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# Responding to the Economic Challenges Facing Future Ministers at the Lutheran Theological Seminary at Philadelphia

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The Economic Challenges Facing Future Ministers (ECFFM) initiative recognizes that debt is a significant challenge facing seminary students. In 2013 the Lutheran Theological Seminary at Philadelphia (LTSP), along with its partners in the Eastern Cluster Seminaries of the ELCA proposed three primary activities to address this challenge:

- the Abundant Life Student Advising Center (referred to as ALSAC or the Center);
- the development of a Distant Learning Semester; and
- the development of an Accelerated Master of Divinity program.

## The Abundant Life Student Advising Center

The Abundant Life Student Advising Center (ALSAC) was initially designed to focus on one-to-one financial counseling and educational forums. The Rev. Heidi Rodrick-Schnaath, Director of Student Services, has served as the Center director. An initial financial survey conducted by the Rev. Dr. Katie Day, the project researcher, demonstrated that the focus of the center needed to be expanded. The survey indicated that many students' financial concerns were far greater than just tuition and student loans. Nearly a quarter of survey respondents reported that they had skipped a meal in the last month because they could not afford food. Nearly half of the survey group said that they were not making it financially, with about half of that group reporting that they were drowning in debt. These statistics seemed to be especially true of our younger residential students but it was certainly not limited to that population.

The ALSAC has become a center for sharing both information and resources. It is clear students need a variety of resources to address their financial concerns. One area of focus is helping students with their cost of living expenses. Many students use their student loans to offset daily living expenses. Helping to reduce such expenses can be very important in the long run. Additionally, these projects have been seen as an increased level of concern and support of the part of the seminary toward the student body.

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The first project has been actively soliciting and collecting gently used clergy clothing, vestments, and business attire. Over the past three years we have distributed items with a retail value of nearly \$20,000. As one student said, “A clergy shirt can cost \$40 or more. That’s a week’s worth of groceries.”

The ALSAC is also a site for *The Benefit Bank*™ [TBB™]. This online service was developed for use by a wide range of community-based, faith-based, governmental, job-training, healthcare, and social service agencies. Both the training and the service are free. TBB™ simplifies and centralizes the process of applying for programs such as food assistance, health coverage, and home energy assistance. Becoming a TBB™ site has resulted in some of our students receiving benefits that they did not know they could receive. For example, single students who receive Work Study employment are more than likely to be eligible for some level of food assistance. Because we offer one-on-one TBB™ consultations, students can quickly and confidentially learn if they can receive public benefits.

In August of 2015 the ALSAC had an aggressive campaign to guide students through TBB™ to find the most cost-effective health insurance for them. We answered numerous questions about the insurance marketplace, the seminary insurance program, enrollment deadlines and waivers. Given the likely changes to the Affordable Care Act, this aspect of our work may become very important in the months to come.

In addition to helping students save money, steps were taken to help students appropriately earn extra income. Pastor Rodrick-Schnaath has developed a systematic approach to requests from local congregations seeking to hire a seminarian. Standardized forms make it easy for students to see the requirements of poten-

tial jobs and the forms are published to the ALSAC website, sent to the student email list, and posted in the ALSAC office. This systematic approach helps both students and potential employers.

ALSAC staff have developed written resources over the last three years including a website that shares information on scholarships, employment, goods and services, a trading post, ride-share, and events related to financial well-being. This fall we plan on sending a weekly e-newsletter with a variety of insights on how students can spend less and save more. Brochures available to students at multiple locations include:

- *Local Deals and Student Discounts*: There are a lot of companies that will give you money off if you have a student ID or an edu email address.
- *Quick Tips to Cut Your Transportation Costs*: This includes a strategy for knowing when it makes sense to buy a monthly or weekly pass instead of tokens.
- *Weird Things You Can Share to Save Money*: A lot of family or couples discounts can be shared by people who aren't related: including phone service, gym memberships and Amazon Prime.
- *How to Find a CPE Site*: This brochure focuses on how to find a site that will be the most economical based on an individual's needs and resources.
- *Building a Capsule Wardrobe*: This booklet outlines the steps toward minimizing your wardrobe with an eye to saving money and still looking like a professional.

The last program aimed at helping students with their cost of living expenses is community meals, including the Wiedemann Kitchen Meals (WKM) developed by ALSAC staff member, Emily Eisenberg. LTSP does not have a meal plan. Meals are clearly a concern for many of our students. WKM's original goals were to reduce the amount of money students spend on food through education and practice, to assist them in the stewardship of their health, and to come together as a community to discuss stewardship issues related to hunger. ALSAC staff cleaned and outfitted the two common kitchens in the Wiedemann dormitory building with cooking utensils, dishes, serving ware and pantry basics. Some of the WKM meals that have been hosted are:

- Introduction to the ALSAC and the WKM program with a group cooking lesson.
- *Car Chat and Chili*, which covered basic car maintenance.
- An evening discussing Lutheran World Relief programs with President David Lose along with some basics on making Dal Curry.
- *Anything Can Go in a Fajita* focused on making good use of items found in the LTSP Community Food Pantry, including the dreaded canned potatoes and pie filling.

WKM created a space for talking about our stewardship related to food. ALSAC staff member Dan Potaznick was so excited about feeding twenty-five people quesadillas with \$50 that he had to take pictures at the grocery check-out. That kind of enthusiasm

is infectious and has helped to create a different climate around table fellowship.

## Distance Learning Semester

The second part of the ECFFM was the development of a distance-learning semester. LTSP's original proposal was to design a Distance Learning semester primarily for seniors. Students would financially benefit by reducing their time spent in residence at the seminary. One of the first steps toward increasing LTSP's online course offerings was to get approval from the Association of Theological Schools (ATS), an accreditation agency for seminary education. ATS requires seminaries that offer more than six online courses to be certified as Distance Education Centers. We received that certification in September 2014.

As the Distance Learning Task Force moved forward, the focus was intentionally shifted from a single semester to the development of a complete Distributed Learning pathway to graduation.

## The Accelerated Master of Divinity Program

The final part of the ECFFM was the Accelerated Master of Divinity Program. The motivation behind this program was to give a student the opportunity to complete the equivalent of three academic years within two calendar years. Student savings would primarily be related to cost of living and entering the job market a year sooner. Like the Distance Learning Semester, much of the work that was done to create an Accelerated M.Div. program was shifted toward the creation of the Distributed Learning pathway. In particular, a schedule of courses laid out by the Project Director, the Financial Aid Director Elizabeth Brunton and the Registrar Rene Diemer was very helpful for the Distance Learning Task Force.

## The Distributed Learning (DL) Pathway

While not originally part of the ECFFM proposal, the Distributed Learning Pathway of the Master of Divinity allows a student to pursue their calling from virtually anywhere in the world. Combining online learning, contextual experiences, and residential study, students take up to two-thirds of their coursework online, via engaging classes that connect the subject matter at hand to their experiences of ministry in their local setting. The remaining one-third of required coursework is completed in intensive learning courses at the seminary campus in Philadelphia.

In Fall 2016, our first DL cohort began their studies at LTSP with a week-long intensive orientation. Students completed a required course, *Introduction to Public Theology*, which introduced them to most of the LTSP faculty members who each made classroom presentations. Students also completed:

- six hours of required professional ethics training;
- a "Nuts & Bolts" orientation session designed especially for DL students;
- and three field trips to local worship centers.

In January, the DL students returned for a minimum of one week-long intensive and also completed eight hours of required

### Anti-Racism Training.

Intensive courses are just that—intensive. They require work before and after the week of study. They afford the student minimal downtime while on campus but they also give students the chance to complete a full semester course in a single week. Student Services and DL staff offered students opportunities for food and fellowship during these weeks as a means of providing support and collegiality. Seven students began the DL program in September and two more began in January. Of this number only three have secured student loans. This is especially impressive as DL students are not eligible for any gift aid from the seminary. Five of the DL students are also participating in the Co-op M.Div. track that allows them to complete what would typically be four years of study and fieldwork in only three years.

### Impact

The most exciting impact of the ECFFM grant was the dramatic drop in student loans among our new students in Fall 2016. This can be attributed to a number of factors, including the Economic Changes Facing Future Ministers program.

From the examination of statistical data as well as listening to students as they have begun their seminary careers, the following should be noted.

- Only one-third of this year's DL cohort received student loans and only one-fourth of this year's new Co-op M.Div. students received student loans. The ongoing development of these two programs has been a result of work done through the ECFFM. We plan to track carefully the amount of seminary-related debt students incur, as the experience of colleagues at other ELCA seminaries suggests that DL programs can cut seminary-related debt by more than half.
- Slightly more than one-fifth of this year's incoming class received student loans.
- This year LTSP and LTSG made a commitment to provide full tuition to any full-time ELCA student participating in residential studies. However, not all LTSP students are Lutheran and not all of them are full time. Those students are eligible to receiving matching funds, up to half of their tuition, when gifts have been made in their name by congregations, judicatories, or institutions.
- One of the primary challenges facing students is the cost of housing. When you take tuition out of the equation, housing is a key variable. This year, students who received scholarships from the Fund for Leaders program of the ELCA were given the opportunity to live on-campus in a free studio apartment or be given the equivalent award for larger on-campus housing.
- Co-op M.Div. students were provided an additional stipend this year helping to offset their costs as "working" students.
- Across the board students borrowed less money. Anecdotal information has suggested that our younger non-ELCA students have been especially mindful in this regard.

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### Learning from our work

There have been three significant results of the ECFFM program to date. The first relates to the impact on students by sending a strong message to them that LTSP cares, and cares deeply, about their financial well-being. The Abundant Life program in its various aspects and endeavors has demonstrated that LTSP is invested in supporting students in addressing the economic challenges that they face by providing practical and meaningful assistance, consistent and compelling education, and both emotional and technical support as they grow into being more competent stewardship leaders.

The second area of impact relates more directly to the school, as we have a much deeper understanding of the level of financial stress that our students are experiencing on a day-to-day basis. The 2014 survey conducted of the three Eastern Cluster seminaries indicates that many people are worried not just about tuition but are also concerned about their basic living expenses. This seems to be especially true of our younger residential students but it is certainly not limited to that population. We have therefore recognized that, just as it is difficult for students at elementary schools to focus on the "discretionary activity" of learning when they come to school hungry (hence the tremendous effectiveness of free and reduced lunch programs), so also is it difficult for seminarians to attend to the "discretionary activities" of building skills and confidence in stewardship when they are worried about whether they will be able to put gas in their car and food on their table without putting it all on their credit card. We are therefore trying to address immediate and concrete needs of students while creating a safe and supportive space to teach the concrete financial literacy and stewardship skills that will enable them to model and teach effective stewardship in their congregations.

The third area of great impact draws both the school and its students into a different relationship. To date, we have been rather puzzled by the up-and-down nature of student indebtedness. Early in the program, for instance, while the number of students taking out loans increased slightly (by both number and percentage of

student body), the amount of indebtedness dropped by nearly a third, which seemed on the whole good news. Yet in the most recent year of the program, both the number of students taking out loans and the average amount of loans increased (again slightly in the case of total number of students and still below levels of average loan size from the first year of program). When we asked students about their borrowing patterns, we discovered that for many students, their loans are a means of both a) affording the cost-of-living expenditures related to full-time graduate study and b) sustaining lifelong habits of consumption. This confirmed our commitment to continue and strengthen our efforts at making seminary education more affordable and accessible through programs like the DL and Accelerated Co-op programs and via significantly enhanced financial aid. We also recognize stewardship education is imperative if we are to nurture effective stewardship leaders. If our efforts to make seminary education more affordable only make it easier for students to enter into patterns of debt-funded consumption, we have failed them and the congregations they serve.

### Plans

The Accelerated Co-op program and the Distributed Learning pathway are both examples of programs that make seminary education more accessible, affordable, and draw more potential leaders to seminary. Going forward, we will continue to track closely the financial impact of these programs on our students so that we can extend and enhance those elements that are most beneficial.

In response to what we are learning about student patterns of and motivations for borrowing, ALSAC will be intensifying and formalizing its focus on simple living. How can we as individuals and a community make choices that are motivated by faithful stewardship rather than a sense of insufficiency? Our culture calls us to think we deserve something bigger and better, to the detriment of our bank accounts and our credit scores. As Christians, how can we intentionally live with less, so that others can have more? In addition, we will extend our offerings in stewardship education and financial coaching, recognizing that a combination of conversation, increased knowledge, and concrete practice is the best way to grow strong stewardship skills.

The response to our initiative to “put students first” by reorganizing the budget and priorities of the new school (United

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Lutheran Seminary) in order to increase financial support thus far has been received well by both students and constituents. We have seen a 50 percent increase in the incoming class at LTSP (and even higher at LTSG) and an increase in the support of congregations for seminary education at both schools. A central effort of the new school will be to make all of these initiatives sustainable over the long term by building a cooperative approach to, and ecology of, theological education that frees graduates to serve where the church most needs them by reducing their seminary-related debt.

Finally, harvesting what we have learned from ALSAC, we are strengthening the place stewardship holds in our communal life and conversation. This will be accomplished by increasing opportunities for students to participate in our activities in their residential and familial lives. In addition, we will move these concerns to the core of our work as an academic institution by building into the new curriculum competencies related to stewardship leadership. This means, among other things, that competence in stewardship will now be assessed with the same rigor by which we assess other leadership. Only by addressing both the academic and extra-curricular and familial contexts in which our students live can we create holistic and competent stewardship leaders. This effort will ensure the ongoing assessment and sustainability of stewardship education and training as it places these commitments at the center of both our academic and extracurricular endeavors.