
Introduction:

Dealing with Theological Debt

The Lilly Endowment, a private philanthropic foundation started by the members of the Lilly family (Eli Lilly & Company), has as one of its goals: “to deepen and enrich the religious lives of American Christians primarily by helping to strengthen their congregations.”¹ The endowment provides pastoral leadership grants, clergy renewal grants, and grants to strengthen youth and campus ministry. In 2013, the Lilly Endowment funded the Theological School Initiative to Address Economic Challenges Facing Future Ministers. Its goals included helping theological schools “to examine and strengthen their financial and educational practices to improve the economic well-being of future ministerial leaders.”² This included looking at reducing student loans, increasing financial literacy, exploring ways to reduce the number of hours to complete degree programs, creating distance-learning programs, broadening sources of financial aid, and preparing students for financial steward leadership in their congregations. Over sixty-seven theological schools, from twenty-seven denominations, serving 17,600 students participated.³ This issue of *Currents* explores the projects done by five of the ELCA seminaries and raises questions that pastors, congregations, synods, and the churchwide units need to address.

Ann Fritschel of Wartburg Seminary discusses Wartburg’s “Savvy Stewards Program.” Initially three components were identified: addressing student financial awareness and wellness, building collaborative partnerships with congregations, and developing key curriculum components to assist students in becoming congregational stewardship leaders. During the project, a fourth component was added, a collaborative learning M.Div. degree program that allows students to learn contextually within a congregational setting while taking courses synchronically through distance learning with residential students.

Glenn Ludwig and **Angela Zimmann** of the Lutheran Theological Seminary at Gettysburg discuss their project, “Leading Multi-Staff Ministries: Flourishing in Complexity.” They discuss how large congregations produce, prepare, and call pastors for the church. Yet, there has been a lack of focus on training lead pastors of such congregations, preparing them to flourish. As pastors with large constituencies flourish, so grow the churches and their contributions/commitments to the larger institution, including training of future pastors through excellent, affordable seminary education. Their article explores the process of training current

The Theological School Initiative to Address Economic Challenges Facing Future Ministers... goals included helping theological schools “to examine and strengthen their financial and educational practices to improve the economic well-being of future ministerial leaders.”

and potential lead pastors of larger/complex congregations and indications for the future.

Adam Copeland and **Jason Misselt** of Luther Seminary describe how, framed within an initiative to equip faith leaders and congregations around matters of stewardship, Luther Seminary’s Economic Conditions Facing Future Ministers (ECFFM) program has emerged as part of the work of the seminary’s Center for Stewardship Leaders. The ECFFM initiative focused on conducting new research and strengthening current campus programs in order to decrease student debt through building financial literacy, stewardship training, and financial support. Seven distinct project areas were selected with the intent of engaging the broader campus community in stewardship leadership. New research projects included: assessing effectiveness of the new curriculum to reduce student debt, studying the impact of educational debt on first call ministry, learning from students who accrue less debt, and strengthening congregational financial support of seminarians. Efforts around existing programs included strengthening the financial coaching program, establishing financial coaching groups for senior students, and strengthening the course “Money and the Mission of the Church.”

While some of the individual projects underperformed immediate expectations, the projects taken together benefited the ECFFM initiative as a whole. The impact is seen in the seminary’s strategic plan (which now includes student debt reduction as a critical concern), a reassessment of the seminary’s financial coaching program, and the expansion of the role of the Center for Stewardship Leaders on campus. Additionally, two key themes emerged from the ECFFM initiative: the necessity for a holistic,

1. <http://lillyendowment.org/religion.html>.
2. <http://lillyendowment.org/pdf/HelpingTheologicalSchools.pdf>.
3. <http://www.ats.edu/uploads/resources/publications-presentations/colloquy-online/ecffm.pdf>.

cross-campus approach to money and ministry, and the real need among students to address issues related to money, whole and simple living, and their preparation to lead congregations in matters of stewardship. Finally, this study demonstrates three main takeaways for the larger church: 1) Stewardship and financial education for students is often new and formative; 2) Student debt reduction cannot be solved by a quick-fix solution and instead requires the collaboration of multiple networks; 3) Money is a spiritual matter, and bold stewardship leaders are needed to lead the church in the twenty-first century.

Heidi Rodrick-Schnaath and **David Lose** detail how the Lutheran Theological Seminary at Philadelphia responded to the ECFM program with three foci—an Abundant Life Student Advising Center, focusing on financial counseling and financial needs of students; the development of a Distance Learning Semester; and the development of an Accelerated Master of Divinity program. Nearly one-half of the students surveyed indicated they were having financial problems. Results of the program include demonstrating the impact on students, a better understanding of the level of financial stress experienced by students and the commitment to make seminary education more affordable through creative, more affordable programs such as the Distributed Learning Pathway.

Trinity Lutheran Seminary's Isaiah Project (see Is 40:3–4) is an on-going engagement with six projects: admissions, personal finance education, a vision of stewardship education, intensive/online education, career development, and Lutheran year students. Project director **Donald Huber** details a unique feature of the program, Trinity's 2 + 2 curriculum. After two years of theological "boot camp," which includes three semesters of contextual education in local parishes, ELCA M.Div. students spend two years on internship, doing both internship and taking the final two years' courses.

The seminaries have approached theological debt in a variety of ways. Theological debt will continue to be a concern in the near future and one that will need to be addressed by a variety of stakeholders.

In our "Currents Focus" feature article, **Victor I. Veith**, Senior Director and Founder of the National Child Protection Training Center, a program of Gundersen Health System, addresses an urgent matter of concern for the welfare of children, the much ignored theme of corporal punishment. Although corporal punishment is widely practiced in Protestant families, there is a growing body of medical and mental health research associating the practice with significant risks. Policy makers and courts are increasingly limiting, even prohibiting the corporal punishment of children by parents. The article also discusses the importance of addressing the spiritual needs of survivors of physical abuse who have left the church as a result of teachings pertaining to corporal punishment.

This issue opens with an article on the theme of "Listening to Immigrant Voices" by **Nelson H. Rabell-Gonzalez**, Pastor of Apostles' Lutheran Church, Turnersville, New Jersey. Writing from the perspective of a Puerto Rican native, the author challenges readers to consider the issues of location, race, ethnicity, economic interests, and power that negatively affect those who live under the colonial rule of the most powerful nation on the planet. We need to attend to the perspectives of all those whose lives are made even more complex by recent political developments impacting immigrants in the U.S.

We are grateful for the contributions of all the authors to this issue, including the timely reflections in Preaching Helps, to matters of contemporary priority in the life of the church and society.

Ann L. Fritschel, Wartburg Theological Seminary, Guest Editor

Craig L. Nesson, Issue Co-Editor