

FINANCIAL ASSISTANCE

The mission of the financial aid office is to provide access to qualified students who, without assistance, would be unable to attend Christian Theological Seminary. While you are responsible for gathering the financial resources necessary to pay for your education and living expenses, CTS is delighted to be a partner in making your education possible. Financial assistance is available through a variety of resources consisting of scholarships, stipends, tuition grants, grants-in-aid, part-time employment and loans. Additional information can be found on the CTS Financial Aid Webpage.

You are encouraged to contact the financial aid office whenever questions arise concerning the financial aid process. You can contact us by telephone at (800) 585-0117 or by email at edetamore@cts.edu.

HOW TO APPLY FOR FINANCIAL AID

Scholarships are awarded to full-time, degree-seeking candidates who have been admitted for first-time enrollment into a CTS degree program. First-time students will be considered for all CTS scholarships for which they meet the minimum requirements upon admission to CTS. No other application form is required. Students who wish to be considered for CTS tuition grants, grants-in-aid, the Federal Work-Study Program or the federal Stafford Loan program must also complete the Free Application for Federal Student Aid (FAFSA) and request that a copy of the processed form be sent to Christian Theological Seminary by placing school code G01789 in Section 6.

SCHOLARSHIPS

The following information applies to all scholarship programs unless otherwise noted:

- ▶ Scholarships are awarded through the Student Services Office.

- ▶ You are considered for scholarships only at the time of the initial admission to your first degree program (except for the Saltsburg Second Chance Scholarship).
- ▶ You must not: 1) be in default on a federal loan(s), 2) owe a repayment(s) on a federal grant, or 3) have a past due balance with CTS.
- ▶ The number of scholarships is limited and recipients are selected on a competitive basis.
- ▶ You must enroll for at least 9 credit hours for each semester during the academic year.
- ▶ Scholarships and stipends are awarded for the following periods unless otherwise noted in the scholarship description:
 - ▶ M.Div., M.A.P.F., M.A.M.F.T., M.Div./M.A.P.F., M.Div./M.A.M.F.T tuition up to 8 consecutive semesters and stipend up to 6 consecutive semesters;
 - ▶ M.A.Ed.A.M., CTS tuition and stipend up to 6 consecutive semesters;
 - ▶ M.T.S., tuition and stipend up to 4 consecutive semesters
- ▶ Scholarships pay CTS tuition charges. They do not pay for fees (technology fee, student association fee, CPE hospital fee, etc.) . Scholarship stipends may be used to pay fee charges.
- ▶ Coursework required by external bodies, including denominational formation programs, are not covered by CTS scholarships when that coursework is taken at other institutions.

NAME ENDOWED SCHOLARSHIPS

CLEMENTINE MILLER TANGEMAN SCHOLARSHIP

Award: Full tuition and \$5,000 annual stipend.

Criteria: GPA of 3.5 on previous coursework. Outstanding promise for Christian leadership as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div. and M.A.Ed.A.M. applicants.

GROVER L. AND ANNABEL S. HARTMAN ENDOWED SCHOLARSHIP

Award: Full tuition and \$4,000 annual stipend.

Criteria: GPA of 3.5 on previous coursework. Unusual promise for Christian leadership as evaluated through records, references and interviews with CTS staff. Demonstrated passion for communicating the gospel of Jesus Christ, as proclaimed and witnessed to in the Scriptures.

Degree program eligibility: M.Div. and M.A.Ed.A.M. applicants

OLBERTA NOBLE SCHOLARSHIP

Award: Full tuition and \$3,000 annual stipend.

Criteria: GPA of 3.5 on previous coursework. Promise for Christian leadership as evaluated through records, references and interviews with CTS staff. Member of Christian Church (*Disciples of Christ*) or United Church of Christ, as confirmed by letter of recommendation from pastor.

Degree program eligibility: M.Div. and M.A.Ed.A.M. applicants.

W. BROOKS AND WANDA Y. FORTUNE SCHOLARSHIP

Award: Full tuition and \$2,000 annual stipend.

Criteria: GPA of 3.5 on previous coursework. Exceptional promise for ministry as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div. and M.A.Ed.A.M. applicants.

CTS-FUNDED SCHOLARSHIPS

TRUSTEE SCHOLARSHIP

Award: Full tuition and annual stipend.

Criteria: GPA of 3.5 on previous coursework. Extraordinary promise for ministry as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div., M.A.Ed.A.M., M.A.P.F. and M.A.M.F.T. applicants.

PRESIDENTIAL SCHOLARSHIP

Award: Full tuition and annual stipend.

Criteria: GPA of 3.3 on previous coursework. Distinctive promise for ministry as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div., M.A.Ed.A.M., M.T.S., M.A.M.F.T. and M.A.P.F. applicants.

DR. MARTIN LUTHER KING JR., SCHOLARSHIP

Award: Full tuition and annual stipend.

Criteria: Racial minority (*U.S. citizen or resident alien*). GPA of 3.0 on previous coursework. Promise for ministry as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div., M.A.P.F., M.A.M.F.T., M.A.Ed.A.M. and M.T.S. applicants.

D. RENEE PUGH, M.D. AND JAMES GAYNOR, D.MIN. SCHOLARSHIP

Award: Full tuition and annual stipend

Criteria: Created for men and women of ethnic minorities of any faith background who are preparing for full-time careers in counseling. Minimum GPA of 3.0 on previous coursework and extraordinary promise for counseling ministry as evaluated through records, references and interviews with CTS staff.

Degree Program Eligibility: M.Div./M.A.P.F., M.Div./M.A.M.F.T., M.A.P.F., M.A.M.F.T.

THOMAS J. AND VIRGINIA M. LIGGETT SCHOLARSHIP

Award: Full tuition.

Criteria: Member of Christian Church (*Disciples of Christ*) or United Church of Christ, as confirmed by letter of recommendation from pastor. GPA of 3.1 on previous coursework. Notable promise for ministry as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div., M.A.Ed.A.M. and M.T.S. applicants.

STONE-CAMPBELL MINISTERIAL SCHOLARSHIP

(Effective fall 2010 and beyond)

Award: Varying amounts (*can be used for attendance only during fall and spring semesters*).

Criteria: Must qualify academically for admission to M.Div. program. At least one year of active membership in a DOC or UCC congregation as attested to by letter of support from pastor of the congregation of membership; pastor should be listed in the yearbook. Letter of support from Regional/Conference Minister of the student's region/conference.

Degree program eligibility: M.Div., M.Div./M.A.M.F.T., M.Div./M.A.P.F.

ECUMENICAL SCHOLARSHIP

Award: Varying amounts.

Criteria: Member of denomination or Christian communion other than Christian Church (*Disciples of Christ*) or

United Church of Christ, as confirmed by letter of recommendation from pastor. GPA of 3.1 on previous work. Notable promise for ministry as evaluated through records, references and interviews with CTS staff.

Degree program eligibility: M.Div., M.A.P.F., M.A.M.F.T., M.A.Ed.A.M. and M.T.S. applicants.

SCHOLARSHIP FOR DAUGHTERS AND SONS OF CHRISTIAN CHURCH (DISCIPLES OF CHRIST) MINISTERS

Award: Full tuition.

Criteria: Daughter or son of ordained Christian Church (*Disciples of Christ*) minister serving in or retired from one of the church's manifestations. Promise for ministry as evaluated through records and references.

Duration: Through completion of basic hourly requirements for one degree program.

Conditions for Continuance: Steady progress toward degree by completing a minimum of 9 credit hours per semester and maintaining a cumulative GPA of 2.5.

Degree program eligibility: M.Div., M.A.P.F., M.A.M.F.T., M.A.Ed.A.M. and M.T.S.

SALTSBURG SECOND CHANCE SCHOLARSHIP

Award: Full tuition.

Criteria: Full-time M.Div. students who have completed at least 30 hours of coursework toward their degree; have an cumulative GPA of 3.3 or higher; and who did not receive a named merit scholarship when they entered CTS.

Duration: Two years maximum, if the student maintains a minimum 3.0 GPA during the first year the scholarship is awarded. Students must enroll for and complete at least 9 hours per semester while receiving the scholarship.

Degree program eligibility: M.Div. students.

SPECIAL FUNDS

Financial assistance is provided by many individuals and churches who provide endowment income to undergird student costs. Literally hundreds of individuals and churches have endowed scholarships that make tuition assistance available for students.

GRANTS

DENOMINATIONAL TUITION GRANT

Award: Half tuition.

Criteria: Member of Christian Church (*Disciples of Christ*) and United Church of Christ as confirmed by letter of recommendation from pastor.

Duration: Award made on a semester basis through completion of basic hourly requirements for degree program. Candidate must complete a minimum of 6 credit hours per semester and maintain a 2.5 cumulative GPA.

Degree program eligibility: M.Div., M.A.Ed.A.M., M.A.P.F., M.A.M.F.T. and M.T.S. applicants.

FREDERICK D. KERSHNER TUITION GRANT

Award: One quarter tuition.

Criteria: Available to applicants ineligible for Denominational Tuition Grant.

Duration: Award made on a semester basis through completion of basic hourly requirements for degree program. Candidate must complete a minimum of 6 credit hours per semester and maintain a 2.5 cumulative GPA.

Degree program eligibility: M.Div., M.T.S., M.A.Ed.A.M., M.A.M.F.T. and M.A.P.F. applicants.

GRANT IN AID

Award: Varying amounts.

Criteria: Financial need as determined by the seminary based on information submitted on the Free Application for Federal Student Aid (*FAFSA*).

Duration: Candidate must apply annually. Candidate must complete a minimum of 6 credit hours per semester and maintain a 2.5 cumulative GPA.

Degree program eligibility: M.Div., M.A.Ed.A.M., M.T.S., M.A.M.F.T. and M.A.P.F. applicants.

FEDERAL WORK STUDY PROGRAM

The Federal Work-Study Program provides jobs for students with financial need, allowing you to earn money to help pay educational expenses. Employers arrange work schedules around your academic schedule. You must file the Free Application for Federal Student Aid (*FAFSA*) to be considered for the Federal Work- Study Program.

FEDERAL FAMILY EDUCATION LOAN PROGRAM

The Federal Family Education Loan Program (*FFELP*) provides Federal Stafford Loans to help cover the costs of educational expenses. Federal Stafford Loans have a fixed interest rate of 6.8 percent, and repayment of principal is not required until six months after you cease enrollment on at least a half-time basis. You may qualify to borrow up to a maximum of \$20,500 each year. You must file the Free Application for Federal Student Aid (*FAFSA*) to be considered for these loans. The loans you receive will be either subsidized or unsubsidized. A **subsidized** loan is awarded on the basis of financial need. You will not be charged any interest before you begin repayment or during deferment periods. The federal government pays the interest during these periods. You may qualify to borrow up to a maximum of \$8,500 of subsidized loans each year. An **unsubsidized** loan is not awarded on the basis of financial need, although you must still file the FAFSA to be considered for unsubsidized loans. You will be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accrue while you are in school or during other periods of nonpayment, it will be capitalized. This means the interest will be added to the principal amount of your loan, and additional interest will be based on the higher amount.

IMPORTANT INFORMATION FOR FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP) BORROWERS

Stafford Loan borrowers who take a **Leave of Absence** will be reported as withdrawn for loan repayment purposes and the Stafford Loan 6 month repayment grace period will begin on the date that the leave of absence is granted. Loan repayment will begin at the end of the repayment grace period.

Each Stafford Loan has only one six month repayment grace period. Once this six month grace period has been exhausted, a student may place the loan in an in-school deferment for periods of future enrollment; however, once the student ceases to be enrolled on a one-half time basis, the loan will go into immediate repayment. Any loans received for future periods of enrollment will have a six month repayment grace period.

Students who have questions concerning how a Leave of Absence will impact the repayment of their federal loans should contact Ed Detamore in the Student Services Office **prior** to taking a Leave of Absence.

OTHER RESOURCES

In addition to the financial aid offered by Christian Theological Seminary, a variety of alternative sources of financial assistance is available to help fund seminary education. Information about these resources is available from the student services office.