

FINANCIAL ASSISTANCE FOR THEOLOGY STUDENTS FROM DEPUTIES

Quite some time ago, going back as far as 1992 or even before, the churches together, at synod, decided to provide a mechanism for financial support of “needy theology students”.

The phrase “needy theology students” may be familiar if your church has collections for this purpose.

The term “needy” can be confusing, because it is normally associated with those in the congregation requiring deacons’ assistance.

This situation however, is quite different.

The word “needy” was incorporated because it is entirely possible that any given theology student may be completely self-funded, or have outside source(s) of funding not involving the churches at all.

So it is not to be assumed that a theology student is by definition, in financial need. The “need” is a specific one, and providing for this need where it exists, will enable a student to attend the seminary, where this might otherwise not have been possible.

The churches rightly decided that no intending eligible theology student should be deterred from pursuing studies for the ministry for lack of (personal) financial resources. In that sense, it confirms that the churches carry their mandate to provide for the future ministry of the word seriously.

The process of obtaining support from the churches via the deputies appointed by synod, generally follows the following process.

An intending theology student, who wishes to prepare himself to enter the ministry, will already be a member of one of the Free Reformed Churches of Australia. Financial assistance is not made available to those outside of our federation. This student would already, most likely, in the course of time, have signalled his intentions to become a minister of the word, to his office bearers, usually the elders. It’s good to have that early relationship and discussion with those whom the Lord has provided for oversight and care. There is not only financial, but above all, personal and spiritual preparation involved too.

Once the decision has been made to enrol, say at the CRTS, as that’s the institution where Australian students commonly attend, the question of finances will inevitably arise. As a student, it’s good to discuss this aspect with one’s elders as well as deacons. Expenses involved will include travel, accommodation, all daily living costs including health insurance, and tuition fees.

It’s essential to make a budget, once all the costs are known. It will add up to an annual amount, and on recent past experience, it can typically be \$30k-\$40k, depending on whether the student is single, married, and so on. This budget should be accurate as it will be scrutinised.

There are essentially four sources of funding. In order of priority these are:

1. The student himself. If the student has sufficient funds, which may occur, no further financial assistance from other sources are required. Generally these are mature age students who have worked for some time and have possibly sold assets.

It is a possibility. There are indeed past instances where students have been totally self-funded.

2. The student's family members. This includes direct family i.e. parents, but also in-laws, siblings, and others.

3. The church of which the student is a member. Any church normally sees it as a privilege to support a local theology student, and will be able to contribute an annual amount if called upon.

4. If any one or more of these first three funding sources are sufficient to meet a student's annual study related expenses, then the deputies, acting on behalf of the churches, are not called upon to provide assistance.

However, should there be a shortfall, then the church of which the student is a member, will approach deputies on that student's behalf. They will present the budget to deputies, showing projected expenses and income, and if necessary, request that deputies' contribute the required balance. It is a fairly uncomplicated process. Deputies to date have been blessed with sufficient funds, generously contributed annually via a levy on each local congregation.

Financial aid from the churches via deputies is conditional.

The essential conditions for students receiving (ongoing, annual) financial support via deputies are:

1. The student must see to it that deputies are provided with an annual updated budget.

2. The student must provide all copies of academic records and results issued by the seminary (at least annually)

3. The student must undertake to make himself eligible for call to the FRCA or sister churches on completion of the M. Div programme. There is a signed agreement between the student and deputies. This requires that assistance money paid be repaid if the student does not make himself available for call within a specified time.

Technically, the financial assistance given is termed an interest free loan. Upon completion of theological studies, a student is therefore technically in debt to the churches (via deputies) for any assistance provided. The debt is cancelled once a student enters the ministry.

Deputies will generally maintain good liaison with a student they are supporting on behalf of the churches. This can include formal and informal contact.