24,076
4 children – 1 (2-4), 1 primary and 2 secondary age	42,545	24,519
3 children – 1 (0-1), 1 (2-4), 1 primary	47,448	24,076
4 children – 1 (0-1), 1 (2-4), 1 primary, 1 secondary age	52,453	24,519



**SINGLE**

Category	MIC	Max Exp Factor
Single	9,049	
1 secondary age child	16,239	
1 primary age child	18,528	
1 child 2-4 years	20,254	
2 secondary age children	21,128	
2 children – 1 primary and 1 secondary age	23,394	
2 primary age children	25,654	23,634
1 child 0-1 year	25,978	23,191
3 children – 1 (2-4), 1 primary and 1 secondary age	32,838	24,076
3 children – 1 (0-1), 1 (2-4), 1 primary	42,780	24,076

# FAS 3 Financial Assessor's report

**FAS 3 Confidential**

## **Financial Assessment Scheme: Financial Assessor's Report to the Student Finance Panel**

Name of Student:

Date of interview:

Location of Interview: Church House/By telephone/Other (please specify)

### **1. Comparison of figures before and after Financial assessment interview**

	<b>FAS 1 Figures</b>	<b>Financial Interview</b>
Total Estimated Expenditure:		
Total Estimated Income:		

What is the source of any difference between the FAS 1 figures and those from the financial interview?

## 2. Assessment of student's financial literacy

What level would you and the student assign to this? Please tick the one which best describes them.

--	--	--	--

Previous experience of difficulties in managing personal finances

No apparent cause for concern in managing personal finances

Good personal financial management and working knowledge of accounts, e.g. as trustee of a charity

Highly competent, with professional knowledge of accounts

Comments and recommendations:

Signed: ..... Financial Assessor ..... Student ..... Date

## **14. I have some questions...Student Support through the Financial Assessment Scheme**

### **14.1 How and when will my grant and expenses be paid?**

If you are eligible for a grant, you will be informed as soon as possible after the Student Finance Panel meeting. Grants are usually paid in mid August, mid December and mid March, with a smaller amount in late June to cover the summer break.

Your RCL will discuss with you the process for claiming expenses, and will endeavour to reimburse you as promptly as possible.

### **14.2 What happens about FAS beyond the first year of EM1?**

The first time that you work through FAS you will meet with the Financial Assessor. Once the student finance panel has informed you of the decision about your level of grant the completed FAS 1 and FAS 3 forms will be copied to your Resource Centre for Learning. In future years the assessment will be carried out with you by the finance officer of your RCL, using these papers as a basis. If your circumstances change considerably they may seek the advice of the Secretary for Education and Learning. If necessary, you may be referred for a review meeting with the Financial Assessor.

### **14.3 I have been servicing some debt (other than a mortgage) from my salary. Where is this included in the FAS?**

Help with debt servicing is discussed separately from the FAS. Alongside the main application form which you completed in the candidating process, you would normally have been asked to respond in writing to a question about personal debt. That information would have been passed on to the Secretary for Education and Learning to form the basis of an individual discussion during the Assessment Conference if necessary. If that has not been the case you are advised to contact the Secretary for Education and Learning before you meet with the Financial Assessor so that any help with debt servicing that the United Reformed Church might offer is discussed at an early stage. You are expected to clear as much of your debt as possible before starting EM1, and your entry into EM1 may be deferred to help you to do so.

**14.4 My partner is servicing some debt from their salary. How will this be taken into account?**

If the debt is in their name or in your joint names the payments should be deducted from their income for the purposes of completing FAS 1.

**14.5 FAS 1 allows for the cost of travel to work to be deducted from my partner's income. Does this include the cost of running a vehicle such as insurance and road tax?**

If your partner commutes to their main place of work in their own or household vehicle they should use the rate of 25p per mile to calculate the deduction from their income. This covers the marginal cost of using it for that purpose. There is an amount already included within the Expenditure Factor (FAS 2) for travel which varies with the size of family.

**14.6 Is it fair to expect a partner to contribute through taking their income into account?**

Candidating for ministry is a response to the call of God on an individual's life, which has major implications for the household of the individual. There is a great deal in the Bible about how money can be used for the flourishing or the withering of the common good.

The Education & Learning Committee is aware of the sensitivities of household discussions about how shared or personal income is used. The Secretary for Education and Learning stands ready to give potential candidates early advice on the likely level of their assessed grant to inform such discussions if they request this.

**14.7 What happens if my home congregation wants to contribute?**

It is natural that a congregation which has nurtured someone to the point of candidating, and being accepted, for EM1 would wish to continue to support them financially. The amount that a generous congregation offers will allow Assembly funds to be redirected towards other students who may be less advantaged. This is the same principle of generosity and grace underpinning the Assembly Ministry and Mission Fund which provides the funding for EM1.

#### **14.8 What if my circumstances change?**

The circumstances of a student's household may change considerably and unexpectedly during EM1. You may request a reassessment of your grant if circumstances change e.g. family illness or redundancy. There may be times of sudden hardship, and your Resource Centre for Learning (RCL), in consultation with the Secretary for Education and Learning if necessary, will be ready to respond.

You are also expected to inform your RCL of positive financial changes in your household circumstances, particularly if they are significant. If you have any doubt of their significance you are advised to consult the person in your RCL who deals with student finances.

#### **14.9 Is it worth my partner taking a job or developing their career if additional income results in the grant decreasing?**

The way that your grant is calculated through FAS means that the effect of increased income is not as simple as having a pound for pound impact on your grant. It will depend on the nature of your household expenditure and income – child benefit, tax credits etc. Individuals approach their employment and careers from a variety of motivations including financial necessity and personal fulfilment.

#### **14.10 What if my initial calculations give me concerns?**

Please speak to your Synod candidating secretary or contact the Secretary for Education and Learning, [secretaryEandL@urc.org.uk](mailto:secretaryEandL@urc.org.uk) 020 7916 2020. Experience shows that a conversation is a better place to explore the reality than a booklet, however detailed it is in trying to explain matters.





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**United  
Reformed  
Church**

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