

**RESOLUTION ON PREVENTION AND REDUCTION OF SEMINARIANS'
EDUCATIONAL DEBT
A Resolution Approved by General Synod XXI (1997)**

WHEREAS, God provides for God's church by calling and gifting persons for ministry in a variety of ways, including pastoral leadership for the church itself;

WHEREAS, the church participates in this providence of God by equipping and authorizing the ministries of some of its called and gifted members through theological education and ordination or commissioning;

WHEREAS, the well-being of the church of Jesus Christ, and particularly of each local church, is enhanced by calling faithful, educated and competent pastors, teachers and other leaders, and is jeopardized by the unavailability of such leadership;

WHEREAS, the church has historically provided for its leadership needs through institutions of theological-pastoral education;

WHEREAS, General Synod III phased out national, direct support to seminaries and called upon Conferences and local churches to assume this responsibility; and General Synod X urged each local church to support the "closely related" (now "of the United Church of Christ") seminary or seminaries in its region at a level equivalent to two percent of its operating budget, but few local churches have done so;

WHEREAS, the cost of educating persons for ministerial leadership has gradually shifted from the church itself to the persons themselves, and, inclusive of living expenses, has increased to \$24,000 per year and more for many seminarians;

WHEREAS, many of the current generation of seminary graduates have borrowed large sums of money—often \$30,000 to \$50,000 in addition to any undergraduate student loans still being carried—to complete their theological education and one seminary's average student loan for the year 1996-97 alone was \$10,200;

WHEREAS, indebted seminary graduates must seek starting salaries sufficient to enable debt repayment on top of costs of living, while the salaries offered by many local churches are marginal at best and inadequate to do so, and these local churches are increasingly hard-pressed to finance even marginally-paid leadership;

WHEREAS, these trends point toward a dearth of church leadership, with only wealthy persons being able to afford to answer God's call to full-time leadership and only wealthy churches being able to call them;

WHEREAS, the fund-raising efforts of seminaries of the United Church of Christ and of the Make A Difference Campaign, although providing some increase in scholarship resources, have not been sufficient to stave off these trends; and

WHEREAS, the crisis calls for at least a four-pronged approach: (a) to hold down the tuition costs at the Seminaries of the United Church of Christ by supporting their educational programs directly, (b) to assist seminarians with scholarship support, (c) to assist seminary graduates with the repayment of their educational debts, and (d) new and creative ways to finance the pastoral leadership of local churches;

THEREFORE, BE IT RESOLVED that the Twenty-first General Synod of the United Church of Christ:

- acknowledges the mounting educational debt load of seminarians and seminary graduates as an alarming symptom of a growing crisis for the ongoing leadership of the church;
- requests the Office for Church Life and Leadership to present a preliminary report to the Twenty-Second General Synod, and present to the Twenty-Third General Synod a pronouncement and proposal for action concerning the financing of theological education for the leadership of the church including exploration of the support of seminaries from the budget of General Synod;
- calls local churches to faithfulness to covenants of financial support of seminaries in their regions, established by the Tenth General Synod at the level of two percent of their local expense budgets;
- calls upon local churches and Committees on Ministry to include provisions for a financial plan for funding of students' seminary education and to enable gradual repayment of any educational debt which may occur in pastoral covenants and terms of call, and upon Conferences to include such provision in their guidelines for clergy compensation;
- calls upon Conferences and Associations to explore with local churches creative arrangements to distribute available wealth, to reduce the financial burden of their educational-debt laden pastors and their hard-pressed churches;
- calls upon the Office for Church Life and Leadership to provide national leadership to the implementation of this resolution, and upon the officers and the other instrumentalities of the United Church of Christ to support this Office in its efforts; and
- reaffirms the Pronouncement "Fair and Just Compensation" which was adopted by the Twentieth General Synod.

Subject to the availability of funds.