

## CELEBRATING 10 YEARS OF THE PERPETUAL EDUCATION FUND

# The Key to Opportunity



*A decade after President Gordon B. Hinckley announced the Perpetual Education Fund, the initiative and its participants are thriving.*

**By Rebekah Atkin**  
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In 1850, just three years after arriving in the Salt Lake Valley, President Brigham Young (1801–77) began establishing academies and universities to educate Latter-day Saints. Every prophet of this dispensation has encouraged the education of Church members.

Among them was President Gordon B. Hinckley (1910–2008), who introduced the Perpetual Education Fund (PEF), patterned after another of Brigham Young’s 19th-century initiatives, the Perpetual Emigration Fund. This new educational fund would become, in the words of President Thomas S. Monson, one of the hallmarks of President Hinckley’s administration.<sup>1</sup> President Hinckley had seen poverty and lack of education and training prevent many young adults in the Church from achieving their potential. He sought the Lord for answers.

In general conference on March 31, 2001, President Hinckley announced his vision for the program. He conceded that it was a “bold initiative” but held that “education is the key to opportunity.”<sup>2</sup> President Hinckley invited all who wished to contribute to do so, and the program was underway.

Now, 10 years later, contributions large and small from donors worldwide have allowed the initiative—and its participants—to thrive. Elder John K. Carmack, emeritus member of the Seventy and Executive Director of PEF, says it is “rescuing the Saints from the curse of poverty.” It has been successful in that rescue, says Rex Allen, volunteer director of training and communications for PEF, because it is established on eternal principles and comes with prophetic promises that have “an impact more far-reaching than any of us understand.”

*In the decade since its inception, the Perpetual Education Fund has improved the lives of some 50,000 participants in 51 countries, like Kevin Moore of the West Indies and participants from Peru (left).*



2001

CUMULATIVE NUMBER OF PARTICIPANTS BY YEAR

2011



## PEF PARTICIPANTS BY THE NUMBERS

The Perpetual Education Fund has blessed the lives of over 50,000 participants in 51 countries in the last 10 years. Here are some statistics about these young adults:

- 47 percent are men, 53 percent are women.
- 34 percent are married.
- 80 percent of men are returned missionaries.
- 82 percent work while in school.
- Their average age is 24.5.
- They take 2.6 years on average to complete their education.
- They receive three to four times greater income after education.

### A Bold Initiative

As President Hinckley explained in 2001, the fund has been created from monetary donations; the interest generated by the principal is loaned to prospective students.

Young adults interested in participating can approach local priesthood leaders and institute directors. With their endorsement, these “ambitious young men and women,” many of them returned missionaries, receive loans to attend school in their own communities.<sup>3</sup> While still in school, they begin repaying the loan, enabling other students to use the fund too.

In the decade since its inception, the program has improved the lives of some 50,000 participants in over 50 countries, helping them to “rise out of the poverty they and generations before them have known,” as President Hinckley said it would.<sup>4</sup>

Brother Allen describes PEF this way: “The prophet did something remarkable that day. Long ago, Moses stretched his staff over the Red Sea and the waters divided. President Hinckley mirrored this same faith when he figuratively held his prophetic mantle over the dark sea of poverty and initiated PEF.”

### Principles

The Perpetual Education Fund is built on a foundation of gospel principles—faith and hope in Jesus Christ, education, work, sacrifice, self-reliance, integrity, and service. PEF participants and graduates worldwide are implementing these principles in their lives.

Carolina Tello Vargas, a graduate from Colombia, says PEF was “a ray of hope” and evidence of the help of Heavenly Father, who “is guiding [her] and opening the way to progress.”

She understands the importance of education and the work and sacrifice it takes. Before she participated in PEF, Carolina worked several jobs and sold all of her jewelry so she could study law. Her family made sacrifices as well.

“I knew that in order to study I should make sacrifices,” Carolina explains. “I was willing to do it so that in the future I would have better job opportunities.”

But then family challenges arose during her last year of school, and she was unable to pay tuition. She received a PEF loan and used it to successfully complete her degree.

Shirley Mwelase of South Africa exemplifies these principles as well. She used a PEF loan to finish a computer programming course and, after getting a job at an insurance company, quickly paid off the remainder of her loan, helping her feel “reliable and trustworthy.”

Shirley explains, “A better-paying job meant a better quality of life. It meant I could help out my parents and family, and the skills and refinement I have since acquired from working have helped me greatly to be of better service in all my Church callings.”

Working as a programmer, she has accomplished much. She says, “I feel that if it were not for my studies and my constant participation at church, I would not have had a job, nor would I have been able to achieve any of these good things.”

### Promises and Blessings

When President Hinckley announced the Perpetual Education Fund, he promised it would bring blessings to individuals, to their families and communities, and to the entire Church through opportunities



## 10 FRUITS OF THE FIRST 10 YEARS

**E**lder John K. Carmack, Executive Director of PEF, says the fund has produced these fruits:

1. Building self-reliance and integrity: fulfilling obligations and providing for families.
2. Furthering eternal progression: gaining intelligence in this life that will be an advantage in the next (see D&C 130:18–19).
3. Building capable leaders: finding better jobs that allow time for Church service.
4. Opening opportunities through education: qualifying for jobs that require certain training and skills.
5. Enriching lives: broadening understanding and opening minds.
6. Encouraging the spirit of the law of consecration: inviting all to contribute, coming closer to being one (see D&C 38:27).
7. Helping care for the poor: fulfilling a key obligation of the Church (see D&C 81:5; 83:6).
8. Building stronger families: breaking out of the cycle of poverty.
9. Building traditions of excellence: implementing gospel principles.
10. Following the Savior's example of sacrifice: giving what we have to help others.



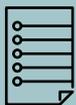
for employment, service, and leadership.

President Hinckley promised that participants “will be enabled to get good educations that will lift them out of the slough of poverty. . . . They will marry and go forward with skills that will qualify them to earn well and take their places in society where they can make a substantial contribution.”<sup>5</sup>

This promise has been fulfilled for thousands of PEF participants, including Pablo Benitez of Uruguay. Pablo was working 12-hour days at a grocery store, barely scraping together a living, when he decided to change his life. He started attending school, but as the cost of tuition and fees increased, he found he was unable to finance his education alone.

Through PEF he was able to complete a degree in physical education. As a result, he has received several jobs over the years, each one improving his income. He even reports, “I often receive job offers for full-time work

*Miriam Erquiza, a returned missionary from the Philippines, was hired at a travel agency; the job's hours allowed her to serve as Young Women president and as an institute teacher.*



## HOW TO PARTICIPATE

**P**EF has outlined a five-step process for those who live in approved areas to participate in the program. For more information about the process or qualifications, visit [pef.lds.org](http://pef.lds.org). To get started, talk to your local priesthood leader or institute director.

**Step 1: Dream**—Learn about the PEF program and availability in your area and attend your stake education and employment fireside.

**Step 2: Plan and qualify**—Attend the Planning for Success workshop at your institute and seek the endorsement and counsel of your priesthood leaders.

**Step 3: Apply**—Complete the PEF application online, based on what you learn in the Planning for Success workshop.

**Step 4: Commit**—If approved, participate in the PEF loan interview, where you agree to fulfill your commitments.

**Step 5: Study, graduate, improve work, and repay the loan**—Exercise your faith and demonstrate effort, integrity, commitment, and self-reliance; work hard to fulfill your dreams.



or substituting for others that I cannot accept because I do not have enough time. And all of this is thanks to the PEF and to the chances that opened up to me because of my schooling.”

Because of opportunities gained through education, Pablo can support his family while serving and building his community as a teacher.

Working long hours to barely earn enough to pay living expenses and tithing can make service in the Church a great challenge, says Brother Allen. This is a struggle for many members throughout the world, but President Hinckley made this promise about PEF participants: “They will become leaders in this great work in their native lands. They will pay their tithes and offerings, which will make it possible for the Church to expand its work across the world.”<sup>6</sup>

Many participants are finding that the education gained through PEF leads to

*Vanderlei Lira of Brazil served as a branch president for six years while working as a laborer. After furthering his education thanks to a PEF loan, he found new work with an increased salary. His stake president describes him as “a giant liberated by opportunity.”*

better jobs with hours that allow them more time to serve in the Church. Miriam Erquiza, a returned missionary from the Philippines, completed a two-year web design program and, through “mighty prayer,” obtained a job at a travel agency. This position allowed her to support her family and find time to serve as Young Women president and as an institute teacher.

Vanderlei Lira of Brazil served for six years as a branch president, helping his branch grow from 18 to 110 active members, while working as a laborer because he lacked education. When PEF was announced, he was able to study occupational safety and find new work, which helped him increase his salary and quickly repay his loan. He continues to serve in the Church today. His stake president describes him as a great leader and father, “a giant liberated by opportunity.”

President Hinckley told members of the Church that the program would succeed because the Church has “the organization . . . and dedicated servants of the Lord” necessary for success.<sup>7</sup> Indeed, the Perpetual Education Fund is succeeding because it involves the cooperation of participants and local priesthood leaders under the direction of the First Presidency, Quorum of the Twelve Apostles, and other general Church leaders. The Church’s employment resource centers and



## A BRIGHTER FUTURE

“The Perpetual Education Fund . . . breaks the cycle of poverty for our members in many areas of the

world and provides skills and training which qualify young men and young women for gainful employment. This inspired plan has kindled the light of hope in the eyes of those who felt doomed to mediocrity but who now have an opportunity for a brighter future.”

President Thomas S. Monson, “They Marked the Path to Follow,” *Liahona*, Oct. 2007, 6; *Ensign*, Oct. 2007, 8.

## HOW TO CONTRIBUTE

The success of the fund depends largely on the generosity and assistance of members and volunteers worldwide. Here are a few ways you might be able to help:

- Volunteer part-time at a local PEF service center.
- Serve full-time with your spouse as a senior missionary couple in the PEF program.
- Donate to the Perpetual Education Fund.

seminaries and institutes are also fully engaged in the endeavor.

The effects of the fund are perpetual not only financially, as the money is repaid and then loaned to other students, but also spiritually and socially as participants, donors, administrators, and countless others are blessed indirectly. “Education is the key,” says Brother Allen, “to open a door in a solid wall, not just for individuals but also for their families and communities.”

Over the last 10 years, technology and experience have helped refine the process for participants and facilitators, but the Perpetual Education Fund still seeks to fulfill the prophetic vision established for it. This “bold initiative” will remain a prophetic endeavor. President Monson continues the work of the fund, which, he says, will “go far into the future.”<sup>8</sup> ■

## NOTES

1. See “16th President Fields Questions from Media,” *Church News*, Feb. 9, 2008, 15.
2. Gordon B. Hinckley, “The Perpetual Education Fund,” *Liahona*, July 2001, 62, 67; *Ensign*, May 2001, 52, 53.
3. Gordon B. Hinckley, *Liahona*, July 2001, 62; *Ensign*, May 2001, 52.
4. Gordon B. Hinckley, *Liahona*, July 2001, 62; *Ensign*, May 2001, 52.
5. Gordon B. Hinckley, “The Church Goes Forward,” *Liahona*, July 2002, 6; *Ensign*, May 2002, 6–7.
6. Gordon B. Hinckley, “Reaching Down to Lift Another,” *Liahona*, Jan. 2002, 62; *Ensign*, Nov. 2001, 53–54.
7. Gordon B. Hinckley, *Liahona*, July 2001, 67; *Ensign*, May 2001, 53.
8. Thomas S. Monson, in “16th President Fields Questions from Media,” *Church News*, Feb. 9, 2008, 15.

Visit [pef.lds.org](http://pef.lds.org) to read more stories from PEF participants and to learn how to get involved.