



Concordia Theological Seminary, Fort Wayne For the Life of the World

June 2014, Volume Eighteen, Number Two



Improving the Economic Well-Being of Future Servants of Jesus Christ

By Robert V. Roethemeyer

By the Numbers

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For the Life of the World

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For the Life of the World is mailed to all pastors and congregations of The Lutheran Church—Missouri Synod in the United States and Canada and to anyone interested in the work of Concordia Theological Seminary, Fort Wayne, Indiana.

Unless otherwise noted, all Scripture verses are from the English Standard Version (ESV).

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The information on the pages of *By the Numbers* is included to help members of the church-at-large visualize the challenges and needs of today’s seminary student. This is just the first installment of findings and information that Concordia Theological Seminary will share during the three years of the study funded by Lilly Endowment Inc.

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Today, a seminary education comes with some significant costs, as does the pursuit of higher education at any secular institution. Most seminary students need financial assistance in paying their educational expenses. Therefore, a financial aid program is necessary to help needy students pay for their seminary education while preparing to go out into the world to preach the saving Gospel of Jesus Christ.

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Improving the Economic Well-Being of Future Servants of Jesus Christ

By Robert V. Roethemeyer

In 2012, the Indianapolis-based Lilly Endowment Inc. invited 20 theological schools to prepare proposals for a pilot initiative aimed at addressing the economic challenges facing future ministers. Concordia Theological Seminary was one of those schools.

Taking a cue from our mission statement, our proposal was entitled, “Improving the Economic Well-Being of Future Servants of Jesus Christ.” Our proposal set forth a three year plan to research the financial well-being of our students and alumni, particularly the problem of student loan debt, as well as to gauge the awareness of donors and congregations concerning the cost of seminary education and its sources of funding, then to communicate the results to our seminary stakeholders, ultimately engaging them in imagining and implementing solutions

with us that will impact this issue.

In late 2012, Lilly awarded CTS a grant of \$250,000 over three years to carry out the proposal.

Why Lilly? Why Now?

For more than a decade, Lilly Endowment focused its work in religion on efforts to strengthen pastoral leadership for Christian congregations. Lilly aimed to promote strong congregations by supporting the pastoral leaders who serve them.

“The Endowment believes that pastors are indispensable spiritual leaders and guides, and the quality of pastoral leadership is critical to the health and vitality of congregations,” said Christopher L. Coble, the Endowment’s

vice president for Religion, in a December 2013 news release. “Financial hardships can make it difficult for pastors to lead their congregations effectively.”

Already in 2005, the Auburn Center for the Study of Theological Education called the educational debt of theological students the “Gathering Storm.” This past year, the Association of Theological Schools revised its Entering Student Questionnaire to include educational debt levels of “\$60,000 or more” from “\$40,000 or more” as the highest category. And that is for students entering seminary!

Also this past year, numerous articles pointing to the student debt crisis as the next economic bubble appeared in a variety of newspapers and magazines, news feeds and blogs. While the availability of student loans at both the undergraduate and graduate levels has opened up higher education opportunities for many students or replaced diminished financial support from other sources in the

wake of the 2008 housing bubble, it is creating a crisis of its own.

The Religion Division of Lilly Endowment Inc. is not only an observer of these trends, but also an initiator of solutions. “One of the most daunting economic challenges is the increasing debt that many ministers carry into their first years of parish ministry,” noted the Endowment in its rationale for the Request for Proposals. “This initiative seeks to enable theological schools to be pro-active agents in addressing some of the economic challenges future ministers will face.”

Year One: Research Activities

The first year of the grant focused on the gathering of data. Four surveys were developed, piloted and administered. These four different, yet similar, surveys were directed toward four different groups: CTS graduates; CTS current students; CTS donors; and congregations of The Lutheran Church—Missouri Synod (LCMS).

The first survey was directed to alumni of CTS who graduated in the last 20 years. The response rate was 44 percent. This survey helped us research the impact of student debt among our own alumni as well as gain a sense of how they valued the support they received while studying at the seminary.

The second survey was directed to the current population of students who are enrolled in the three residential programs at CTS that produce pastoral and

diaconal church workers for the LCMS. These include the Master of Divinity, Master of Arts Leading to Deaconess Certification and the Alternate Route programs. This captive audience provided an 86 percent response rate. This survey helped us to assess the importance to students of the variety of sources used to support them in their studies. Additionally, we were able more fully to explore the total indebtedness, educational and non-educational, of our current students as well as their level of financial literacy.

The third survey was directed toward CTS donors who had donated \$100 or more, and the fourth survey was directed to a random sampling of one-third of LCMS congregations. These surveys helped us investigate the awareness of the cost of seminary education and its sources of funding as well as the student debt problem among our individual donors specifically and congregations generally. We anticipated that these surveys would be less likely to be returned. The response rates were 19 and 18 percent respectively, yet represented 742 donors and 357 congregations. Some responses indicate that there is a need for further information and education on how the funding of seminary education takes place.

Year Two: Produce Results

To this end, the focus for the second year of the Lilly grant project is to produce items that share the insights gathered from the analysis of the data collected in the surveys and harvested from other existing data sources.

This *For the Life of the World* issue is the first entry in this year-long effort to inform the church-at-large on the specific economic challenges of our students. A first sampling from the data analysis process occurs in the “By the Numbers” pages that follow.

As analysis of the data continues, two reports providing additional details about our findings will be created: one with

the intended audience of CTS’ external stakeholders, namely, the donors and Synod as a whole, and the second to be used internally with faculty, staff and the Board of Regents. Additional products planned for this year include developing a financial literacy curriculum for students and producing an array of communication tools for use within the LCMS family: video(s), a brochure and a PowerPoint presentation.

Year Three: Impact People

In a recent philanthropic opportunity for Fort Wayne area supporters, fourth-year Master of Divinity student Jacob Swenson noted that “it takes a church to raise a seminarian.” While the patterns of funding have changed dramatically over the last two generations, the message remains clear: if we are to ensure the economic well-being of future servants of Jesus Christ, then students, parents, donors, home congregations, Districts and Synod, indeed, the entire Church must be involved in the solution.

So, in summary, our goal is to impact this issue through products produced from an analysis of the data gathered in the surveys. The surveys were conducted in 2013. These products will be created during 2014. Making this information available to the Church will allow reflection to occur and resolution to form at the District level in 2015 and at the Synod level in 2016.

We are thankful for the support of Lilly Endowment Inc. and we pray that this project will have the desired impact on the congregations, districts and administration of our church body, so that together we become more aware and involved in our common goal of “Improving the Economic Well-Being of Future Servants of Jesus Christ.” 

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