

## Perpetual Education Fund Thriving Nine Years Later

By Ryan Kunz

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**T**yson Kemege, stricken with polio and orphaned as an infant, grew up in Nairobi, Kenya, where he never slept on a mattress and rarely had two meals a day. He got around only with the aid of a pair of hand crutches.

He made up his mind to attend Kenya's Augustana College to study information technology, but with no family and no money, his prospects seemed bleak.

Brother Kemege, who had joined the Church a few years earlier after completing his secondary education, contacted a senior missionary couple and told them of his desires. The missionaries put him in touch with the Perpetual Education Fund (PEF) committee. A PEF loan helped him gain admission to the school.

"I'm the luckiest man on earth," Brother Kemege often told the missionaries.

Brother Kemege has served as student body president of Augustana University and holds two callings in his ward.

Nine years after President Gordon B. Hinckley (1910–2008) first announced the PEF, the program has more than 38,000 participants in 42 countries. Despite worldwide economic difficulties, the Perpetual Education Fund is healthy and helping people like Tyson Kemege get an education, escape poverty, and contribute to their communities.

More than 87 percent of PEF participants who have completed their schooling are currently employed.

### Overcoming Challenges

While the program has not been threatened by the economic downturn, those who oversee the program say it has had to overcome some challenges.

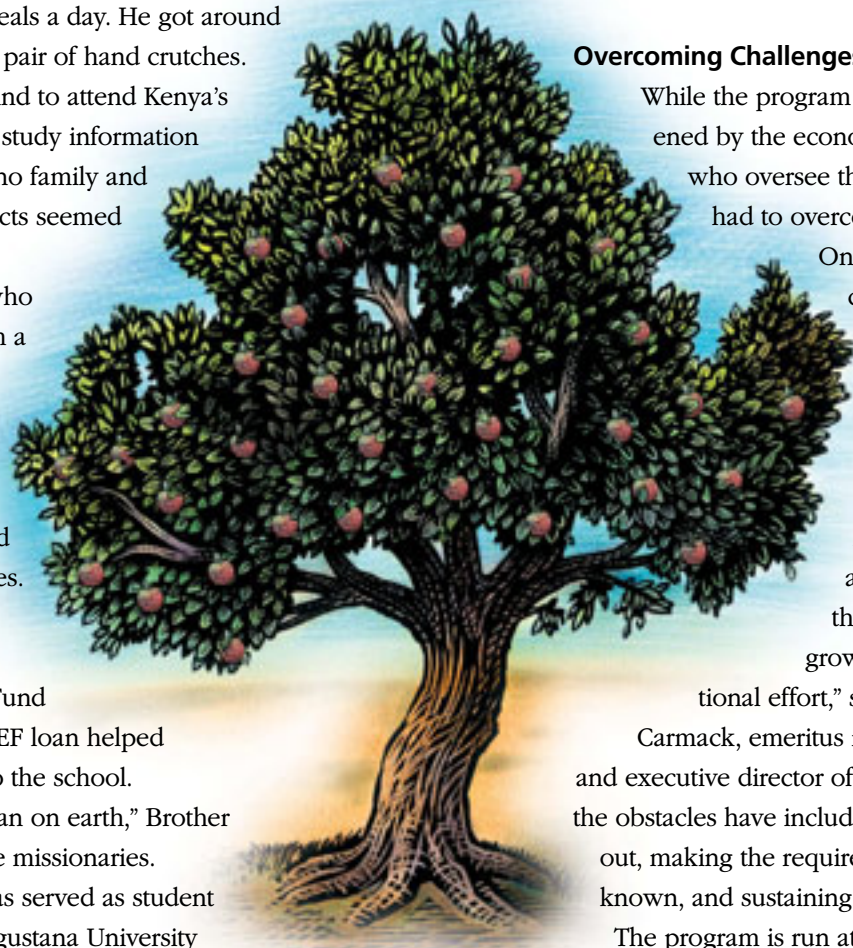
One of the greatest challenges faced by the program is the growing number of participants.

"The obstacles that we have had to face and overcome are the usual obstacles that go along with rapid growth and an international effort," said Elder John K.

Carmack, emeritus member of the Seventy and executive director of the fund. "Some of the obstacles have included getting the word out, making the requirements and availability known, and sustaining the participants."

The program is run at Church headquarters by a relatively small administrative group, including a few employees, missionary couples, and local volunteers. It is overseen by two emeritus General Authorities, Elder Carmack and Elder Richard E. Cook.

In order to administer the widespread program, PEF personnel and missionaries work with Area Presidencies to train area leaders, who in turn



*Eligible members  
can be blessed . . .*

work with local leaders to train and support local teachers, staff, volunteers, and participants.

“It was and is such an innovative initiative,” said Rex Allen, director of training and communications for the program. “It’s new at every level, so communication and training have been essential.”

### How It Works

The program is made possible by hundreds of thousands of individuals who donate money to the fund. All of the money donated goes to support participants.

For participants, the process begins with a preparation phase coordinated through the institute of religion program in which the member is enrolled. With help from LDS employment resource centers, participants take “Planning for Success” courses and career workshops before completing the online loan application.

Once loans are approved, participants pursue their educations with the understanding that they will repay their debt so that others may benefit from the fund as well. Participants repay more than US \$2.5 million toward their loans every year.

Elder Carmack said the program is succeeding not only because of members’ great financial support but also because of great leadership. “The father of the Perpetual Education Fund is Gordon B. Hinckley,” he said, “but President [Thomas S.] Monson’s support and interest are just as great as President Hinckley’s were. [President Monson] has been in on the process from the beginning and directs it today with prophetic insight.”



*by partaking  
of the fruits of  
the Perpetual  
Education Fund . . .*



*and by giving  
back so others  
can benefit as  
well.*

### The Results

When announcing the program in the April 2001 general conference, President Hinckley said: “With good employment skills, these young men and women can rise out of the poverty they and generations before them have known. They will better provide for their families. They will serve in the Church and grow in leadership and responsibility. They will repay their loans to make it possible for others to be blessed as they have been blessed” (“The Perpetual Education Fund,” *Liahona*, July 2001, 60; *Ensign*, May 2001, 51).

The program’s leaders continue to see the fulfillment of President Hinckley’s words. As many as 10 to 15 percent of current Church leaders in some PEF-approved countries are previous beneficiaries of the fund.

“This is not an idle dream,” President Hinckley continued. “We have the resources through the goodness and kindness of wonderful and generous friends. We have the organization. We have the manpower and dedicated servants of the Lord to make it succeed. It is an all-volunteer effort that will cost the Church practically nothing. We pray humbly and gratefully that God will prosper this effort and that it will bring blessings, rich and wonderful, upon the heads of thousands just as its predecessor organization, the Perpetual Emigration Fund, brought untold blessings upon the lives of those who partook of its opportunities.”

Nine years later, the program continues to grow, made possible, according to Brother Allen, “through great goodwill and tremendous faith.” ■