the FTE Guide to THEOLOGICAL EDUCATION
our mission

TO CULTIVATE DIVERSE YOUNG ADULTS TO BE FAITHFUL, WISE AND COURAGEOUS LEADERS FOR THE CHURCH AND ACADEMY.
the FTE Guide to THEOLOGICAL EDUCATION

Inspiring Leaders to Shape the Future

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PREFACE

“Theological education is a journey of the heart, soul, mind and strength into the life of God and the healing of the world.” As you read *The FTE Guide to Theological Education*, our hope is that you will find the information in the following pages helpful as you discern your next steps in pursuing a graduate theological degree toward preparing for ministry.

WE BELIEVE THEOLOGICAL EDUCATION IS CRITICAL TO THE FORMATION OF CHRISTIAN LEADERS. WE PRAY THIS RESOURCE WILL BE A HELPFUL GUIDE TO YOU AS YOU DISCERN YOUR NEXT FAITHFUL STEP.

Participating in what God is doing in the world is exhilarating and fulfilling work. But it requires preparation for the various ways you might partner with God in healing the world, particularly through Christian communities and institutions. Theological education is an important part of the preparation and formation of Christian leaders, pastors and theological educators.

Some of you will feel energy and excitement about the prospect of theological education, and will move on to the application process. Some may sense that this is not the time for such an endeavor. Others may find their interest piqued even as they continue to wrestle with important questions that remain unanswered.

We trust that God is present in your discernment process with regard to preparing to become pastors, teachers, administrators, mentors, prophets and activists who will lead faith communities into deeper discipleship in the Way of Jesus and as transformative agents of God’s love and healing in the world.

We believe theological education is critical to the formation of Christian leaders. We pray this resource will be a helpful guide to you as you discern your next faithful step.

*Forum for Theological Exploration*

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1 Quote from Melissa Wiginton, Former FTE Vice President for Ministry Programs and Planning.
CHAPTER ONE

How to Use This Guide

the FTE Guide to THEOLOGICAL EDUCATION
HOW TO USE THIS GUIDE

THE FTE GUIDE TO THEOLOGICAL EDUCATION GIVES YOU A BASIC INTRODUCTION TO THEOLOGICAL EDUCATION AND SOME SETS OF QUESTIONS AIMED AT HELPING YOU FIND A SCHOOL THAT IS RIGHT FOR YOU.

Here you will find information about degree programs, different kinds of schools, how to apply for admission and options for financial aid — all designed to help you in making your decision. We recommend that you read the Guide all the way through to get the big picture, but if you have particular questions, you can simply read about the topics that are most interesting to you.

Once you know the different options, you may be interested in learning more about particular schools. We recommend that you visit www.ats.edu/memberschools, where you will find informative listings on all schools accredited by the Association of Theological Schools. You can find schools by name, location and denomination. You can do advanced searches to identify schools that offer particular degrees or online programs.

This Guide focuses on theological education, and does not include specific information about ordination. Although the two processes often unfold at the same time, they are distinct. If you are interested in learning more about becoming an ordained leader in a certain denomination or tradition, you will need to contact the denominational bodies or networks that oversee the process. Almost every denomination and ecclesial network has a web site which provides information about requirements for leadership and pastoral ministry, but you can always ask a local pastor about where to begin. We recommend that you start those conversations even before you begin theological education; there may be important reasons to choose one school over another and to garner institutional support for your journey.
CHAPTER TWO
What is Theological Education?

*the FTE Guide to THEOLOGICAL EDUCATION*
WHAT IS THEOLOGICAL EDUCATION?

BROADLY DEFINED, THEOLOGICAL EDUCATION IS PREPARATION — INTELLECTUAL, EXPERIENTIAL AND SPIRITUAL — FOR SERVING AND LEADING A CHURCH OR COMMUNITY OF FAITH.

Just as there are many different ways to serve and to lead in the church, theological education takes many different forms and happens in many places.

Theological education takes place through degree programs and non-degree programs, in individual classes and extended courses of study, by programs hosted in a local congregation and programs available online. Denominations often provide training for lay people who will serve local churches as pastors and for Christians of all stations who simply want to deepen their understanding of the faith.

The term theological education also describes a formal degree from an institution of higher education such as a theological seminary, university divinity school or school of theology.

In the FTE Guide, we will not catalogue all of the possibilities for theological education and formation for ministry. We will focus on formal theological education — master’s-level degrees offered by institutions accredited by The Association of Theological Schools (ATS). There are institutions whose mission is to prepare pastors and church leaders who are not accredited by ATS; some are undergraduate schools or Bible colleges and others offer post-college education as seminaries. They may relate to alternative accrediting bodies or they may not be accredited at all. This volume addresses theological education as practiced by institutions who are members of the ATS.

The Association of Theological Schools (ATS) is a membership organization of more than 270 graduate schools in the United States and Canada that conduct post-baccalaureate professional and academic degree programs to educate persons for the practice of ministry and for teaching and research in the theological disciplines. The Commission on Accrediting of ATS accredits institutions and approves degree programs offered by accredited schools.
WHY PURSUE THEOLOGICAL EDUCATION?

Students pursue theological education for a variety of reasons. Most theological students have an interest in some form of ministry. This might mean a professional and/or ordained calling to work in a church setting. Other students pursue theological education to prepare for work in church-related organizations that specialize in social service, advocacy or missionary work, or ministry to particular populations. Still other students are interested in theological scholarship — pursuing doctoral work that will prepare them for teaching and leadership roles in the academy, foundations and research organizations. Finally, there are students who pursue theological education to be formed in a distinctly Christian worldview that shapes their witness and leadership in non-theological vocations.

These different motivations for pursuing a graduate theological degree suggest that there is no “typical” theological student or mold from which one must be cast in order to pursue theological education.

Regardless of the specific path, most people choose to enter seminary because of a sense of calling. For some, this call emerges from a deep relationship with God, through prayer, a spiritual practice or some other spiritual discipline. Sometimes this calling is expressed in community, with a congregation, pastor, mentor, friend or community of peers “calling out” a person’s specific gifts for ministry. Sometimes the call is not to an end, but to the process of knowing God more deeply through the study of theology. Regardless of place and time, a vocational calling should be one that reflects one’s own passions and motivations to extend that passion into the world in transformative ways on behalf of Christ’s body and witness in the world.

Theological education, in its multiple forms of delivery, dedicates itself to a common enterprise: strengthening the church’s witness in the world on behalf of the Gospel. Typically, it does so around four intentions:

- intellectual exploration of the bible and sacred tradition
- integration of other arts and sciences with the substance of faith
- Application of learning through active ministry in a congregation or community
- increase in spiritual understanding and devotion to God

As you contemplate your options, consider carefully how — and how well — your choice to pursue theological education will fulfill these aims.
CHAPTER THREE
The Basics — Theological Schools and Degrees

the FTE Guide to THEOLOGICAL EDUCATION
WHAT IS A THEOLOGICAL SCHOOL?¹

Though each theological school is unique, all schools employ faculty, maintain and grow libraries, admit students to advanced programs of study, grant professional and research degrees and, with rare exception, have endowments, funds that are permanently set aside to support the institution. Most importantly, theological schools bring together in one institution three activities essential for the well-being of the church:

- Preparing leaders for religious vocations
- Developing the art of teaching
- Remembering the past, evaluating the present and envisioning the future through theological research

Theological schools are professional schools that teach and prepare students for their work in church and society. They offer courses in areas such as pastoral care, preaching, worship, Christian education and administration — fields that require both an intellectual grounding as well as specific skills. In this way, theological schools may resemble other professional programs in fields such as social work, counseling or education.

As a steward of teaching and research, a theological school is also a graduate school and an institution of advanced intellectual inquiry. Faculty members research and publish in their fields. Courses are organized according to academic disciplines such as biblical studies, philosophy, languages, ethics, history and theology. Students write papers, receive grades and fulfill the requirements of a core curriculum. From this perspective, theological schools look like graduate programs in subjects such as literature, history or philosophy.

The learning that takes place in theological schools is not limited to acquisition of intellectual knowledge and mastery of certain skills. As Dr. Daniel Aleshire, the executive director of ATS and an FTE Trustee, notes, it is first and foremost “learning to be Christian: truly, deeply, thoughtfully, intelligently, lovingly Christian.” Therefore, theological schools are also communities of faith, unique congregations of believers — and perhaps a few skeptics — who together engage in serious study of sacred texts, in worship and prayer, and in service and witness to the world around them.

¹ MANY OF THE IDEAS IN THIS SECTION ARE DRAWN FROM DANIEL O. ALESHIRE’S BOOK, EARTHEN VESSELS: HOPEFUL REFLECTIONS ON THE WORK AND FUTURE OF THEOLOGICAL SCHOOLS.
Theological schools are faithful both to the church and to higher education but ultimately they are not entirely like either one. When you enter a theological school, you are entering a truly unique institution where intellectual rigor, experiential learning, personal faith and the church intermingle.

Nothing fully prepares you for what this experience will be like, but this observation from Dr. Aleshire may come close:

“About the time that a student thinks that seminary is a church, he is confronted with a discouraging grade and discovers that he is in school. About the time that a seminary student is convinced that seminary is only a school, she is overpowered by some text of discussion or lecture that touches her soul, and she experiences in school what only church has done in her life previously.”

WHAT’S IN A NAME?
If you’ve already begun to explore possible schools, you’ve discovered the variety of names for theological schools: seminary, divinity school, school of theology.

Is there any significance to these different names?

Yes and no. Regardless of the name, all accredited theological schools offer courses and degrees that are designed according to the standards and guidelines of ATS. In that sense, there is no difference between a seminary, a divinity school and a school of theology.

The name a school has chosen for itself, however, is significant. It says something about the era in which it was founded, about the commitments and concerns of its founders, and about the faith communities it serves. Unfortunately, there is no simple rule that applies across the board to help you decode these differences.

The different names, though, do point to one particular difference that will be important as you try to choose the right school for you: Is the school university-based or independent?

University-based Theological Schools
A university-based theological school is one academic unit among many in a larger institution of higher learning. When you enroll in the school, you enroll in the university. Students have access to the broad resources of a larger university including library
holdings, faculty and courses in other disciplines such as business, education, law and humanities. These schools also offer a wider range of facilities and student services. University-based schools are influenced by the larger academic environments where they reside. Some university-based schools have a strong denominational identity and a commitment to preparing pastors and other ministers for that tradition. Others will be more ecumenical or nondenominational in identity and may emphasize academic fundamentals over formation for ministry. In either case, most university-based theological schools will have a diverse student body with a wide range of interests and reasons for pursuing theological education.

**Independent Theological Schools**

An *independent theological school* may be on or near a university campus but it is a free-standing institution and not formally affiliated with a larger academic institution. These schools usually have a strong tie to a particular denomination or tradition and, although they are equally committed to academic excellence, they focus on the formation and preparation of ministers who will be ordained to serve as pastors, counselors, missionaries and in other vocations closely related to traditional congregational ministry. However, students typically do not have to be a member of the school’s primary denomination or tradition to attend.

Independent theological schools often have a well-defined or enclosed campus where students not only study together but also live, eat and worship together. These environments provide students with a close-knit learning community and a deep immersion in the theology and practice of the tradition the school represents.

Some schools may also belong to a theological consortium, where schools representing different traditions in the same city or region cooperate to offer a broader range of courses and opportunities for students. Through a consortium, some independent schools are able to connect their students with university-based resources.

The education that you receive at a university-based school and an independent school will be similar but the experience will be very different. The best way to discern the right kind of school for you is to visit in person and to pay close attention to the environment and the setting.

**ACREDITATION**

Accreditation is a rigorous process in which a school is evaluated by an external organization for educational quality and effectiveness. Accreditation provides a baseline of quality for theological degrees, ensuring that they will be uniformly accepted and recognized.
For graduate theological education, the Commission on Accrediting of the Association of Theological Schools (ATS) serves as this accrediting agency.

To be accredited, a school undergoes an initial review that examines a wide variety of factors, including library holdings, faculty quality and financial stability. ATS repeats this process on a regular basis to make sure a school is maintaining an acceptable level of academic quality. When a school adds a new degree to its curriculum, that degree must be reviewed individually for compliance with accreditation standards.

Accreditation may seem like an obscure administrative matter, but it is relevant to you as a student in two important ways.

First, accreditation protects your interests as a prospective student. As you search for the right program, accreditation provides a guarantee that the schools you are considering have been reviewed by their peers and have met long-standing and widely held criteria for excellence in theological education.

Accreditation also protects your interests beyond graduation. When you begin applying for jobs or for advanced degree programs, accreditation lets other organizations know that the degree you hold comes from a trusted institution.

THEOLOGICAL DEGREES
When looking at theological schools, you will notice there are many different degrees with names that may or may not make sense to you. The following sections will cover specific degree programs. We will start with a general overview of theological degrees to help you make sense of your options.
ATS lists four broad categories of theological degree programs — two for master’s level degrees and two for advanced or doctoral degrees.

The categories for master’s level degrees are:

- Ministerial Leadership
- General Theological Studies

The categories for advanced or doctoral degrees are:

- Ministerial Leadership
- Theological Research and Teaching

If you are entering theological education for the first time, you should be looking at programs that fall into the first set of categories — master’s level degrees in ministerial leadership or general theological studies.

**Ministerial Leadership**
Theological schools offer degrees in ministerial leadership for students interested in some form of ministry as a profession, whether as an ordained pastor in a congregation or in related fields like church music, youth ministry, counseling, chaplaincy and social services, including work at nonprofit organizations.

Most students interested in ministerial leadership enroll in a Master of Divinity program but do have the option of a master’s level degree in a specialized area of ministry.

The degrees in this category have a common interest in the *practice* of ministry. They combine academic course work with experiential instruction in skills relevant to the profession the student is pursuing.

**General Theological Studies**
For students whose interest in theology is primarily academic, schools offer degrees in general theological studies. Students who pursue a degree in this category are usually preparing to teach or to pursue an advanced degree in a theological discipline like biblical studies, church history or systematic theology.

Degrees in this category may offer practical courses in areas like teaching or research.
methodology but the curriculum does not include instruction in the practice of ministry. To browse through a comprehensive list of degrees and the schools where they are offered, you can visit the ATS website (www.ats.edu/member-schools/approved-degrees).

MASTER OF DIVINITY
The Master of Divinity degree — or M.Div. — is the primary degree that prepares students for general pastoral and religious leadership in congregations and other settings. Denominations usually require that candidates for ordained ministry earn the M. Div. degree.

The M.Div., however, is not only for students preparing for ordained ministry. Many pursue an M.Div. in preparation for other professions such as teaching, counseling, community organizing, human services and nonprofit leadership. The M.Div. is also the recommended theological degree for admission into advanced programs for theological research and teaching.

The M.Div. serves all of these varied interests because it is the most comprehensive degree offered by a theological school. The degree standards published by ATS say that an M.Div. curriculum must include course content in these four subject areas:

- Religious Heritage
- Cultural Context
- Personal and Spiritual Formation
- Capacity for Ministerial and Public Leadership

Within this broad structure, each school organizes its curriculum differently, but here are the kinds of courses you can expect to take:

- Biblical studies
- Biblical languages
- Systematic theology
- Church doctrine
- Church history
- Psychology of religion
- Sociology of religion
- Ethics
- Contemporary social issues
- Christianity in other cultures
- Interfaith relations
- Preaching
- Worship
- Pastoral care
- Spiritual practices
- Christian education
- Youth ministry
- Church administration
- Community ministry
- Evangelism
If you plan to be ordained, your denomination or tradition may require that you also take certain courses that focus on the history, theology, polity and practices of your faith tradition.

Though the M.Div. is usually a highly structured degree with few electives, you usually can customize your degree with a focus on a particular form of ministry (urban, youth, multicultural, missions, peace and justice) or on practical ministerial skills (counseling, education, preaching, music, worship). Most institutions offer students the option of writing a thesis as part of their M.Div. education, but few make it a requirement.

A Master of Divinity degree also requires field education in a setting that provides students with direct ministry experience. Field education — also called contextual education — often takes place in a congregation, but some schools offer other placements such as hospitals, nursing homes, prisons and social service agencies. In most cases, field education includes a small group component where students reflect on their ministry experience with peers and mentors, deepening their understanding of the ministry context and their role in it.

Typically, the M.Div. takes three years to complete as a full-time student, though some schools have extended the requirements that increase the time it takes to complete the degree. Some denominations require a one-year internship in a congregation during the M.Div. program for students who will be ordained.

**Joint Degree Programs**

Some schools offer programs that allow students to combine another master’s level degree with the M.Div., augmenting their theological training with a non-theological discipline.

A common combination is the M.Div. and Master of Social Work but you will also find joint degree programs in music, education, public health, law and business administration.
Combining disciplines offers a unique and compelling educational opportunity, and some possible constraints as well. Many joint degree programs prescribe a specific schedule to ensure on-time completion. For example, usually students are required to alternate years, taking all of courses the first year in one degree and all courses in the other during the second year. A prescribed schedule will decrease the flexibility of the curriculum and limit the courses and electives that you will be able to take in either program.

When considering a joint degree, it is important to be clear about your goals for earning the two degrees and consider carefully whether the value of a joint degree program will be worth the added time and cost.

**OTHER MINISTRY DEGREES**

Many theological schools offer degree programs in specialized areas of ministry for students who are focused on a particular type of profession within the church.

Students may find specialized ministry degrees in areas such as counseling, family ministry, youth ministry and spiritual formation.

Some schools also offer programs in general ministry studies. Students receive a Master of Arts in a broad subject such as Christian Ministry, Christian Leadership or Pastoral Ministry. In certain denominations and traditions, these degrees may allow students to be licensed, credentialed or ordained for ministry. However, they do not offer the same comprehensive preparation as the M.Div.

Degrees other than the Master of Divinity degree — whether general or specialized — develop out of the particular interests or commitments of individual schools, so there is great variety in how they are named and structured and in their availability.

In most cases, these degrees have fewer course requirements than the M.Div. and take two years to complete.

You can find a complete list of other ministry degrees and the schools where they are offered on the Approved Degrees page on the website of the Association of Theological Schools ([www.ats.edu/member-schools](http://www.ats.edu/member-schools)).

**GENERAL THEOLOGICAL STUDIES**

Many students at theological schools are preparing for paths other than professional ministry.
For students interested primarily in teaching or research, schools offer degrees such as the Master of Arts in Theological Studies, Master of Theological Studies and Master of Arts in Religion, though their names vary from school to school. Students most often undertake such master’s degrees in preparation for advanced programs in the theological disciplines, such as the Ph.D. or Th.D. Therefore, these degrees usually specialize in a particular area while also providing the student a broad exposure to the academic study of theology and/or religion.

General Theological Studies degrees focus on the classical disciplines such as biblical studies, theology, ethics or history. They are academic in nature and do not offer the same practical or experiential elements found in the M.Div. curriculum.

In most cases, General Theological Studies degrees have fewer course requirements than the M.Div. and take two years to complete.

**ADVANCED OR DOCTORAL DEGREES**

Many schools offer advanced theological degrees beyond the master’s degree level. Even though fewer than five percent of students at theological educational institutions are enrolled in advanced degree programs, their presence in an institution can be significant.

Again, ATS lists two categories for advanced or doctoral degrees:

- Ministerial Leadership
- Theological Research and Teaching

The most common advanced degree in ministerial leadership is the Doctor of Ministry (D.Min.). This degree is designed for students with the M.Div. who wish to further hone a particular skill or approach to ministry. Some schools offer a continuous M.Div.-to-D.Min. program wherein students can complete both degrees.
in a four- or five-year time span. Most D.Min. formats, however, require students to have practical experience in a ministry setting before starting the program. The D.Min. offers ministers advanced skills and perspectives and can be a useful credential for denominational leadership at the regional and national levels.

Theological schools offer the Doctor of Philosophy (Ph.D.) and Doctor of Theology (Th.D.) for students whose primary interests are research, teaching or other endeavors in higher education. At university-related institutions, the Ph.D. may be offered through the graduate school rather than the theological school. It is also often the case that some of the same faculty teaches in both institutions, though the advanced degrees may not be listed at the theological school.

In the theological and religious disciplines, completion of a master’s degree is preferred before applying to doctoral programs, though this may not be required in every program.

**WHAT DEGREE IS RIGHT FOR ME?**

To choose the right school, there are many factors you will need to consider.

To choose the right degree, however, there is only one question that you need to ask: **what are my plans following graduation?**

As we noted, theological education is *preparation* for serving and leading in the church and society. The degree you choose should prepare you for the kind of service and leadership you are contemplating.

Below are a few guidelines that you may find helpful in discerning the right degree for you. In each section there are one or more personal statements. Read each one and find the one that best describes you.
Master of Divinity

“I’ve experienced a call to full-time pastoral ministry. My home congregation and the Commission on Ministry have approved my candidacy for ordination and I am excited about starting seminary.”

“I’ve thought about being a pastor but I might want to teach religion or be a college chaplain. I’ve spent the last few summers in Guatemala working at a school for Mayan children and I really wish churches were more involved in helping developing countries. So much is possible.”

If you are certain of your interest in ordination or pastoral ministry, then the Master of Divinity is your best choice. Its primary purpose is to educate and train students to lead congregations and communities of faith. You will receive a solid grounding in a broad range of academic subjects and hands-on experience in the art of ministry. An M.Div. won’t teach you everything you need to know about being a pastor but it will give you a firm foundation.

The M.Div., though, is not just for students preparing for ordained ministry. With an M.Div., many students pursue advanced degrees in theological disciplines or professions in teaching, chaplaincy, counseling, nonprofit and community agencies, and business.

In any given year, there are approximately 35,000 students enrolled at a master’s level in accredited theological schools in the U.S. and Canada. By far, the majority (70 percent) are enrolled in a Master of Divinity program. This is because an M.Div. provides the broadest experience in theological education and, with it, you can pursue almost any path in ministry or related professions.

General Theological Studies

“I am certain that I want to teach or pursue an advanced degree in an academic facet of theology, like biblical studies or the philosophy of religion. I’m active in my church but I don’t ever see myself working as a pastor or minister.”

If this sounds like you, then a degree in general theological studies may be your best choice. You will have two years of intensive immersion in a particular theological subject. You may also have the opportunity — or requirement — to write a master’s thesis to demonstrate your mastery of the subject.
There are a couple of things to keep in mind, however. Even though a degree in general theological studies is designed to prepare students for advanced study, ATS still recommends the M.Div. as the best preparation for an advanced theological degree because of the breadth of content it offers. A degree in general theological studies specializes in a particular field, so you may not have the opportunity to experience the full range of theological study.

**Specialized Ministry Degrees**

“I’m passionate about youth ministry but I don’t want to be a church pastor. I think my ministry would be much stronger if I knew more about the Bible and church doctrine.”

“I’ve been leading Christian Education in my congregation for twenty years. Our conference minister just asked if I were interested in a part-time position as the resource coordinator for the conference. I know a lot about Christian Education already but there’s so much more I want to learn.”

“In college I had an internship with the chaplain at a local hospice. Being with those patients and their families was amazing and powerful. That’s what I want to do. Church is fine but I just want to comfort people and pray with them wherever they are spiritually.”

If any of these statements sound like you, then you may want to consider a degree in a specialized area of ministry. You will acquire knowledge and skills that are directly applicable to the type of ministry you are passionate about. Generally the completion time is shorter so you can begin your practice in ministry sooner. You may also be able to take courses part-time or online so you can keep working and develop real world experience in your profession.

Keep in mind that, while you are certain of your professional interests at present, people’s interests evolve and change as they work in a field. If you think that you may be interested in ordination one day, a degree in a specialized ministry will not likely meet the ordination requirements in your denomination or tradition.

Finally, if you don’t have any idea what you might do after you graduate, you might defer exploring theological schools for now and take some time to figure out your deepest interests and passions.
FLEXIBLE FORMATS

As theological student bodies grow more diverse, many schools are introducing a range of flexible formats that make degree programs more accessible for students who cannot attend school full-time. A number of denominational schools also have tracks or degree programs designed especially for ordination candidates for whom a traditional degree program may be difficult or out of reach.

Here are a few options that may be offered by schools you are considering:

· **Part-time Enrollment** — If you live near a seminary, you may be able to take one or two courses each semester while you continue to work or fulfill other commitments.

· **Extension Sites** — Some schools operate satellite campuses to make courses and degrees accessible to students who cannot move to the main campus for an extended period.

· **Online or Distance Education** — An increasing number of schools are offering programs that allow a student to complete the majority of coursework online in conjunction with short-term, intensive courses on-campus.

For a list of theological schools with online programs, visit the Association of Theological Schools website ([www.ats.edu/member-schools/member-school-distance-education](http://www.ats.edu/member-schools/member-school-distance-education)).

These flexible formats may be a great opportunity if your circumstances make it difficult to relocate or enroll full-time. There are, however, a few considerations to keep in mind.

There will be financial trade-offs. You will reduce immediate direct costs such as tuition or living expenses by pursuing the degree over a longer period of time and by continuing to work full-time. Scholarships and financial aid, however, are generally limited to full-time students, so you will pay full tuition for your course work.

In a flexible format program, you will not have the same spiritual formation that full-time students experience through studying, worshiping and living in a seminary community. You will also have less opportunity for social interaction with your classmates and many students find that the relationships they develop during
seminary are as important to their preparation for ministry as the curriculum itself. Ask prospective schools how they attend to the spiritual and social formation of their students in flexible formats.

Check the schedule of courses offered in the flexible format to make sure the courses you want are available. Extension sites and online formats, in particular, may have far fewer options than a full-time degree program on the main campus.

The majority of accredited degree programs require at least one year of residential study on the school’s primary campus, although the number of fully online programs is growing. For the schools that do have a residency requirement, it may in some cases be fulfilled in short, intensive blocks of time but students should factor in this time and cost when comparing traditional and flexible degree formats.

For part-time programs, the school may have a completion deadline — a timeframe within which all requirements must be completed to qualify for the degree.
CHAPTER FOUR
Choosing a School

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CHOOSING A SCHOOL

THREE CONSIDERATIONS

While you may have a good idea about what you’re looking for in a graduate theological school, you will quickly discover that you have more options than you realized.

You may find that there is more to choosing a school than you first imagined. You will want to consider everything from a school’s mission statement to its core curriculum requirements to what most students do after they graduate.

Ultimately, choosing a school is about answering three fundamental questions:

- *Who am I and what do I need in a theological education?*
- *What does my faith community expect in a theologically educated leader?*
- *How will this school meet the needs that I and my faith community have for theological education?*

WHO ARE YOU?

The first step in choosing a good school is developing a clear understanding of who you are as a person of faith and as a potential minister or leader in a faith community.

This is a lifelong assignment, so you should not expect to have the complete answer before you start exploring schools. But your search should begin by taking a look at yourself and at the needs, desires and commitments that are motivating your interest in theological education.

If you are enrolled as a candidate for ordination in your denomination or tradition, then you may have already addressed questions like these in that process. Even if your journey towards seminary has been more personal and less formal, chances are you have given some thought to these questions or discussed them with your mentors.
BEFORE YOU BEGIN LOOKING AT PARTICULAR SCHOOLS, IT MIGHT BE HELPFUL TO JOT DOWN A FEW THOUGHTS IN RESPONSE TO THESE QUESTIONS:

✔ What are your plans or interests beyond graduation?
✔ What do you hope to gain from theological education?
✔ What kind of experience do you hope to have in school?
✔ What is most important to you as a Christian and what are your core beliefs?

WHAT DOES YOUR FAITH COMMUNITY EXPECT?

As we noted earlier, theological education is preparation for serving and leading in a church or community of faith. A faith community can be understood as a congregation, a network of congregations, a denomination or a particular tradition within the larger church.

Some prospective students know exactly how and where they plan to serve as a leader for their church. Others are sure of their faith tradition but are still contemplating how they will serve in the church and in the world — whether as a pastor, a teacher, a community organizer or as a professional in the nonprofit or business sector. Still others are not sure which faith community — if any — they belong to.

Wherever you are on that spectrum, it is important to realize that theological education is not learning for learning’s sake. Instead, it assumes that you will apply what you learn in service to a larger community.

CHOOSING A SCHOOL IS ABOUT ANSWERING THREE FUNDAMENTAL QUESTIONS:

✔ Who am I and what do I need in a theological education?
✔ What does my faith community expect in a theologically educated leader?
✔ How will this school meet the needs that I and my faith community have for theological education?
You may not be able to answer these questions fully, but exploring them will expand your understanding of the value of theological education and may help you discern the right school for you.

What schools match well with who I am and what is expected by my faith community?

Theological schools are complex institutions with many facets that you can explore at each school you are considering. You can simplify this task by examining each school according to three broad categories:

- Identity & Purpose
- Curriculum & Content
- Community Life

IDENTITY & PURPOSE

Every theological school has a unique identity and purpose — a personality that has been shaped by its history and heritage, by particular doctrinal and theological perspectives and by the students and faculty that have passed through its doors. This personality is the sum of a school’s values and the impact it seeks to have on the church and the world around it.
You will want to understand a school’s personality because it will have as much influence on you as the courses you take, if not more. And if you are at odds with it, you may find it difficult to benefit from what the school offers academically.

To get a sense of a school’s personality, take a look at the following:

**Mission Statement**
Start with the mission statement. Whether lengthy or concise, the mission statement has been carefully crafted to express the core convictions that guide the institution and the education it offers.

- **Read** mission statements from several schools side by side. **Comparison helps you understand the significance of a school’s choice of words.**
- **Notice** what is left out of a mission statement as well as what is included.
- **Pick** one or two key phrases from the mission statement and ask an admissions officer or school representative how that translates into a student’s experience.
- **Find out** what most of the school’s graduates do once they graduate. **This will help you understand the real outcome of the principles expressed in the mission statement.**

**Faith Tradition and Theological Perspective**
At most theological schools, students come from more than one denomination and some schools self-identify as non-denominational or inter-denominational. Still, every theological school grows out of particular worldviews, faith traditions or religious heritage. Two fundamental questions can give you insight into the foundations of a school’s identity:

- **Is the faith tradition central, secondary or peripheral to the school’s sense of identity and purpose?**

For many schools, their faith tradition is their name. Other schools name their denominational heritage within their mission statement and the language they
use may provide some clues about how the school understands its relation to its faith tradition. For example, one school may describe itself as a school of the United Methodist Church while another school in the same denomination says that it is shaped by the Wesleyan tradition.

The best indicator of a school’s predominant faith tradition, though, may be the composition of the faculty, staff and student body. Is only one tradition represented or are there many? If more than one, what denomination or tradition does the majority of faculty, staff and students represent?

Where is the school located within the range of theological, doctrinal and political perspectives of its faith tradition?

As often as theology inspires faith, hope and charity, it also inspires differences of opinion, heated debate and outright conflict, not only between faith traditions but also within them.

Like congregations, theological schools have different views on what is most essential in the life of the church. Some schools represent the traditional orthodoxy of their tradition. Others occupy the progressive or experimental edge of their tradition and still others fall somewhere in between.

As you explore schools, it is important to learn something about the differences, disagreements or conflicts that shape a school’s particular viewpoint. If this is unfamiliar territory, you may want to talk to a trusted pastor, professor or mentor who is familiar with the issues and with the schools you are considering.

It is not essential that you be in perfect agreement with a school on all issues confronting the church. In fact, you will learn many things by encountering
difference. But you should choose a school where your own struggle with those issues will be safe and fruitful.

**Size**
The size of a theological school has a significant influence on its identity and purpose.

A small school may see itself as a single earning community unified around common concerns while a large school may encompass several learning communities, each with diverse interests and reasons for being there. A small school may be able to devote careful attention to the personal and spiritual formation of individual students and engender an authentic sense of community. A large school, on the other hand, may play a leadership role within the larger spheres of higher education and the church, using its influence and prestige to convene conferences or symposia on academic or ecclesial issues.

Again, there are no fixed rules governing the difference between large and small schools, but you should pay attention to the way in which a school’s size shapes its identity and purpose.

**CURRICULUM & CONTENT**
As a prospective student, your primary concern is the quality of the education that you will receive. Theological education is much more than the curriculum and the courses that you take. Still, they will be the cornerstones of your experience and you should take time to understand what each school offers.

**Curriculum**
For each degree program, your school will have a core curriculum — a set of courses and credits that are required to graduate with that degree. Review the core curriculum carefully and make sure that you will be able to take courses that correspond to your interests.
QUESTIONS TO ASK:
✓ How will this school meet the needs that I and my faith community have for theological education?
✓ What degrees does the school offer?
✓ What concentrations and areas of specialization does the school offer?
✓ What are the language requirements?
✓ What kind of flexibility is there within the core curriculum?
✓ Is the curriculum focused on traditional content or on contemporary interests?
✓ Are there flexible format options — online, extension sites, summer schedules?
✓ Is there anything special or distinctive about the curriculum?

Faculty
Faculty members are the chief stewards of the education a school offers. They have designed the curriculum and they are the ones who deliver it. As a whole, they will constitute the core of your theological education, so it is important to make yourself aware of the faculty at the schools you are considering. If you are able to visit a prospective school, ask to meet with one or more faculty in subject areas that are of greatest interest to you.

QUESTIONS TO ASK:
✓ How many faculty does the school have? Are they full-time, part-time, adjunct? What fields and specialties are represented in the faculty?
✓ What fields and specialties are underrepresented or missing entirely?
✓ What denominations or faith traditions are represented in the faculty?
✓ How accessible are faculty to students? Do they keep office hours for student conferences? Do they serve as student advisors?
✓ If there are particular professors that you want to study with, will they be teaching while you are enrolled?
Field Education/Contextual Education
Your theological education will not be limited to the classroom. At some point in your degree program, you will serve in an internship or similar placement for direct, hands-on ministry experience. Pay attention to the type of field education opportunities offered and the number of field education credits required. This will tell you something about the areas of ministry a school emphasizes or prioritizes.

QUESTIONS TO ASK:
✓ What are the requirements for field education?
✓ Is field education focused primarily on congregational settings or are there community ministry options?
✓ Do students choose their own placements or are they assigned?
✓ Who supervises students in their field education experience?
✓ How is reflection incorporated into field education?

Other Opportunities
While your core curriculum and field education requirements will absorb the majority of your credit hours and time, you may be able to supplement or customize your theological education with other curricular opportunities. The school may also offer programs or services that help students build their resumes or find employment following graduation.
Keep in mind, however, that taking advantage of these opportunities will require that you plan ahead and consider your options carefully.

QUESTIONS TO ASK:
✓ Are there enhanced programs like study abroad or an honors program?
✓ Does the school offer a certificate in a particular subject area within the degree?
✓ Does the school offer services in career counseling, ministry placement or vocational discernment?
✓ Is the school part of a consortium?
✓ What courses are available at other schools?
✓ Will courses taken at other schools satisfy core curriculum requirements?

Graduation and Beyond
As you explore schools, you are interested chiefly in what you may gain and experience as a student. Your intention, though, is to graduate and apply what you learn in a profession or vocation, so it is important to give some attention to what students at a prospective school experience on the other side of graduation.

QUESTIONS TO ASK:
✓ What is the percentage of students who complete their degree program?
✓ How long does it take students to finish?
✓ How many graduates obtain positions related to their degree and vocational intent?
✓ What is the average debt load for graduating students?
✓ What kind of jobs do most of the school’s graduates take?
✓ How long does it take a graduate to find a position?

COMMUNITY LIFE
Theological education, as we have said, is not simply gaining intellectual knowledge and mastering certain skills. It is a formative experience. It shapes who you are as
You will find that the community you become part of in theological school will have as much formative influence on you as course content and field education. For this reason, you should explore the community life of a prospective school with the same diligence that you give to investigating the school’s curriculum and faculty.

The following categories and questions are guides to help you consider various factors that influence the community life you will encounter in a prospective school.

**Size**

The size of a school determines such attributes as average class size and access to faculty, but it also has a significant influence on the quality of community life in the school. In a small school, you may know every student, professor and staff member by name. In a large school, you may find yourself in a class with students you have never seen before, but you will also find numerous student groups convened around common interests, shared identities or other affinities.

A small school will not necessarily offer a better experience of community life than a large school and vice versa, but you should pay attention to the way in which size determines the community life of a school.
Location and Context
We discussed earlier the distinction between university-based and independent theology schools and how this influences a school’s identity and purpose. In a similar way, a school’s location and context colors its community life.

Location and context are broad categories. They include everything from the region of the country, the city or town and even the particular neighborhood where a school is located. Each of these contextual factors shapes a school’s community life. They determine who is present in the school, the kind of ministries a school emphasizes and the social concerns that shape conversations. A seminary in a border region of the southwestern U.S. may focus on the impact of Latino immigration on Christian ministry while a school in the rural Midwest may be concerned with ministry in small towns hit hard by economic decline.

Social concerns and areas of ministry are not the only aspects that are influenced by a school’s location, but these examples illustrate how you might interpret the significance of the location and context of schools you are considering.

Campus and Facilities
Community life is fundamentally about personal interaction, but the campus and facilities provide the frame in which these interactions happen. As a frame, the campus and facilities create space for some interactions to happen and limit the likelihood of other interactions. For example, a dining hall or a cafeteria offers a place for students to gather informally over meals and conversations and serves as a hub for community life. If a school does not have a dining facility, students may linger to talk in the hallway after class instead, but those conversations are
different from the ones that take place over meals. As you explore schools, pay attention to how physical attributes of the campus encourage or impede aspects of community life.

Another key consideration is whether a school is residential or not. Some schools provide campus housing for their students but many have limited housing or none at all and students must make their own arrangements for off-campus housing. There are advantages and disadvantages in each case. When you visit a prospective school, be sure to see the housing options for yourself so that you have a clear understanding of the availability, condition and cost of your likely living arrangements.

A school’s technological capacity is a more important consideration now than it was for previous generations of students. From the library to the classroom to residence halls, it is common in higher education as a whole to have wireless Internet access, paperless registration and billing, online journals, electronic texts and classroom technologies with professors who know how to use them. Some theological schools will have very sophisticated information technology but others will not. You will want to go into your educational experience fully aware of the school’s technological capabilities so that you can prepare appropriately.

QUESTIONS TO ASK:
✓ Is the campus separate and distinct or is it integrated into the surrounding neighborhood?
✓ What are the classrooms and lecture halls like?
✓ Are the facilities in good condition or in disrepair?
✓ How sophisticated is the school’s information technology resources?
✓ Is it a commuter campus or a residential campus?
✓ Where do students live? Where do students eat?
✓ What about transportation? Will you need a car and a place to park?
   Is public transportation available?
Student Body
Ultimately, nothing will shape your experience of community life more than your fellow students. You will not simply study together. You will work, worship and socialize together. You will wrestle with difficult issues together in classroom discussions, field education reflection groups and impromptu conversations on the sidewalk. You will develop close relationships with some, perhaps even life-long friendships. With others, you will be challenged and even frustrated by their very different views on issues you both care deeply about. Who your classmates are, how they think and what they believe will have a significant impact on your experience.

For these reasons, it is important to notice the ways that you are both like and unlike the majority of the student body at a particular school. This is, in essence, the question of diversity.

When considering diversity, it is common to think first about the racial/ethnic makeup of an institution. In your search, you will note that schools vary in this regard. While on the whole theological education is attracting a more diverse student body, many schools are not ethnically diverse. You may want to give careful thought to what is important to you on this point.

There are, however, many other markers by which one can measure the degree of diversity within a student body: gender, age, socioeconomic background, educational experience, vocational interests, worship preference, theological convictions. As you consider whether you will thrive within a particular community, make sure that you take into account more than one of these markers.
Your task, however, is not to choose a school where you are a perfect match to the average student profile. Rather, it is a matter of finding a place where the degree of comfort and the degree of challenge will contribute positively to your theological education.

**QUESTIONS TO ASK:**

 ✓ Where do most of the students come from and why have they chosen this school?
 ✓ Which degree programs are most students enrolled in?
 ✓ Are most students full-time or part-time?
 ✓ Do most students share your theological perspective or is there a broad range?
 ✓ What is the average age of students? What is the age range?
 ✓ What is the racial/ethnic composition of the student body?

**Worship Life and Spiritual Formation**

Theological schools are not merely learning communities. They are worshipping communities, too. Most schools have a regular schedule of prayer and worship throughout the week and, while most do not require attendance, they do expect students to augment their classroom and field education experience with participation in the worship life of the school.

In a school with several denominations or traditions represented in the student body, you will find a corresponding diversity in campus worship. The style and substance vary from service to service and students may approach worship as a liturgical laboratory, experimenting with the range of possibilities in Christian worship. In schools that are defined primarily by one denomination or tradition, worship may adhere to a single style with an emphasis on instructing students in the theology and practice of worship in that tradition.
In recent years, some schools have given more attention to fostering habits of personal prayer, devotion or meditation among students — an area of interest often described as spiritual formation. In general, these opportunities are not included in the core curriculum or degree requirements. Instead, they are offered through elective courses, special events or small groups that convene around a particular interest or practice.

QUESTIONS TO ASK:
✓ Where and when does the school gather for prayer and worship?
✓ Do students play a role in planning and leading worship?
✓ Who preaches? Are faculty and staff involved in worship?
✓ Is the school focused on training students in a particular style and tradition of worship or are a variety of traditions represented?
✓ What spiritual disciplines does the school stress as critical for emerging leaders?
✓ Are opportunities for spiritual formation offered through a structured program or is it the responsibility of each individual student?
✓ How are students mentored? To whom do students turn in times of crisis and in times when they require guidance for vocational discernment?

Extracurricular Activities
When you are not in class or working in your field education placement, you will probably be reading assignments or writing papers. Still, you may have more time available for extracurricular activities than you imagine. As you explore the community life of a school, be sure to take a look at the formal and informal ways that students socialize.

QUESTIONS TO ASK:
✓ What student groups and organizations are on campus?
✓ What are the opportunities for student leadership within the school?
✓ Where do students gather?
✓ What is the social life like for students, on and off campus?
CHAPTER FIVE
Paying for Your Theological Education

the FTE Guide to THEOLOGICAL EDUCATION
Paying for Your Theological Education

Students who have a financial plan for their seminary years have lower levels of educational debt and less financial stress than students who did not plan ahead. We highly recommend that you begin planning with a resource created by the Auburn Center for the Study of Theological Education, *Student Loans and Seminary Costs: How to Keep from Mortgaging Your Future*, at [www.auburnsem.org/Resources-for-Student-Financial-Planning?newsid=275](http://www.auburnsem.org/Resources-for-Student-Financial-Planning?newsid=275).

The Cost of Theological School

Tuition, Fees & Books

According to ATS, the median tuition for a master’s level programs in 2012-13 was $13,050 per year for theological schools in the U.S. and $7,157 per year for schools in Canada. Schools typically increase tuition three to five percent each year, so median tuition rates for the current school year will be slightly higher.

Keep in mind, however, that these figures represent a mid-range of tuition rates. Actual tuition rates vary widely among schools. You will find tuition rates as low as $9,000 per year and as high as $17,000 per year based on factors such as size of school and whether a school is university-based or independent.

Along with tuition, you will pay additional student fees, but these are generally no more than a few hundred dollars. Books, however, represent a very significant expense each year, costing as much as $600 to $900 per semester.
Living Expenses
As you consider the cost of theological education, recognize that your living expenses during the school year will constitute the largest part of the financial burden of attending school.

Living expenses include the cost of housing, food, transportation, insurance, childcare, clothing and everything else necessary for your health and well-being as a student.

Your living expenses will be unique to your particular circumstances, but the admissions or financial aid office should be able to provide information to help you estimate annual living expenses while you are in school. They may even be able to provide you with a sample student budget as a starting point.

PERSONAL RESOURCES

Your Contributions
Before you search for external sources of financial aid, create an inventory of the personal resources that you can contribute toward the cost of your theological education.

If you are currently working, look at what you have in savings and how much more you may be able to save before beginning your degree program. If you have little or no savings, it may be wise to postpone school until you have set aside several thousand dollars. This will decrease your dependence on student loans for financing your education.

Consider how much you may be able to work while you are in school. Most schools offer work-study opportunities that help students defray tuition and living expenses. These jobs, however, are typically low-wage campus positions. If you have previous work experience or marketable skills, you may be able to find part-time work off-campus that pays more. Also, once you are into your second or third year, you may be able to find a part-time paid position on a church staff.
If you are married, your spouse may be able to support the household financially while you are in school. Married students benefit from sharing certain fixed expenses like rent and utilities but they pay more in variable expenses like food, health insurance and clothing.

Finally, as you inventory your personal contributions, you should also factor in any current debt such as previous student loans or unpaid credit card balances. If this financial liability is significant, you should consider postponing enrollment in theological education until you have paid down your debt load.

Contributions from Others
In addition to your own personal resources, there may be other people who are willing to provide financial support for your theological education.

If you have friends, family members or mentors who have played key roles in your decision to attend seminary, ask if they are willing to make modest gifts to support you. It may be easier to talk with them about a particular need rather than an amount of money. For example, you might ask if they are willing to help pay for books, your cell phone bill or your monthly utilities.

Also, do not hesitate to ask your home congregation for support. Some congregations have scholarship funds specifically for members who are preparing for ordained ministry. Even if your congregation does not offer scholarships, they do have a stake in nurturing future leaders for the church and may be able to provide some form of support for your theological education. To initiate this possibility, set an appointment with your pastor, priest or minister. Let him or her know about your plans to attend theological school and ask if the congregation is able to offer financial support. There is no guarantee that your congregation will be able or willing to assist you but the only way to find out is to ask.

If you do receive financial support from family, friends or your home congregation, be sure to express your gratitude in concrete ways. One idea is to send your supporters periodic updates in the form of a letter or email once you are in school. Let them know what you are learning and how the experience is shaping you for leadership in the church and the world.
Good Financial Habits

Whether your personal resources are scant or substantial, you can make a significant contribution toward the cost of your theological education by preparing to live frugally.

Living well on less income is an art and it takes some practice. While you are researching schools and preparing your applications, experiment with creative ways to cut back on your monthly expenses. It is also important to develop the discipline of monthly budgeting. Together, these habits not only will prepare you to be a frugal student but also will help you set aside more money in savings.

When you are a student with little money, it’s tempting to think that budgeting is only for people with jobs and regular income. The less you have, though, the more essential it is to budget wisely.

Here’s an example that might illustrate this point:

As a student you might have an occasional latte at the local coffee shop. A medium latte costs $3.50 and you stop at the coffee shop about four times each week. During the month, you might buy 18 lattes. Over the course of a nine-month school year, then, you would spend $567 on lattes. When you budget, you are more aware of where your money goes and can make decisions accordingly.

For guidance on creating and using a monthly budget, read Family Budget Workbook: Gaining Control of Your Personal Finances or Family Financial Workbook both by Larry Burkett.

Financial Aid

Most students receive some form of financial assistance to defray the costs of their theological education.
Financial Aid from Your School
Theological schools vary greatly in the amount of financial aid they are able to provide. At one school the majority of students may receive scholarships and grants equal to or greater than the cost of tuition. Another school may offer only a small handful of full-tuition scholarships, reserved for their most competitive merit-based awards.

Your school, regardless of its capacity, will be the primary source both of financial aid and of information on other sources of financial aid.

For these reasons, it is important to ask about financial aid as soon as you begin exploring a particular school. Printed materials or online information may be useful, but it is important to talk directly to a financial aid officer at the school. The more they know about your particular needs and circumstances the more helpful they can be. You also will want a personal contact as you work through applications and eligibility processes.

WHEN YOU TALK TO THE FINANCIAL AID OFFICE AT A PROSPECTIVE SCHOOL, MAKE SURE TO ASK THESE QUESTIONS:
✓ What scholarships, fellowships and grants am I eligible for?
✓ What do I need to do to apply and to be considered for these awards?
✓ What are the application deadlines for financial aid forms and applications?
✓ Where can I find information about scholarships and grants from other sources?
✓ What work-study opportunities am I eligible for?
✓ What kind of loans am I eligible for and how do I apply?

At most schools, there are two basic types of scholarships: need-based and merit-based.

A need-based scholarship is awarded based on the gap between what the degree program costs and what the student can afford. This gap is determined by the Free Application for Federal Student Aid (FAFSA), a federal
form that you will need to complete before you are eligible for need-based assistance. Some schools also may require you to complete an additional financial aid form generated by the school.

**Merit-based scholarships**, sometimes called fellowships, are competitive awards given to students who meet certain criteria such as a high undergraduate G.P.A., excellence in leadership or interest in a particular field of ministry. These awards are often determined by selection committees who review additional materials submitted by candidates such as transcripts, writing samples and letters of recommendation.

For both need-based and merit-based financial aid, it is essential that you apply early in the year. While most schools have a rolling deadline for admissions that allows students to apply as late as June or July, financial aid decisions are usually made early, and the larger awards generally go to those who apply by the first application deadline, which may be as soon as February 1.

Most schools reserve the majority of their financial aid resources for first-year students entering full-time in fall term. If you are considering part-time enrollment or entering as a first-year student during winter or spring term, you will find much less financial aid available.

**Financial Aid from Your Denomination**

After your school, your denomination will be the next best source of financial aid. At all levels — local, regional and national — denominational offices maintain scholarship funds and grant programs for students who are preparing for ministry and leadership within the denomination. In some cases, large congregations also have scholarship funds available to students within their tradition who are not members of the congregation.

If you are attending a theological school within your denomination, the school’s financial aid office should have information on scholarships and other financial aid available from your denomination. You may even be able to apply for denominational aid through the school’s application process.
Still, it pays to do your own research. It is unlikely that you will find a single, comprehensive list of what is available from denominational sources, so inquire separately with denominational offices at each level, depending on how your denomination is organized. If you are unfamiliar with the organizational structure, ask your pastor or another leader in your church to help you find the right point of contact.

**Other Sources of Financial Aid**

There are sources of financial aid outside of your school and your denomination for students studying religion and the humanities. Discovering them will require additional research and effort on your part.

Numerous online search resources are available, including popular sites like [www.finaid.org](http://www.finaid.org) and [www.fastweb.com](http://www.fastweb.com) that allow you to establish a profile and search through thousands of scholarship sources for possible profile matches. These sites also offer good information on popular scholarship scams.

Keep in mind, however, that grants from these other sources will most likely be small and their eligibility criteria may be very specific.

For more information, visit [www.fteleaders.org](http://www.fteleaders.org). FTE also maintains an online directory of scholarships at [www.fteleaders.org/fundfinder](http://www.fteleaders.org/fundfinder) specifically for students pursuing theological education.

**Student Loans**

The Center for the Study of Theological Education at Auburn Theological Seminary reports that among seminary graduates in 2011, 64 percent of M.Div. graduates and 57 percent of M.A. graduates took on some amount of debt to pay for their theological education. Of those seminary graduates, 43 percent and 26 percent, respectively, borrowed $30,000 or more.
It is very likely, then, that student loans will be a part of your strategy to pay for theological education.

Taking on educational debt involves risk, especially if you do not consider the final cost of repayment in comparison to what you will likely earn in the future. Furthermore, theological education is preparing you for professions that generally do not offer high salaries or earnings that will allow you to pay off large student debts quickly.

It is possible, though, to get through seminary with manageable levels of debt, if you are thoughtful and deliberate in your financial choices.

The financial aid office at your school will provide you with information and applications for the student loans that you may be eligible for and may also offer general guidance on selecting the right loan programs. It is also important to ask the financial aid office what the average debt amount is for students graduating from the school. This will give you a clearer picture of what to expect in student debt and a target for limiting your personal debt load.

Most schools are not equipped to offer students personal guidance and counseling on student loan decisions. The Auburn guide, *The Gathering Storm,* and *Are You Mortgaging Your Ministry? Student Loans and Seminary Cost* offer helpful insight on student debt and its impact on your life and profession beyond graduation. It also provides step-by-step instructions for creating a financial plan for your theological education.

We strongly recommend that you work through the Auburn guide before you apply for any student loans.

Finally, keep this simple guideline in mind: borrow only what you absolutely need and can afford to repay.

**Creating a Financial Plan**

Research on debt from theological education shows that students who create a financial plan for their seminary years have lower levels of educational debt and less financial stress than students who do not plan ahead.

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To create a financial plan, you will need to assemble all of your expenses and resources into a comprehensive picture of what your degree will cost and how you will pay for it.

The Auburn guide includes a step-by-step guide for creating a financial plan. Using this resource will help you make informed decisions about spending, budgeting and borrowing by considering every financial aspect of your theological education:

**THE BETTER PREPARED YOU ARE FOR YOUR THEOLOGICAL EDUCATION, THE BETTER IT WILL PREPARE YOU FOR YOUR MINISTRY.**

- Tuition
- Living expenses
- Opportunity for financial aid
- Opportunity for part-time work
- Other income
- Savings
- Pre-existing debt
- Anticipated student loan debt
- Anticipated future earnings

Finally, do not dismiss the possibility of postponing your studies if your financial plan requires you to take on substantial debt. Postponing will allow you to work, save money, practice budgeting and pay down other debt you may have. You can also use the additional time to continue discernment of your call and the kind of theological education that would be most valuable for you.

Remember: the better prepared you are for your theological education, the better it will prepare you for your ministry.
CHAPTER SIX
Applying to a School

the FTE Guide to THEOLOGICAL EDUCATION
DENOMINATIONAL REQUIREMENTS

If you are considering theological education as part of a path to ordination or a form of licensed ministry in your denomination or faith tradition, the ordination requirements of that tradition may play a role in your process of applying to theological schools.

Some denominations require their ministers to complete part or all of their ministerial programs in a denominational or diocesan school. Others maintain a list of schools outside the denomination that are acceptable for ministry preparation. If this is the case in your denomination or tradition, your choices may be limited or prescribed.

The ordination process in your denomination or tradition may also specify certain criteria that you must fulfill before you can consider applying to theological school. For example, you may need to complete a period of discernment and reflection on your vocation or meet with the committee that reviews candidates for ordination.

For these reasons, it is important to understand your denomination’s requirements and process before you begin exploring possible schools. Applying for school before you have completed certain ordination requirements could lead to delays in your eligibility for ordination or additional coursework beyond graduation to meet denominational requirements.

If you are not familiar with the ordination process or requirements in your denomination or tradition, schedule a time to talk with your pastor or another trusted advisor familiar with the process.

If you are already in the ordination process in
your faith tradition, it is important to follow the process that has been outlined for exploring, choosing and applying to theological schools.

Finally, keep in mind that your school may or may not coordinate its admissions processes with the ordination requirements for your denomination, even if it is a school in your denomination. You are responsible for understanding the requirements of the ordination process and for meeting them as you prepare to enroll in school.

**APPLICATION FOR ADMISSION AND FINANCIAL AID**

Though every school has its own requirements and deadlines for admissions and financial aid, there are a few general guidelines that may help you negotiate the process for applying to theological school.

Once you have identified a prospective school, your first step should be to read all of the admission materials very carefully. As you read, make a comprehensive list of the application requirements, the materials you will need to provide and the application deadlines. You may also want to talk to an admissions counselor by phone or in person to make sure that you fully understand the process.

It is also a good idea to start a file for each prospective school and keep a copy of everything the school sends to you and that you send to the school.

**Deadlines**

Many schools have more than one deadline for admission and financial aid applications.

For admissions, a school may have an early deadline and a final deadline. The early deadline — often in January or February — marks the earliest date that the school will begin reviewing applications for the coming fall. The final deadline — often in June or July — is the absolute latest date that the school will consider an application for the fall.

The final deadline may seem like an advantage, giving you plenty of time to complete your application. This is not the case. It is best to focus your efforts on applying by the early deadline.

For financial aid, you may find the deadlines to be a bit confusing. Some schools do not have a separate financial aid deadline because they consider your admissions
application to also be your financial aid application. Other schools have a separate financial aid process with its own applications and deadlines. Again, read the school’s information carefully and make sure you understand the process and deadlines.

All schools should have a deadline by which you should submit the Free Application for Federal Student Aid (FAFSA), a document that determines your eligibility for need-based financial aid.

Financial Aid
As a general rule, the earlier you begin the application process at a school, the better your chances will be for receiving adequate financial aid. This applies to financial aid from all sources: your school, your denomination, your congregation and other external sources.

Most schools make the majority of their financial aid awards between February 1 and April 1 for the coming fall term, even though students are allowed to apply for admission as late as June or July.

For this reason, there is one essential question that you should ask your school about application deadlines: **When do I need to apply in order to be considered for the maximum number of financial aid opportunities?**

As noted, you will be required to submit a Free Application for Federal Student Aid (FAFSA). This is a federal form to determine your eligibility for federal student financial aid. Schools also use it to determine your level of financial need. This is particularly important as your school puts together a need-based financial aid package for you. Again, make sure to ask your school about its deadline for submitting the FAFSA.

Keep in mind that submitting the FAFSA form is not the same as applying for financial aid from your school or any other source. It is simply one requirement in qualifying for financial aid.

Visit the FAFSA website (www.fafsa.ed.gov) for additional assistance in completing the form.
Winter/Spring Term Enrollment

Some schools offer students the opportunity to apply for admission in the winter or spring term as their first term. Though this may seem like a good match for your circumstances, it has significant disadvantages.

Most schools allocate the majority of their financial aid awards for the school year between February 1 and April 1. If you enter in winter or spring term, you may be eligible for fewer financial aid resources.

Also, the curriculum track for a degree is often based on a fall term enrollment. As a winter or spring term enrollee, you may find yourself out of step with the core curriculum, not only during your first term but also throughout your entire degree program. If you are considering winter enrollment, you will want to ask the admission office for more information about sequencing.

Transcripts & Recommendations

As part of your application, a prospective school will request transcripts from other educational institutions you have attended — typically, undergraduate schools and other master’s programs in which you may have enrolled. The school will also require letters of recommendation from professors, pastors or others who can speak to the quality of your academic work, gifts for ministry and your readiness for theological education.

These items are your responsibility. The school will not request them on your behalf and they take time to complete. Also, on-time delivery of transcripts and recommendations is up to you, not the school or individuals from whom you have requested them.

For these reasons, it is important to start on them as soon as you know what your prospective school requires.

When requesting a letter of recommendation, it may be helpful to provide your recommender with some background information, if he or she is not already familiar...
with your plans to attend theological school. Let them know what program you are applying to, why you are applying and what your plans are following graduation. It is best to give your recommender at least one month’s notice and they may appreciate a reminder as the deadline approaches.

**Essays & Writing Samples**

Your prospective school most likely will request one or more written compositions as part of your application. It may be a spiritual autobiography, an essay in response to a particular question, a sample of previous academic writing or all of the above. The school will take this part of your application seriously and you should, too.

You want to present yourself in the best light possible, so talk through your thoughts and approach with good thinkers, good writers and people who know you well. Proof-read carefully and follow all directions closely. Then, have your essay reviewed by a trusted colleague or advisor, not only for editorial and grammatical purposes, but also for content and clarity.

Like the other aspects of your application, the essays and writing samples take time to complete and will benefit from an early start. Once they are complete, however, you may find that you can use them for multiple purposes such as applications to other schools and for financial aid from external sources.

**DO NOT RUSH THE PROCESS OF EXPLORING, CHOOSING AND APPLYING TO THEOLOGICAL SCHOOL.**

**Campus Visit**

If possible, plan to visit each school to which you plan to apply. Some schools require personal interviews, so they can get to know you just as you are getting to know them. Be sure to investigate whether this is required as you make your application plans.

Ideally, you should visit schools in the fall before you begin submitting applications. This allows you to focus your attention on applying only to those schools that you are certain you want to attend. However, many students find it easier to schedule campus visits in the spring once the demands of the application process are behind them.

In either case, a campus visit is the best way to determine whether a school is a good fit for you and should be an integral part of your application plans.
Many schools schedule specific days or weeks during the school year for prospective student visits. These times may include special events or opportunities that give visitors a deeper experience of what a school has to offer. Some schools also provide resources to offset the cost of a campus visit such as a travel stipend or complimentary lodging and meals.

The school will arrange the schedule and content of your visit, but you should feel free to make specific requests. You may want to talk to particular faculty or types of students. You may want to sit in on a certain kind of class. This may be your only visit to the school before you apply or enroll. Make sure it answers all of your questions.

**Enhanced Programs**
If you want to take advantage of enhanced programs at your prospective school, you may need to make plans in advance.

Opportunities such as an honors program, joint enrollment or foreign study may have additional requirements that you will need to consider as you plan for and complete the application process.

Talk with the admissions staff at your school and make sure you understand exactly what is required for participation in the enhanced program.

**Take Your Time**
Finally, do not rush the process of exploring, choosing and applying to theological school. It is important to take your time and do it well.

For many students, choosing to attend seminary is a very emotional decision or the result of a long struggle with discerning their place in the church and in the world. Once the decision is made, they feel that the most faithful step is to get into seminary at the soonest possible opportunity without regard for adequate preparation or application deadlines.

Rushing into a degree program can have profound negative consequences. You may find yourself at a school that is a poor match for your needs and interests. You may miss opportunities that would have been available if you had taken more time to explore.
And, if financial aid deadlines have passed, your rush to seminary may leave you with a substantial debt load following graduation.

If you come to your decision to attend seminary late in the season, we strongly urge you to consider postponing enrollment to the following school year. You will be better prepared for the experience and, ultimately, in a better position to do the work you feel called to do.

Being faithful to your call means taking the time to prepare for the journey, not starting down the road immediately.
SAMPLE TIMELINE
Choosing the right school may take longer than you think — perhaps as long as 18 months from the first step until your first day of class fall term.

We have provided here a sample timeline as a guide for planning your exploration and application to a theological school.

The dates in this timeline are approximate. Be sure to check with each prospective school about its deadlines for application and financial aid. Also, the timeline does not include tasks or deadlines related to ordination requirements. For information specific to your circumstances, please refer to materials provided by your denomination.
Schedule a time to talk with your pastor, your campus minister, a professor or an other trusted advisor about your interest in attending theological school.

Read The FTE Guide to Theological Education.

Begin researching prospective schools.

Discuss your loan options with the Financial Aid Office.

Complete loan applications.


Choose the school you plan to attend and submit your letter of acceptance.

Submit your application materials to each school.

Submit applications to external sources of financial aid.
The dates in this timeline are approximate. Be sure to check with each prospective school about its deadlines for application and financial aid.

- Talk with your pastor or other advisor again about the schools you have discovered.
- Work through the resource, Student Loans and Seminary Cost — How to Keep from Mortgaging Your Future (http://vimeo.com/user34319045).
- Begin working on the application process for each school.
- Contact the professors, pastors or mentors who will provide your letters of recommendation.

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<th>JULY</th>
<th>AUGUST</th>
<th>SEPTEMBER</th>
<th>OCTOBER</th>
<th>NOVEMBER</th>
<th>DECEMBER</th>
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<tr>
<td>- Identify 2-5 schools to which you plan to apply.</td>
<td>- If possible, visit each of your prospective schools.</td>
<td>- Submit transcript request(s) to schools previously attended.</td>
<td>- Begin working on the application process for each school.</td>
<td>- Contact the professors, pastors or mentors who will provide your letters of recommendation.</td>
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<tr>
<td>- Contact the Admissions Office at each school.</td>
<td>- Start research on outside sources of financial aid.</td>
<td>- Continue research on external sources of financial aid.</td>
<td>- Submit transcript request(s) to schools previously attended.</td>
<td>- Contact the professors, pastors or mentors who will provide your letters of recommendation.</td>
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<tr>
<td>- Create a comprehensive list of the admissions requirements for each school.</td>
<td>- Contact denominational offices about sources of financial aid.</td>
<td>- Talk with your pastor about financial support from your congregation.</td>
<td>- Submit transcript request(s) to schools previously attended.</td>
<td>- Contact the professors, pastors or mentors who will provide your letters of recommendation.</td>
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- Visit the school you have chosen to look at housing options or search for apartments.
- Load up the car and the rental truck — you are headed to seminary!
- Start packing and planning your move.

You are ready!
CHAPTER SEVEN
Future Trends and
and a Final Word

the FTE Guide to THEOLOGICAL EDUCATION

62 THE FTE GUIDE TO THEOLOGICAL EDUCATION
MANY LEADERS IN THEOLOGICAL EDUCATION BELIEVE THAT THE FUTURE SHAPE AND SUBSTANCE OF THEOLOGICAL EDUCATION IN NORTH AMERICA WILL BE MOST INFLUENCED BY FIVE MAIN TRENDS:

· The increasingly multiracial character of the larger culture and the church as the historically racial majority gives way to racial pluralism

· The steady decline of the church’s social privilege and cultural influence as Christianity becomes far less central to cultural identity in North America

· A shift of the geographic center of the church from the Global North to the Global South

· The growth of religious communities other than Christian and Jewish in North America

· New economic realities and advancement of technology and online education

These trends are changing Christian churches in North America as a whole. It is natural, then, that they will create changes in the way leaders for those churches are shaped and educated.

Most schools are addressing these cultural shifts proactively, though in varying degrees. Schools are making additions to their curriculums, developing new emphases in praxis and contextual education, and providing new extracurricular opportunities to equip students — and the church as a
whole — for ministry in congregations and communities that look very different than they did 50 years — or even 20 years — ago. For some, these efforts are central to the school’s mission and identity. For others, these changes are happening at the periphery of an otherwise traditional curriculum.

As a prospective student, you should recognize that these trends are shaping the congregations and communities in which you will work, minister and lead after you graduate. In that light, your theological education should equip you in some measure to read the changing cultural landscape, interpret what you see and respond in ways that are imaginative, courageous and faithful.

HERE ARE A FEW QUESTIONS THAT YOU MIGHT ASK AS YOU EXPLORE SCHOOLS:

✓ Has the school revised its curriculum recently?
   If so, what major changes were made?
✓ Does the school offer courses in global Christianity and interfaith studies?
✓ Does the school offer opportunities to encounter other cultures and other faiths first-hand and experientially?
✓ What is the racial/ethnic composition of the faculty?
   Of the student body?
✓ Is there a significant presence of international students?

A FINAL WORD
Making the decision about what to do with your life in light of your faith is a challenging adventure. Give yourself the space and time you need to consider your path, and surround yourself with a network of support in your discernment process.

Theological education is an important and valuable resource for a life of service to the church and world. We wish you well on your journey and we encourage you to explore God’s calling in your life, wherever it may lead.
Q: How many accredited THEOLOGICAL SCHOOLS are there to choose from?

A: Over 270 in the U.S. and Canada!

THE ASSOCIATION OF THEOLOGICAL SCHOOLS’ WEBSITE CAN HELP YOU LOCATE ACCREDITED SCHOOLS

FOR MORE INFORMATION VISIT www.ats.edu/memberschools
our mission

TO CULTIVATE DIVERSE YOUNG ADULTS TO BE FAITHFUL, WISE AND COURAGEOUS LEADERS FOR THE CHURCH AND ACADEMY.