
Wartburg's Savvy Stewards Program

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Current seminary enrollment is not keeping up with projected retirements. In the spring 2017 assignment process, 145 M.Div. students were available for 305 full-time first call openings. It is projected that through the ten-year period of 2010–2019 retirements will outnumber ordinations by 1,635.¹ Increasing debt loads and disrupting family life to move to seminary are two reasons people give for not attending seminary.

The problem

M.Div. student debt load has drawn increasing attention over the last twenty years. Auburn Seminary has produced two key studies addressing this issue. The first published in 2005 noted that in alumni surveys across several denominations and schools, 30 percent of respondents acknowledged that their debt levels have influenced their career decisions and 40 percent stated that their financial situation is not comfortable.² This study also noted that for students to repay a ten-year loan at 4 percent interest, so that their loan repayment is no more than 8 percent of their income, a pastor who has \$40,000 in loans would need a base salary of \$60,000.³

The second Auburn Seminary study, published in 2014, noted that M.Div. debt levels, adjusted for inflation, doubled from 1991 to 2011. Students entering seminary had an average undergraduate debt of \$18,000.⁴ Students then added debt for their theology degrees. Thirty-six percent of M.Div. students graduate without incurring any new theological debt; 31 percent of students incur theological school debt levels before \$30,000 and 24 percent have theological school debt exceeding \$40,000. These figures do not include credit card or consumer debt. Younger, single students or those with dependents are more likely to incur debt.⁵

These figures are similar to those for ELCA students. For

1. Adam DeHoek and Kenneth Inskeep, "The Supply and Demand for Clergy in the ELCA," March 2016, 16. <https://dl.dropboxusercontent.com/u/665634/The%20Supply%20of%20and%20Demand%20for%20Clergy%20in%20the%20ELCA%2032816.pdf>.

2. Anthony Ruger, Sharon Miller and Kim Maphis Early, *The Gathering Storm: The Education Debt of Theological Students*. 2005. (<http://auburnseminary.org/report/the-gathering-storm>), 13.

3. *Gathering Storm*, 12.

4. Sharon Miller, Kim Maphis Early and Anthony Ruger, *Taming the Tempest: A Team Approach to Reducing and Managing Student Debt*. 2014. (<http://auburnseminary.org/report/taming-the-tempest>), 3.

5. *Taming the Tempest*, 6.

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students graduating from an ELCA seminary in 2016, 24 percent brought more than \$30,000 of undergraduate debt to seminary. Of new theological educational debt, 37 percent of graduates did not incur any and 35 percent had new debts of \$30,000 to over \$60,000. Twenty percent have monthly educational debt payments of \$500 or more. Heavy debt loads may prevent a student from serving in certain areas or congregations, especially if spousal employment is not available. Some synods have asked candidates with large debt loads to postpone candidacy until their debt is reduced.

The Lilly Foundation proposed its grant on Economic Challenges Confronting Future Ministers to address concerns on how debt had affected clergy. Wartburg Theological Seminary's (WTS) proposal was called the Savvy Stewards Program.

Savvy Stewards Program⁶

WTS wanted to explore reducing student debt and creating strong stewardship leaders by exploring three core research questions and desiring to achieve three key results. The research questions were:

- What are the correlations between students' financial awareness/wellness and their ability to live within their means, manage a sustainable level of educational debt, and thrive as a savvy steward leader in ministry?
- What models of developing congregational partnerships are most effective and result in increased support from congregations for student scholarships and general support of theological education?
- What is the most useful integration of stewardship pedagogies in required and elective courses to form engaged and effective steward leaders?

WTS desired to attain the following results:

- Many of our student body will report that they are more com-

6. This section is highly dependent on WTS's grant proposal.

fortable talking about financial wellness and stewardship at the end of their seminary journey compared to the beginning.

- Many of our student body will report that they know and are familiar with tools and resources to use as savvy steward leaders.
- Students will be equipped with key core stewardship perspectives, practices, and leadership skills.

Based on these questions and desired outcomes three dimensions were proposed: building student financial awareness and wellness, developing partnerships with congregations and individuals to increase awareness of student debt and the support for theological education, and training students to be effective congregational financial stewardship leaders. During the project, a fourth dimension was added: a new model of seminary education called collaborative learning that will engage congregations, synods, students, and WTS in contextual learning in a way that should substantially reduce student debt. This paper will briefly describe the first three dimensions of the project and the learnings gained from them and will then discuss in more detail the fourth dimension of earning a M.Div. degree through collaborative learning.

Financial Awareness and Wellness

WTS believes that personal financial awareness is a first step in gaining financial wellness and knowledge for rostered leaders to be able to lead congregations as financial and stewardship models. *Taming the Tempest* argues that all stakeholders need to address a culture of debt. People are more likely to borrow than look at other options such as working longer hours, attending school part-time or living more economically.⁷ This is partly due to payments for educational loans being deferred while the student is in school, which defers the costs and budget issues. Some students will also max out their student loans to buy consumer goods such as cars or computers.⁸ Helping students understand the consequences of student loans and gain financial wellness are key to addressing this issue. A variety of projects were developed at WTS to address financial awareness and wellness.

Financial Awareness and Wellness issues were addressed through convocations, annual stewardship lectures, a financial wellness seminar provided by Portico Financial Services and financial coaching through Lutheran Social Services of Minnesota (LSS-MN). Services provided by LSS-MN include assistance in creating monthly budget and spending plans, helping improve credit scores and connecting students to non-predatory financial service providers.

WTS is currently working on a financial aid video for prospective students. It will provide information about tools, resources, and possibilities for funding their theological education prior to enrolling. It is hoped this video will provide motivation to begin

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seminary study with a budget, a habit of writing scholarship applications, and checking into multiple avenues for funding theological education prior to choosing to borrow student loans.

This Financial Awareness and Wellness part of the project affirmed many things being done at WTS and suggested by the study *The Gathering Storm*. Seminaries need to take an active approach to student debt and financial awareness. This includes addressing the culture of debt. Where possible, grants should be substituted for loans and educational tracks for working students and students unable to move should be offered. WTS has addressed the last through an online distributed learning M.Div. degree and through a new collaborative learning program to be discussed later. One last key learning was that there are many stakeholders around the issue of clergy debt; collaboration among these stakeholders is key.

Increasing congregational support

WTS believed that many congregations were unaware of the costs and the sources of a seminary education, perhaps thinking that seminary education is paid for by the churchwide organization in Chicago. Many congregational members are unaware that tuition only provides 50 percent of the total cost of educating a student.

The project proposed developing student visitors who could share their stories, talk about their education and build relationships with key congregations. Visits included a brief “temple talk” during worship and an adult education hour. Students proved to be good messengers. It was hoped that as congregational awareness grew, congregational support might as well. There was not a significant increase in congregational support, due in part to current financial struggles facing many congregations.

Similar information was presented at “Come to the Castle” events held at WTS, where lay people were offered learning opportunities presented by students. In 2016, six events were held with 126 people in attendance. An attempt was also made to use “alumni ambassadors” to spread the story of the costs of theological education and student debt. Again, neither of these programs led to significant increased support for students.

While this part of the project did not significantly increase congregational giving to the seminary or students, it did highlight the importance of collaboration among students, seminaries, synods and churchwide headquarters. As studies suggest, these groups can encourage financial planning by candidates at the earliest stages of candidacy, develop scholarships, help pay down indebtedness and encourage higher clergy compensation.⁹

7. *Taming the Tempest*, 11.

8. Jo Ann Deasy, “Six ‘aha’ Moments and six ‘Oh dear!’ Moments in the Economic Challenges Facing Future Ministers Project, (ats.edu/uploads/resources/publications-presentations/colloquy-online/six-aha-moments.pdf), 4.

9. E.g., see *Taming the Tempest*, 21.

Augmenting curricular offerings

Clergy are responsible not only for their own financial wellness, but also are to help lead congregations and Christians to greater understandings of financial stewardship and discipleship. To address this understanding, WTS augmented its curricular offerings in stewardship. While financial stewardship had been taught briefly in some courses, an intentional effort was made to further develop this part of the curriculum. A one-week intensive course on stewardship prior to the spring semester was required of all M.Div. students and encouraged for MA students. This course brought in three faculty to discuss stewardship from their disciplines in Bible, theology, and liturgy as well as other key resources. Bishop Steve Ullestad of the Northeast Iowa Synod discussed stewardship from the synodical level, pastors as stewardship leaders, and addressed many practical questions that students had. Steven Oelschlager, the Stewardship Program director of the ELCA, gave important insights and practical advice about stewardship, discipleship, and resources available through the ELCA. Panels of pastors also discussed how they developed stewardship in their congregations. An annual highlight was a panel of lay people who talked about their personal financial stewardship. Not all of these lay people were members of their local stewardship committees or “money” people. Yet, their vibrant witness to their personal discipleship as stewards allowed students to see that stewardship is more than raising money for the church or a concern for rostered leaders. At the end of this week, personal financial knowledge and awareness continued with a half-day seminar on clergy taxes.

Two faculty also developed an area concentration in stewardship with a course on preaching stewardship and two courses on the biblical and theological roots of stewardship and practical models of stewardship for the congregation. These courses emphasized seeing financial stewardship as a key Christian vocation, a calling as a disciple, and a spiritual practice rather than raising money for the church budget. Students began to overcome taboos around talking about money by doing money autobiographies and discussing how congregations might do a money autobiography. Financial wellness was addressed in the final year spiritual practices course and developed in other courses as well. These courses were developed around the ELCA stewardship competencies which include six core perspectives, fifteen core practices, and thirteen

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core leadership skills.¹⁰ WTS is entering a new curriculum where the emphasis on stewardship will be more holistically integrated into the curriculum for all students.

M.Div. Collaborative Learning Program

As mentioned earlier, offering education tracks that will allow students to work part-time while attending seminary is one way to address educational debt. Online asynchronous distributed learning has been one way WTS has addressed student debt. Students remain in their current work positions and participate in classes at times that fit their schedules.

In 2016 WTS developed the M.Div. Collaborative Learning Program with the goals of addressing the needs of the church, removing common barriers for students pursuing theological education, and reducing or eliminating student educational borrowing. Two key features of this model are that students are placed in ministry contexts and attend classes synchronously with residential students at WTS. Students in this program will be serving in ministry contexts for the entire four years of their theological education while taking courses online to complete the M.Div. degree. Serving in ministry from the first day of seminary focuses learning that is integrated with course curriculum and content. This creates a dynamic action-reflection based learning experience. Students are expected to serve only part-time in ministry and engage in full-time coursework.

Sites may include congregations where there is currently no pastoral leadership where students will serve as a synodically authorized minister or larger multi-staff congregations where the student will serve alongside other pastoral staff. Sites will be proposed by the synod bishop/staff.

Using new classroom technology, students will participate in

10. “Stewardship Competencies for Rostered Leaders,” order number: ELCAEO1046 (resources.elca.org/Stewardship-Stewardship_Compencies_for_Rostered_Leaders.html).

courses from their computer, as if they are sitting in the classroom—engaging in conversation, asking questions, and sharing insights gained from the work they are simultaneously performing in a congregation or other organization. Students will come to campus twice a year, participating in one-week intensives at the beginning of each semester with classmates and faculty to build community, which is a core element of Wartburg Seminary's formation process.

This degree track can dramatically reduce the need for educational student loan borrowing. In addition to being compensated for part-time ministry service, sponsoring synods, congregations, or other ministries, and the seminary will work together to support the student and reduce the need for the student to take on significant educational debt. Students often accumulate debt due to living costs rather than tuition. By providing employment and health insurance, a significant financial burden on the student is relieved.

This program is not for every student and every site. Both students and sites must be nominated by the synod's bishop/staff and be admitted into the degree program. Initial feedback from the first year with four students shows great potential for enhanced learning, reducing student debt, meeting the needs of the church, and improving collaboration among congregations, synods, and WTS.

Conclusions

Clergy debt is an issue that needs to be addressed collaboratively at all levels of the educational and candidacy systems. Many students come to seminary with significant debt. This undergraduate and consumer debt significantly impacts seminary education and the ability to serve the church after graduation. Congregations, church colleges, synod candidacy committees, the churchwide organization, and seminaries all need to address the issue of rostered leaders' debt levels.

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Collaboration is also needed because many of the stakeholders involved have limited resources. There is no need to “reinvent the wheel” or develop resources that have been already accomplished at another level. Building partnerships among the various stakeholders is key to reducing student debt level.

Creativity, imagination, and flexibility are also important. There is not a one-size-fits-all approach that appears to work. Holistic understandings of stewardship and finances, and multi-prong approaches seem to be the most effective in addressing student debt. With collaboration, creativity, and flexibility the issue of clergy debt can be successfully addressed.

Creativity is also important in addressing how theological education is delivered. Synodically Authorized Ministers, and Theological Education for Emerging Contexts are alternatives to the expensive M.Div. degree, but continue to meet some resistance in the church. WTS's Collaborative Learning Program is a creative way of addressing student debt and allowing students to learn in a contextual setting. Other educational models for the M.Div. will likely be explored among theological schools soon.