



# SO YOU'RE THINKING ABOUT Becoming Catholic?

SOME FINANCIAL  
AND CAREER  
CONSIDERATIONS  
FOR CLERGY ON  
THE JOURNEY

The Coming Home Network International

# ***So You're Thinking About Becoming Catholic?***

*Some Financial and Career Considerations for  
Clergy on the Journey*

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# SO YOU'RE THINKING ABOUT BECOMING CATHOLIC ...

Welcome to the journey! You might be surprised to know that hundreds of clergy have gone before you and left their ministries to enter into full communion with the Catholic Church.

Like you, each one has a story.

Many of the stories involve serious, heart-wrenching sacrifice. People have given up their livelihoods, status in the community, health care coverage, friends, even family. At the same time, a sense of joy and discovery permeates every journey. Drawing closer to the Catholic Church means drawing closer to Jesus, our Lord and Savior.

## PREPARATION

As you pray and discern, questions will undoubtedly come to mind from many directions. One concern is almost universally shared among clergy converts: the very

practical matter of how to make a living.

Scripture tells us: “For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?” (Luke 14:28). Particularly when you have a family, providing materially is an essential matter and deserves proper consideration. The purpose of this guide is to assist you in preparing for your future career and finances.

You may be surprised by the experience of other clergy converts. Although many have traveled difficult paths, don't lose heart! We give you this information in order to help you set realistic expectations, yet we know that with God, all things are possible.

## THE COMING HOME NETWORK INTERNATIONAL

*The Coming Home Network International (CHNI)* wants to help you and other clergy discern your vocation in the context of the Catholic Church. We want to stand beside you on your journey. *CHNI* offers support and assistance in the form of learning resources (including books, CDs, DVDs, and a web presence geared to your needs), individualized support, conferences, a monthly newsletter, and advocacy with Church leaders.

As a result of our extensive experience with clergy just like you, we've learned a great deal about what you might expect should you choose to “swim the Tiber” and formally enter the Church. Here are a few facts that might surprise you:

- The great majority of clergy converts (outside of those from the Anglican traditions) are not ordained as Catholic priests.
- After conversion, most former clergy are employed outside the institutional Church.
- Approximately 24 percent of *CHNI* members who are clergy converts are employed in some form of Church-related service; 30 percent in academic work; and 26 percent in secular careers.
- Many clergy converts report frustration because they seem unable to use their gifts and talents as fully as they would like within the Church.

The last point in particular is often difficult for clergy converts to accept. Many come into the Church filled with a sense of excitement and expectation, only to run into brick walls as they seek new employment as Catholics. The most obvious place to begin is with the Church itself, right? Well, maybe not ...

## THINKING OUTSIDE THE BOX

It takes time to modify established ways of thinking. This is just as true for some leaders in the Church as it is for you! You are learning new ways of thinking, discerning, even praying, in the light of Catholic teaching. In a similar way, many leaders in the Church are just beginning to consider how to handle the influx of largely Protestant clergy who seek to enter into full communion with Rome.

The Church has no established protocol providing guidance for bishops to deal with clergy converts to the faith. The “box” they have lived in — for centuries — has consisted of recruiting single, mostly young, men to study and discern their vocation to the priesthood. If you were to think of this as a “business model,” you could say that in this model, the typical employees are completely dedicated servants of God, willing to work long hours, with few encumbrances and low pay, for the rest of their lives.

Now consider a bishop who is approached by an enthusiastic clergy convert, eager to be ordained to the Catholic priesthood, perhaps with a dispensation from celibacy. Such a man (for women cannot become priests) might be twenty years out of a Protestant seminary, have

a family, a mortgage, and other needs, along with half the work life expectancy of the typical young Catholic seminarian.

Do you think the bishop might have to think long and hard?

Clergy converts are endowed with many gifts and have frequently exercised spiritual leadership in their respective denominations. In becoming Catholic, they choose the path of humility and take the “lowest place” at the table (Luke 14:7–11). They may, in time, be invited to a “place of honor,” but there are no guarantees. Submission to spiritual authority is one of the most difficult aspects of conversion, yet it is essential to authentic Catholic discernment.

## IF NOT THE CHURCH, WHERE?

So if you’re called to the priesthood, it’s a tremendous gift. If not, take heart! Many other avenues are available. It’s a matter of rediscovering your vocation in the context of the Catholic Church.

Pope John Paul II observed: “We come to a full sense of the dignity of the lay faithful if we consider *the prime and*

*fundamental vocation* that the Father assigns to each of them in Jesus Christ through the Holy Spirit: the vocation to holiness, that is, the perfection of charity. Holiness is the greatest testimony of the dignity conferred on a disciple of Christ” (*Christifideles Laici*, 16).

So we all share a vocation to holiness. Now it’s just a matter of figuring out where, specifically, you are called to serve. As you prayerfully discern your career options, don’t forget to include others in the process. Of the utmost importance is obtaining competent spiritual direction. In addition, include trusted advisors, friends, family, and *CHNI* staff. The purpose of such counselors is to provide objectivity and to assist, encourage, and pray for you.

Next, it’s worth spending some time doing research. Online you can find numerous skills assessments and other resources that can guide you in selecting a field to target. Several websites also provide feedback on supplemental education or training you might need. Are there ways to build upon prior experience? Do you have qualifications for positions other than ministry? What do you enjoy, and how can you build on your God-given gifts?

Just as importantly, consider the people you know. Can you think of some who might help you in making a career



change? Connections you have through family or friends? Might it be worth going to a career counselor locally, or working with a fee-based search firm? Countless online resources are available, such as job search websites, that can also be of assistance. However, keep in mind that there's no substitute for personal relationships you already have established.

Finally, think about spiritual entrepreneurship. Do you have a particular skill or calling that might be well received in the form of a lay apostolate? Many such organizations are sprouting up all over the world, many in response to the call of Pope John Paul II for a “new evangelization.” *CHNI* is among them.

## FINANCIAL PREPARATION

Now the hard part. How are you prepared financially? If you were to leave your pastorate tomorrow, what financial difficulties would result? Loss of a regular paycheck ... health insurance ... housing and other benefits? For some, these difficulties present an enormous challenge.

To get a handle on where you stand, first make a list of your assets and liabilities. Essentially, what you're doing is creating your personal “balance sheet.” In addition, make a list of all your monthly financial commitments —

anything that would cost you a penalty if you got out of it early (such as a lease or a cell phone contract). Assets should be listed at “net realizable value,” which means the amount of cash you would actually receive after selling costs (such as real estate commissions and closing costs if you were to sell your home).

Many free templates for personal financial statements are available online. To find one, search for “personal financial statement example,” and you’ll have numerous options from which to choose.

After you’ve completed this step, it’s time for some analysis. What is your net worth? How much liquidity, or cash, do you have? If your income stopped tomorrow, how many months’ worth of expenses would you have covered?

Of course, you may not know exactly how many months of expenses you would have covered. So the next step is to prepare a monthly budget. Once again, many good (and free) templates are available online. Search for “personal budget example,” and don’t forget to add a category for tithing if you use a secular template. If you haven’t been tracking your expenses, try doing so for a period of thirty days. Carry a notebook with you and write down every

expenditure, even the small stuff.

Once you know where the money's going, by category, you'll know approximately how much is required to keep your financial ship afloat each month. Make sure you have included irregular expenditures (those not paid on a monthly basis) such as insurance or property taxes.

## PUTTING IT ALL TOGETHER

When you've performed a clear assessment of both your career prospects and financial status, you can fold this information into your discernment process. Along with prayer for guidance, once again consider consulting those with expertise in career counseling or personal finance. You may still be called to enter into the Catholic Church immediately, with a spirit of faith and trust. On the other hand, God may be calling you to slow down. This is the crux of the matter. You may be caught in a "catch 22" situation where you desire to enter the Church but aren't sure how to do so without putting yourself and your family at risk. Will God provide if you take the leap of faith?

The answer is a qualified yes. God always provides, and He knows our needs before we ask Him. Yet the timing

of your entrance into the Church and what your future holds are functions of your particular calling — your vocation. While we believe that our Lord has established the one, holy, Catholic and apostolic Church as the most perfect way for every person to approach Jesus Christ, your situation is unique, and His providence must bring together all the necessary factors in His timing. We hold out hope that even in the most difficult circumstances, God can use that process to draw you closer to Him.

At *CHNI*, we've witnessed the fulfillment of so many who have come into the Church. At the same time, we've stood beside many who have experienced significant hardship while on the journey and thereafter. We hope that with the benefit of planning and the experience of others, you'll have a clear vision forward that will smooth your path and prepare you for a lifetime — and eternity — of joy.

## FINANCIAL RESOURCES FOR FURTHER STUDY

- Phil Lenahan, *7 Steps to Becoming Financially Free: A Catholic Guide to Managing Your Money* (Our Sunday Visitor, 2006). A book, workbook, and small group study kit are all available, covering various aspects of personal financial planning from a Catholic perspective.
- Website for Veritas Financial Ministries, the apostolate Phil Lenahan founded:  
<http://www.veritasfinancialministries.com>.
- Dave Ramsey, *The Total Money Makeover: A Proven Plan for Financial Fitness* (Thomas Nelson, 2009). This book is available along with numerous other resources and “Financial Peace University” classes on Dave Ramsey’s website, all from an evangelical Christian perspective:  
<http://www.daveramsey.com/home>.

## RESOURCES FOR JOB HUNTING

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- The ironically titled website *JobHuntersBible.com* is a good place to start when looking for new employment. It features Dick Bolles, the author of the classic book on this subject, *What Color is Your Parachute? A Practical Manual for Job-Hunters and Career-Changers* (Ten Speed Press, 2010). We don't know what Dick's religious beliefs may be, although his background includes a Master's degree from an Episcopal seminary. Go to <http://www.jobhuntersbible.com>.
- A good online site with job openings in Catholic organizations: <http://www.catholicjobs.com>.

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