

Dear President Biden and Vice President Harris,

As faith leaders serving hundreds of thousands of congregants across this country, we write to urge you to use your executive authority to immediately cancel a substantial amount of student debt for all borrowers.

We are deeply concerned about the growing level of student debt in this country. Access to education is an essential component of a just society and access is hindered when the burden of debt limits the ability of individuals and communities to thrive. Many of us have seen firsthand how the rising cost of college and the disinvestment at the state and federal levels have led to unduly burdensome debt levels for individuals, families, and communities.

Student debt has even become a problem for those pursuing careers in ministry. For many of us, the pursuit of our calling and the desire to best serve our flock has required graduate studies resulting in student debt. On average, students now enter seminary with about \$20,000 in debt and in 2018, Master of Divinity recipients graduated with an average of \$54,600 in student debt. Despite our calling and belief in the work that we do, 57% of clergy do not believe they make a livable wage. As we seek to be better leaders and to encourage more individuals to accept their call, we know that the student debt problem must be addressed.

We have also seen the impact of student debt on those we serve, as many of our congregants' struggle under the weight of this heavy burden. Even before the current crisis, student borrowers were struggling. Today, two in five borrowers are in default or delinquent, and many borrowers are not reducing their principal even after almost a decade of repayment. Almost one in four (23%) of student loan borrowers still owe more than half of their original loan balance after eight years in repayment. Approximately 7.3 million borrowers were in default by March 2019 and almost 10% of outstanding student debt (\$145 billion) was in default.

Black borrowers are struggling most due to continuing discrimination and exclusion. Half of all families with Black heads of household aged 25–40 have student debt, and 85% of Black graduates in 2016 took on debt to finance their undergraduate degree. For Black borrowers who entered higher education in 2003–2004 as undergraduates, almost half had defaulted by 2016 and up to 70% of this cohort is projected to default by 2024. A Citi study showed that discrimination targeted at Black Americans cost the economy \$16 trillion over the past 20 years. Failure to address this debt crisis in bold and visionary ways will add to that burden, harming all Americans.

While we, like many across this country, felt some temporary relief due to the payment and collection suspension implemented in March of this year, that pause is set to end soon, and it did nothing to reduce the overall balances that many shoulder.

Student borrowers believed the unfortunately compromised promise that a college education would open the doors to economic prosperity and are deserving of relief, but it is not just them who will benefit from cancellation. Bearing the burden of almost \$1.7 trillion student debt balance will not only break the backs of borrowers; it threatens to bring down our nation. Leading voices have called for the biblical Debt Jubilee,

widespread forgiveness of debt, for the sake of rescuing our economy from the ravages of the COVID-19 pandemic.

It is crucial that substantial, broad-based student debt cancellation be ordered immediately by the Biden-Harris administration. With millions in default or delinquent and the COVID-19 pandemic and recession showing little sign of letting up, it is essential that we address this issue without delay.

Collectively our organizations and denominations represent faith traditions, denominations, and congregations across the country. Our churches are actively engaged in efforts to recognize the dignity of all of God's children, end poverty, alleviate suffering, and promote opportunities for all people to prosper. On behalf of our parishioners and the other 44 million Americans with student debt, we urge you to give student borrowers a chance to survive this struggling economy and participate in the recovery to come.

Sincerely,

National Organization

- United Church of Christ, Justice and Local Church Ministries
- o National Baptist Convention USA Inc.
- National Advocacy Center of the Sisters of the Good Shepherd
- Cooperative Baptist Fellowship
- Justice and Local Church Ministries, United Church of Christ
- o Samuel DeWitt Proctor Conference
- World Overcomers Christian Church- Pastor Joel
 Thompson
- o National Action Network- Rev. Al Sharpton

Houses of Worship

- Wesley Memorial United Methodist Church, Richmond, VA
- o Sisters of Charity of Saith Elizabeth, Jersey City, NJ
- o First Baptist Church of Corona, East Elmhurst, NY
- Friendship-West Baptist Church, Dallas, TX
- Congregation of Our Lady of Charity of the Good Shepherd, US Provinces
- o First Unitarian Church of Oklahoma City
- Church of the Open Arms & Cathedral of Hope OKC
- o Hudson Memorial CME Church, Augusta, GA
- o Greater Grace Church, Merrillville, IN
- o New Friendship Baptist Church, Baltimore, MD
- Watson Grove Baptist Church, Nashville, TN
- o Calvary Baptist Church of Chicago, Chicago, IL
- o Mount Carmel Baptist Church, North Versailles, PA

State/Reginal Faith Organizations

- o Interdenominational Ministerial Alliance, Dallas, TX
- o Faith Community United, Cleveland, OH
- o The Ohio Council of Churches
- o Project GREEN, Michigan
- o Missouri Faith Voices
- Wisconsin Faith Voices for Justice
- Mustard Seed Ministries
- o ASBC Social Justice Ministry-Economic Justice,
- Presbyterian Church (USA)
- African American Ministers Leadership Council, Columbus, OH
- o Micah Leadership Council, Washington, DC
- o Greater Grace Church, Merrillville, IN
- Christian Methodist Episcopal Church, Warner Robins, GA
- o Calvary Baptist Church of Chicago, Chicago, IL
- Macedonia Baptist Church, Los Angeles, CA
- Silver City United Church of Christ, Silver City New Mexico
- Spring Hill United Church of Christ, Spring Hill, FL
- o St. Elizabeth Catholic, Las Vegas, NV
- o Heartland Conference UCC, Worthington, Oh
- Greensboro United Church of Christ, Greensboro,
 Vermont
- Alabama-Florida Episcopal District A.M.E.
 Zion Church
- o Patterson-Asbury AME Zion Church, Baltimore, MD

- o Triedstone Baptist Church, Cleveland, OH
- o New Grace Missionary Baptist Church, Pittsburgh, PA
- o Hopewell Baptist Church, Pittsburgh, PA
- o New Jerusalem Holiness Church, Pittsburgh, PA
- o New Life Baptist Church Pittsburgh, PA
- o AME Zion Church, Pittsburgh, PA
- o Law Street Baptist Church, New Orleans, LA
- o First Baptist Penn Hills, Pittsburgh, PA
- o New Friendship Baptist Church, Baltimore, MD
- o Tabernacle Cosmopolitan Baptist Church
- o Mulberry Community Church, New Castle, PA
- o Saint Mark Baptist Church, Little Rock, AK

- o Antioch AME Zion, Huntsville, AL
- o Saint Peter AME Zion Church, Tuscaloosa, AL
- o St. Paul A.M.E. Zion Church, Shorter, AL
- o Freedom Temple AME Zion Church, Baltimore, MD
- o Beyt Tikkun Synagogue, Berkeley, CA
- o Petty's Chapel AME Zion Church, Bessemer, AL
- o Temple Beth Shir Shalom, Santa Monica, CA
- o Realize Paradise, Los Angeles, CA
- o Emerson UU Chapel, Saint Charles, MO
- Reconstructionist Rabbinical Association, Abington, PA
- o St. James A.M.E. Zion Church, Goldsboro, NC
- O The Shalom Center, Philadelphia, PA

Individual Faith Leaders

- Roberta J Lison
 Catholic Charities
 Green Bay, Wis
- Charles E Goodman Jr
 Senior Pastor, Tabernacle
 Baptist Church
 Augusta, GA
- Delores L Maples
 Revolution Church
 Nixa, Missouri
- Rev. John Gregory-Davis
 Meriden Congregation
 Church, UCC
 Meriden, NH
- Rev. Dr. Ronald Luckey
 Evangelical Lutheran
 Church
 Lexington, Kentucky
- Pastor Lloyd Fields
 Greater Gilgal Baptist Bible
 Church
 Kansas City, Mo
- Pastor Leonard Killings
 Advent Evangelical
 Lutheran Church
 Cleveland, Ohio
- Rabbi Salem Pearce
 Carolina Jews for Justice
 Durham, NC
- Rev. Ebony Grisom
 Falls Church, VA

- Rev. Jeremiah L. Parks
 The Temple Church
 Nashville, TN
- Rev. Christine Pope Portis
 True Vine Ministries
 Pittsburgh, PA
- Renatta White
 East Pittsburgh, PA
- Rev. LeRoy F. Davenport 16th Section M.B. Church Starkville, MS
- Rev. Dairl L. Scott Jr.
 Walls Memorial AMEZ
 Charlotte, NC
- Rev. Jane E. Thomas
 Christian Methodist Episcopal
 Church
 Perry, GA
- Pastor Carolyn Carlisle
 Rocksolid Ministries, Inc
 Columbus, GA
- Ms. Dorothy Woods
 Harris Chapel Church of God in Christ
 Millington, TN
- Rev. Herman M. Hawkins Jr.
 United Theological Seminary
 Columbus, OH
- Pastor Mildred Watson Love One Million Ways Birmingham, AL

- Marilyn Coronado
 Miami Shores Community
 Church, Miami Shores, FL
- Rabbi Mackenzie Zev Reynolds Brooklyn, New York
- Rabbi Becky Silverstein Beyn Kodesh I'Chol Jamaica Plain, MA
- Rabbi Maya Glasser
 Anshe Emeth Memorial
 Temple
 News Brunswick, NJ
- Rabbi Paula Marcus
 Temple Beth El
 Aptos, CA
- Rabbi Jordana Schuster
 Battis
 Temple Shir Tikva
 Wayland, MA
- Rabbi Salem Pearce
 Carolina Jews for Justice
 Durham, NC
- Rabbi Dorothy Richman Makor Or Albany, CA
- Rabbi Jessy Dressin
 Repair the World
 Baltimore, MD

- Rev. Dr. Shannon N
 Smythe
 New Castle Presbytery
 Rehoboth Beach, DC
- Rev. Matthew Dodrill
 Pulaski Heights Baptist
 Church
 Little Rock, Arkansas
- Joshua FurnalTheologianDes Moines, IA
- Rev. Eliana Mazim
 Presbytery of Seattle, PC
 (USA)
 Seattle, WA
- Rev. William Dennler
 Church of the Holy Trinity
 Nashville, TN
- Rev. Dr. Timothy R.
 Eberhart
 Garrett-Evangelical
 Theological Seminary
 Evanston, IL
- Elder Tom Lane
 Lake Burien Presbyterian
 Church
 Seattle, WA
- Susan Okamoto Lane
 Lake Burien Presbyterian
 Church
 Burien, WA
- David Long -Higgins
 Heartland Conference UCC
 Worthington, OH
- Ms. Patty Vandersall
 Good Shepherd Lutheran
 Alexandria, VA
- Rev. Chris Moore
 Fellowship UCC
 Tulsa, Oklahoma
- o Rev. Kara Y. Farrow ELCA, Tulsa, OK
- Rev. Kelli Driscoll Crews
 Disciples of Christ
 Tulsa, OK
- Rev. Robert C Lawrence
 Fellowship Congregational
 UCC
 Tulsa, OK

- Pastor Ellestene Stephens
 New Hope Christian
 Methodist Episcopal Church
 Gordon, GA
- Pastor Leila Redding
 Mt. Zion CME Church
 Jeffersonville, GA
- Rev. Linda Higgins
 Tree of Life UCC
 Roanoke, VA
- Ms. Sharon Baker
 Anabaptist
 Goshen, IN
- Mr. Tim DudaSan Antonia, TX
- Rev. Jacqueline J McMillen
 Trinity United Church of
 Christ
 Wadsworth, OH
- Rev. Andrea Stoeckel

Syracuse, NY

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 Ainsworth United Church of Christ
 Portland, OR
- Ms. Debra P. Sawyer
 Hampstead Congregational
 Church
 East Hampstead, NH
- Mr. Kenneth Frank
 Claremont United Church of
 Christ
 Claremont, CA
- Mr. Alex StavisNew York, NY
- Dr. Susan S. Walton
 Wellesley Hills
 Congregational Church
 Waban, Massachusetts
- Ms. Marianne Rathman Pilgrim-St Luke's United Church of Christ Buffalo, NY
- Mr. Wade McCallum
 UCC, Louisville, KY
- Mr. Rich Procida
 Bible Study for Progressives
 Whittier, CA

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 Congregation Shaarey Tikvah
 Beachwood, OH
- Rabbi Zev-Hayyim Feyer
 Pomona, CA
- Rabbi Robin S. Sparr HaMakom is The Place Natick, MA
- Rabbi Ari Lev Fornari
 Kol Tzedek Synagogue
 Philadelphia, PA
- Rabbi Ayalon Eliach Jersey City, NJ
- Rabbi Brian Field
 Judaism Your Way
 Denver, CO
- Rabbi Jonah Geffen Hunter Hillel New York, NY
- Rabbi Rachel Putterman
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 Haverhill, MA
- Rabbi Jill Borodin
 Congregation Beth Shalom
 Seattle, Washington
- Rabbi Lev Freidman
 Azamra Shabbat Minyan
 Newton, MA
- Rabbi Robin Podolsky
 Bend the Arc
 Los Angeles, CA
- Amalia Mark
 Mayyim Hayyim
 Newton, MA
- Rabbi Sarah Berman Central Synagogue New York, NY
- Rabbi Barat Ellman Brooklyn, NY
- Rabbi Suzie Jacobson
 Temple Israel
 Boston, MA
- Rabbi Michael Feinberg Greater New York Labor-Religion Coalition New York, NY
- Rabbi Stephen Booth-Nadav
 Wisdom House Denver
 Denver, CO

- Samantha Paulin,
 Seminarian
 Lake Burien Presbyterian
 Church
 Seattle, WA
- Rev. Dr. Lara Blackwood
 Pickrel
 Disciples of Christ
 Kansas City, MO
- Community Pastor, Kevin Zachary Howe Harvard Avenue Christian Church Tulsa, OK
- Gerry Paulin
 Central Christian Church
 Lawrenceville, IL
- M Div. Jamie Gray
 Methodist
 Miami, OK
- Rev. Scarlette Jasper
 Olive Branch Ministries
 Somerset, KY
- Rev. Dr. Sara Malmin
 Koening
 Seattle Pacific University
 Seattle, WA
- Mr. Michael R. Cross
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 Tulsa, OK
- Rev. Gabriel Pfefer
 Christian Church
 Shepherdsville, Kentucky
- Rev. Charles Boyer
 Bethel AME Church
 Woodbury, NJ
- Rev. Glencie Rhedrick
 Co-Chair
 Charlotte Clergy Coalition
 for Justice
 Charlotte, North Carolina
- Ms. Lois Ann Griffiths Lutheran Harrisburg, PA
- Rev. Eric Jackson
 Plymouth Congregational
 Church, UCC
 Syracuse, NY

- Rev. Dr. Linda Crump-Bertram
 Eastlake UCC Church
 Thornton, CO
- Mr. Kenneth Frank
 Claremont United Church of
 Christ
 Claremont, CA
- The United Methodist Church Parkton, MD
- Rev. Sonja Ingebritsen
 Community of Hope UCC
 Madison, WI
- Mr. Alex StavisNew York, NY
- Rev. Dr. Jill L. Snodgrass
 Loyola University Maryland
 Baltimore, MD
- Mr. Caleb Pusey
 CareNet Counseling
 Asheville, NC
- Pastor Nancy Wichmann
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 Salisbury, MA
- Associate Minister Darlene
 Cook
 Little Zion Baptist Church
 Oak Grove, VA
- Ms. Maria Myfanawy
 Parkview Congregational
 Church UCC
 Aurora. CO
- Mrs. Marjorie W. Rogers
 Wellesley Village Church
 Wellesley, MA
- Mrs. Sarah Korab
 UCC
 Franklin, TN
- Dr. George Muedeking Albuquerque Mennonite Church
 Albuquerque New Mexic
- Albuquerque, New Mexico
 Marjorie Adams
- First Congregational Church,
 UCC
 Romeo, Michigan
- Sarah Petersen
 First Congregation Church of

- Rabbi Michael Rothbaum
 Congregation Beth Elohim
 Acton, MA
- Kohenet Keshira haLev Fife Kohenet Hebrew Priestess Institute
 Pittsburgh, PA
- Kohenet Elsa Khalfin Restorative Somatics Philadelphia, PA
- Priestess Judith Y K Breier
 Northampton, MA
- Rabbi Reba Carmel
 Holy Redeemer Health
 System
 Philadelphia, PA
- Shani AbramowitzJewish Theological SeminaryNew York, NY
- Rabbi Suzanne Griffel
 Sinai Temple
 Chicago, IL
- Rabbi Nadya Gross Yerusha
 Erie, CO
- Kohenet Aliza Rivka New York, NY
- Rabbi Douglas E. Krantz
 Townsend, Delaware
- Rabbi Daniel Klein
 Hebrew College
 Newton, MA
- Rabbi Nora Feinstein
 T'ruah: The Rabbinic Call for
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 Princeton, NJ
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- Rabbi Emily Mathis
 West Newton, MA
- Rabbi Shifrah Tobacman Kehilla Community
 Synagogue
 Emeryville, CA
- Rabbi Victor Reinstein
 Nehar Shalom Community
 Synagogue
 Jamaica Plain, MA

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 St. Joseph, Missouri
- Pastor Leonard Killings
 Advent Evangelical
 Lutheran Church
 Cleveland, Ohio
- Rev. Melissa McQueen-Simm
 Wholy Ground Spiritual
 Center
 Charlotte, NC
- Rev. Dr. Lori Walke
 Mayflower Congregational
 UCC, Oklahoma City, OK
- Rev. Pamela Holt
 Christian Church (Disciples of Christ)
 Oklahoma City, OK
- Rev. Dr. Cynthia Wickwire Lundquist Presbytery of Western New York Forestville, NY
- Gerry Paulin
 Central Christian Church
 Forestville, NY
- Rev. Leslie Watson Wilson
 African American Ministers
 in Action
 Linden, NJ
- Dr. Mike Couch
 New Beginning Church of Philadelphia
 Philadelphia, PA
- Camille Cavil
 Samuel DeWitt Proctor
 Conference
 Chicago, IL
- Presiding Elder Jane E.
 Thomas
 Christian Methodist
 Episcopal Church, Perry, GA

- Evanston, UCC Evanston, Illinois Marilyn J. Pikaart
- Plymouth UCC Grand Rapids, MI
- Darlene Cook
 Little Zion Baptist Church
 Oak Grove, Virginia
- Bruce E. Rosenberger
 Church of the Brethren
 Columbus, Ohio
- Rev. Dr. Elyse Berry
 Council for Health and
 Human Service Ministries,
 UCC
- Cleveland, Ohio
 Robert Poignant

UCC

- Lynchburg, VA
- Rev. Dr. John Lewis Walker
 Contee A.M.E. Zion Church
 Capitol Heights, MD
- Dr. Ugena Whitlock
 Pilgrimage UCC
 Marietta, GA
- Rev. Ralph S. Wearstler
 Christian Church (Disciples of Christ)
 Mentor, Oh
- Rev. Medea Saunders
 Center Chapel UMC
 Indianola, IA
- Sara Donahue
 Old South Church in Boston
 Jamaica Plain, MA
- James V. Hogue
 United Church of Christ
 Los Alamos, New Mexico
- Markeyse Bryant
 New Ark United Church of Christ
 Newark, DE
- Dr. Paul S. Hoggard
 Trinity AME Zion
 Washington, DC
- Rev. Harry Jones
 St. James AME Zion Church
 Kissimmee, FL

- Rabbi Oksana Chapman
 Temple Emmanuel of
 Chelsea
 Chelsea, MA
- Rabbi Mordechai Liebling POWER-Interfaith Philadelphia, PA
- Rabbi Jonathan Slater
 Institute for Jewish
 Spirituality
 Hastings-on-Hudson, NY
- Ms. Edith M. Hill
 African Methodist Episcopal
 Zion Church
 Birmingham, AL
- Kohenet Zoh Lev
 Cunningham
 Kohenet Hebrew Priestess
 Institute
 Seattle, WA
- Rabbi Susan Falk Brooklyn, NY
- Rabbi Aryeh Bernstein Avodah, Chicago, IL
- Rabbi Jill Hausman Actor's Temple, Cong. Ezrath Israel New York, NY
- Pastor Fredna Grimmett
 Pine Level AME Zion Church
 Auburn, Alabama
- Rabbi Laura Rumpf
 Peninsula Temple Beth El
 San Mateo, CA
- Rabbi Susan L. Schley
 OHALAH Association of
 Jewish Renewal Clergy
 Sparks, NV
- Rabbi Faith Joy Dantowitz
 Congregation Emeth
 Morgan Hill, CA
- Rabbi Sarah Noyovitz
 Temple Beth David
 Canton, MA
- Rabbi Frankie Sandmel Hebrew College Newton, MA
- Rabbi Rachel Kahn-Troster
 T'ruah: The Rabbinic Call for

- Rev. Dr. Wayne Williams
 Lynch Street CME Church
 Jackson, MS
- Pastor Brendolyn Jenkins Boseman Hudson Memorial CME Church, Augusta, GA
- Rev. William David Dennler
 Church of the Holy Trinity
 Nashville, TN
- Rev. Scarlett Jasper
 Olive Branch Ministries
 Somerset, KY
- Elder, Carey E. Pointer III
 Greater Fellowship Full
 Gospel Baptist Church
 Washington, DC
- Pastor, Johnathan Wilson
 New Bethel Baptist Church
 Pittsburgh, PA
- Senior Pastor Jamal Bryant
 New Birth Missionary
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 Lithonia, Georgia
- Dr. Sheila L Johnson
 First Baptist Church
 Penn Hills, PA
- Pastor Andrew Jackson
 Webster Avenue CMA
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- Rev. Herman M. Hawkins Jr.
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- Pastor Leonard Killings
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- Pastor Christopher White
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 El Paso, TX
- Rev. Jeremiah L. Parks
 The Temple Church
 Nashville, TN
- Pastor Joyce M. Owens Abiding Faith Ministry Pittsburgh, PA

- Melvin Perry
 I AMEZION
 Columbus, GA
- Rev. Dr. Glenda L. Smith Wright Chapel AME Zion Church Lowndesboro, AL
- Old Ship AME Zion

 Montgomery, AL
- Bishop Darin Moore
 AME Zion Church
 Largo, MD
- Rev.'s Ronald & Izora Bullock
 Greater Faith AME Zion
 Church
 Orlando, FL
- Bishop Dennis V. Proctor
 AME Zion Church
 Farmington, CT
- Rev. Harry Jones
 St. James AME Zion Church
 Kissimmee, FL
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- George D. Crenshaw
 The African Methodist
 Episcopal Zion Church
 Marietta, GA
- Mrs. Nina H. Patton
 African Methodist Episcopal
 Zion Church
 Tuscaloosa. AL
- Rev. Kate Shaner
 First Community Church
 Columbus, OH
- Rev. Sarah Kientz
 First Community Church
 Columbus, OH
- Frances Murphy Draper
 Freedom Temple AME Zion
 Church
 Baltimore, MD
- Rev. David Hett
 United Methodist
 Columbus, OH
- Karcanda Karondelette Grant
 Varick Memorial A.M.E. Zion
 Jacksonville, FL

- Human Rights Teaneck, NJ
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 Maranta, haKohenet
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 AME Zion Church
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 Minneapolis, MN
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 Hebrew College Rabbinical
 School, Cambridge, MA
- Ms. Karla J. Devine
 ELCA, Manhattan Beach, CA
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 Melrose Park, PA
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 Christian Community
 Church
 Worcester, MA
- Rabbi Llana Zietman
 GatherDC
 Washington, DC
- Rabbi Alex Weissman
 Congregation Agudas Achim
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- Rabbi Eliana Jacobowitz
 Temple B'nai Brith of
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 Somerville, MA
- Rabbi Aviva Fellman
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- Rabbi Benjamin Barer
 Charles E. Smith Jewish Day
 School
 Rockville, MD
- Rev. Aaron R. Payson
 The Unitarian Universalist
 Church or Worcester
 Worcester, MA
- Ms. Lessie B. Daniel
 Union Springs, Alabama

- Pastor Casey Ricks Adventist Waterboro, SC
- Rev. Dr. Richard W.
 Wingfield
 Unity Baptist Church
 Braddock, PA
- Pastor Brian Campbell
 Greater Macedonia Baptist
 Church, Jacksonville, FL
- Rev. Earlene
 Bethlehem Baptist Church
 McKeesport, PA
- Pastor Terrence Evans
 Greater Ward Chapel AME
 Church
 Columbus, GA
- Pastor Jamie Grayson
 Bethlehem Baptist Church
 Mckeesport, PA
- Dr. Sheila L Johnson
 First Baptist Church
 Penn Hills, PA
- Deacon Harold J. Grant Jr.
 Mt. Carmel Baptist Church
 North Versailles, PA
- Rev LeRoy F. Davenport 16th Section M.B. Church Starkville, MS
- Pastor Joshua Scott
 Second Ponce de Leon
 Baptist Church
 Atlanta, GA
- Pastor Terrence Evans
 Greater Ward Chapel AME
 Church
 Columbus, GA
- Pastor Robert LeCount
 Disciples of Christ Christian
 Fellowship
 Jacksonville, FL
- Rev. Terri Lynn Pennybaket
 Triedstone
 Rankin, PA

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 Tuscaloosa, AL
- Rev. Bessie L. Mohead Hood Temple A.M.E. Zion Church Tampa, FL
- Rev. Camisha Thomas
 Shabazz
 Tabernacle African Methodist
 Episcopal Zion Church
 Tuscaloosa, AL
- O Rev. Nancy Hardy
 United Church of Christ
 Huntington Mills, PA
- Sharon Ann Hawkins
 Tuscaloosa, AL
- Mrs. Margaret Stokes
 United Church of Christ
 Midland
 Midland, MI
- Bishop Michael Angelo
 Frencher, Sr.
 AME Zion Church
 High Point, NC
- David DeVerteuil
 New Life AME Zion Church
 Accokeek, MD
- Rev. Brad S. Lutz
 United Church of Christ
 Oakland Park, FL
- Barb Thurlby
 Yorkville Congregational
 Church, Yorkville, IL
- Rev. Kathleen Ann Pforr Mentor, OH
- Rev. Jeffrey Hammonds
 St. Andrew E.L.C.A.
 Poplar Bluff, MO
- Ms. Patricia BlairKailua, Hawaii
- Bishop Mildred B. Hines
 AME Zion Church
 Rock Hill, SC
- Mr. Wade McCallum Grace Immanuel UCC Louisville, KY

- Ms. Carole Munson
 Midway Christian Church
 Midway, Kentucky
- Itihari Y. Toure
 Interdenominational
 Theological Center/The
 Sankofa Center
 Atlanta, GA
- Rabbi Jessica Kate Meyer
 The Kitchen
 San Francisco, CA
- Rev. Roland G. Edwards
 Stephen Gill Spottwood
 A.M.E. Zion Church
 Landover, MD
- Rabbi Barat Ellman
 Brooklyn, NY
- Mr. Dwain Herrod
 Shiloh/Rehoboth
 Vancouver, Washington
- Rabbi Barat Ellman Brooklyn, NY
- Rev. Michael Ireland
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 Church
 Tiburon, CA
- Pastor Ranesa Mayo
 SG Spottswood AME Zion
 Church
 Landover, MD
- Rev. Clyde D. Talley
 Belmont A.M.E. Zion Church
 Worcester, MA
- Rabbi Nate DeGroot Detroit, MI
- Rev. Jean M. Feeney
 North Congregational
 Church
 Columbus, OH
- Rev. Aaron R. Payson
 The Unitarian Universalist
 Church of Worcester
 Worcester, MA
- Pastor Ellen Jennings
 Cleveland Park
 Congregational UCC
 Washington, DC

Pastor Rochelle Pearson AMEZKey West, FL