



# Northeastern Minnesota Synod of the ELCA



Evangelical Lutheran Church in America  
God's work. Our hands.

## Seminarian Debt Relief Fund

*“Crushing seminary debt limits the choice of calls for the newly ordained, as well as the choice of pastors for smaller congregations. It places a financial millstone around the necks of pastors for years. Church officials fear cost may deter many qualified candidates.*

*The standard route for pastors is a four-year (three years of seminary tuition, plus one year of internship) master of divinity degree from one of eight ELCA seminaries. Tuition averages about \$12,000 a year, and living expenses can bring the total cost above \$100,000, according to the ELCA Fund for Leaders, an endowed seminary scholarship program.*

*About 80 percent of ELCA seminarians take out student loans, said Jonathan Strandjord, director for seminaries with ELCA Congregational and Synodical Mission. In 2009, the average ELCA seminary graduate had \$36,909 in student debt, he said, way above the \$30,000 “threshold of concern.” In other words, such a debt will be difficult for a pastor to pay off.”*

*The Lutheran - November 2011*

The burden of debt for college and for seminary is staggering for many of our newly-ordained pastors and other church leaders with advanced degrees from a Lutheran seminary. In addition to the educational debt, many of these leaders graduate with family responsibilities on top of their school debts and find it impossible to consider a call in a small or financially struggling congregation. This burden of debt affects these leaders, their spouses and their children and the congregations they serve in profound ways. These difficulties may be even more pronounced in northern Minnesota where many of our communities do not have robust economic resources or the availability of myriad career opportunities for non-rostered spouses.

The Northeastern Minnesota Synod of the ELCA recognizes the problem of debt burden for our newly-graduated seminarians and has created a Seminarian Debt Relief Fund to be used for grants to recent Lutheran seminary graduates who may be struggling financially with their educational debts. The fund was initiated with a grant from the ELCA Board of Pensions Healthy Leaders fund. Grants will be awarded once per calendar year and all recipients within six years of their graduation date serving in the Northeastern Minnesota Synod are eligible.

Congregations and individuals who wish to contribute to the Seminarian Debt Relief Fund can send donations to: Seminarian Debt Relief Fund, NE Minnesota Synod, 1105 E. Superior St., Duluth, MN 55802-2216.

For further information on seminary debt in the ELCA, the ELCA website has some excellent resources. <https://www.elca.org/What-We-Believe/Social-Issues/Journal-of-Lutheran-Ethics/Issues/May-2012/Seminarian-Debt.aspx>