

ADMISSIONS AND CANDIDACY

ADMISSIONS

Pre-Seminary Preparation

With regard to academic readiness, the student body represents a wide variety of academic concentrations in undergraduate work. The Seminary recommends a broad background in the liberal arts, including English, history, modern languages, philosophy, communications and the social sciences. Applicants should possess intellectual ability for critical and reflective thinking. ELCA candidates are expected to have a basic acquaintance with the Scriptures and Luther's Small Catechism as part of their ELCA congregational involvement required in the Candidacy Process.

Admissions Requirements

The following requirements are basic for admission to the Master of Divinity, Master of Arts in Religion, and Master of Arts in Ministerial Studies programs:

Academic Requirements

Applicants must have, or be completing requirements for, a bachelor's degree, or its equivalent, from an accredited institution having achieved at least a 2.7 cumulative GPA (on a 4.0 scale). As stated above, no particular major is required, but facility in critical and reflective thinking is essential for a successful seminary course of study. Admission is offered upon approval of the Faculty Admissions Committee. That approval is based on the faculty's discernment of a judgment of the applicant's academic readiness, personal maturity, and an ability to relate well to others as evidenced by positive references. The Committee may invite the applicant for a personal interview or may request additional undergraduate coursework or may ask for Graduate Record Examinations (GRE) scores from applicants whose application and transcripts reveal serious deficiencies in crucial areas.

Admission decisions may also take into account the following:

- Patterns of progress in the applicant's academic history.
- The degree of difficulty of the undergraduate program.
- Academic performance in specific courses most related to theological studies.
- Academic and other letters of reference.
- Success in other graduate programs.

- Performance in previous occupations.
- The applicant's proficiency in the English language. The Test of English as a Foreign Language (TOEFL) examination may be required for those whose first language is other than English.

After taking into consideration all relevant data, in exceptional cases, applicants with less than a 2.7 GPA may be offered admission. Such students may be admitted, beginning their first semester, on Academic Probation (successful completion of 12 credits normally removes this status).

Master of Divinity and Master of Arts in Ministerial Studies

ELCA applicants seeking ordination, consecration or commissioning normally must have a positive Entrance Decision from their synod's Candidacy Committee prior to beginning coursework at the Seminary. An applicant who has received a positive entrance in candidacy may receive an offer of admission. An applicant who has begun, but not yet completed, this Entrance step in candidacy may receive an offer of provisional admission by the Seminary. Normally, the provision is removed upon the Seminary's receipt of a positive Entrance Decision from the applicant's Candidacy Committee. The offer of provisional admission will normally be withdrawn without a positive Entrance Decision being made by the Candidacy Committee by the end of the first term or semester of study.

Non-ELCA Denominations

Applicants from other denominations who are preparing for church service should register with their denominational judicatory. The Seminary's Faculty Admissions Committee normally must receive written notification of this registration, or a letter of denominational support from the church body, prior to the applicant being offered admission to the Seminary. An applicant who has not yet received denominational support may receive an offer of provisional admission by the Seminary. Normally, the provision is removed upon the Seminary's receipt of support from the applicant's denomination judicatory. The offer of provisional admission will normally be withdrawn without receiving denominational support by the end of the first term or semester of study.



THE WEEKEND

Exception to Baccalaureate Degree

When a denominational judicatory identifies a person who has not completed the baccalaureate degree as an exceptional and promising candidate, a procedure of admission under the Exception to Baccalaureate Degree requirement may be used. For further information, contact the Seminary's Office of Admissions.

Master of Arts in Religion

The Master of Arts in Religion degree program is an academic degree program without a Field Education requirement. Admission to the program does not require either Candidacy or denominational support or affiliation.

Master of Sacred Theology

For detailed information about admission to the S.T.M. degree please see the S.T.M. manual available on the Seminary's website.

Background Check

Criminal, financial, and motor vehicle background checks are required of all applicants prior to admission. Those not in ELCA candidacy may be assessed a fee as part of the application process.

Admissions Procedures

It is recommended that applicants begin the application process nine to twelve months prior to the time of anticipated enrollment. Application packets, including reference forms, may be obtained from the Seminary's Office of Admissions or online at www.Ltsg.edu. Completed application forms should be returned with a \$35.00 non-refundable application fee. Arrangements should be made for transcripts of all undergraduate and graduate work to be sent directly to the Seminary.

Admissions

When the applicant's materials are received, the Faculty Admissions Committee reviews application materials and a decision is communicated to the applicant within four weeks. An offer of admission prior to the completion of an undergraduate degree is subject to review following completion of the degree.

Once an offer of admission is made, the applicant's intention to begin studies at the Seminary is indicated by returning the Acceptance of Admission form with a non-refundable deposit in the amount of \$100, applicable to the first term's tuition.

Deadlines for applications are July 15 for Fall Term, November 15 for January Term and December 1 for Spring Term. Again, it is recommended that applicants begin the application process nine to twelve months prior to the time of anticipated enrollment.

Prospective students are encouraged to visit the Seminary's campus on an individual basis or during "The Weekend," an annual discernment event held at the Seminary. The Seminary provides travel assistance, housing and meals for all prospective student visits. Contact the Seminary's Office of Admissions at admissions@Ltsg.edu to arrange a visit.

Transfer Students

A student wishing to transfer from another accredited seminary must file an application for admission and present a letter of honorable dismissal from the dean or president of the school the applicant is attending. At least one full year must be spent in residence at Gettysburg Seminary to qualify for a degree.

Special Students

In certain circumstances, admission as a Special Student may be offered to an applicant who wishes to study theology but who is not seeking a degree, ordination, consecration, commissioning or other ecclesial certification, or who has particular deficiencies in prior



academic records needing remediation. Students admitted with the status of Special Student are reviewed by the Dean on a semester-by-semester basis to determine whether or not the Special Student status should be continued.

ELCA Candidacy Process

Candidacy is the churchwide process of discernment, preparation, formation, and approval leading to service as a rostered minister. The process involves candidate, congregation, synod, seminary and the Congregational and Synodical Mission unit of the ELCA in theological education, evaluation, and practical preparation. Each potential candidate is strongly encouraged to begin the Candidacy process one full year prior to beginning theological education. Applicants must be members of an ELCA congregation for a minimum of one year prior to embarking in the Candidacy process.

The synodical Candidacy Committee is the group responsible for the applicant's entire Candidacy process, serving in both screening and ongoing evaluation. The Congregational and Synodical Mission unit of the ELCA establishes these committees to ensure a supportive churchwide candidacy process that is equitable. Committees are comprised of laity and clergy from individual synods and seminary faculty. The first step in the Candidacy process is for the candidate to contact his/her home synod office.

Establishing and maintaining the ongoing relationship between the applicant and the candidacy committee is the responsibility of the applicant.

ELCA members seeking admission to the Master of Arts in Ministerial Studies or the Master of Divinity programs should first contact their home synod office to begin the Candidacy process. The Candidacy Committee will make a decision regarding Entrance to Candidacy.

The Seminary's Faculty Admissions Committee can offer provisional admission pending written notification of the Candidacy Committee's positive entrance decision. However, the Seminary will normally withdraw the provisional offer of admission if written notification of a positive Entrance decision is not received from the applicant's Candidacy Committee by the end of the first semester.

The ELCA Candidacy Process consists of three steps:

1. Entrance

The first step in the candidacy process includes completion of the candidate's application form (found at www.elca.org/Growing-In-Faith/Vocation/Become-a-Leader/Candidacy.aspx).

Under the guidance and direction of the synod the applicant participates in several interviews and assessments.

The home congregation, a partner in the process, registers and supports the applicant.

The candidacy committee meets with the candidate and makes an entrance decision. This decision determines the applicant's potential for rostered ministry and readiness for theological education.

During the entrance process the applicant applies for admission to Gettysburg Seminary.

The applicant must receive a positive entrance decision to be admitted to Lutheran Theological Seminary at Gettysburg. If an offer of provisional admission was extended (with the entrance decision as the provision), this automatically becomes admission with written notification of the candidacy committee's positive entrance decision.

Candidates should note that there may be financial costs associated with the candidacy process.

2. Endorsement

Endorsement normally occurs mid-way through the student's theological education. The endorsement process evaluates and affirms the student's sense of call to a particular roster of ministry. Endorsement includes the writing of an insightful essay and an interview involving seminary faculty and members of the candidacy committee. Positive endorsement by the candidacy committee provides developmental goals for the student and access to supervised field placement, including an ELCA internship. Positive endorsement by a synodical candidacy committee and successful progress in academic work are essential components for successful ELCA candidacy.

3. Approval

Approval, which normally occurs during the final year of theological education, expresses the church's confidence that the student is ready to begin service in a particular rostered ministry. The candidacy committee in conversation and consultation with the Seminary faculty makes this decision. Following the approval decision a student participates in the churchwide assignment process and becomes eligible to receive a Letter of Call for service.

Rosters of the Evangelical Lutheran Church in America

The Evangelical Lutheran Church in America recognizes four distinct rosters for public ministry:

Associates in Ministry are commissioned for ministry in the areas of education, music, administration, and general service. After earning a baccalaureate degree from an accredited college or university applicants contact their synod to begin the Candidacy process described above. As a part of the entrance procedure the synod candidacy committee and applicant develop the applicant's course of study, which normally includes an additional 20 credit hours of coursework in theological education and fieldwork in the area of specialization. Some applicants choose to earn the Master of Arts in Ministerial Studies degree; this degree program includes the required fieldwork. Associates in ministry serve in such areas as Christian education, youth and family ministries, music ministries, administration, ministry/volunteer coordination, and parish nursing with the primary focus of service being leadership and support for the ministries of the whole people of God, by providing care and nurture of the people of God, equipping them in the Christian faith.

Deaconesses are consecrated for service in the context of the church's mission to proclaim the Gospel, to relate the Gospel to human need in every situation and to extend the ministry of the Gospel to the world. The ELCA Deaconess Community consists of theologically trained, professionally prepared women who serve in a variety of ministries including health care, parish work, education, church music, social services, education, and chaplaincy.

The primary focus of service is complementing the church's ministry of Word and Sacrament and the ministry of the whole people of God. The Seminary works in close coordination with the Director of Vocations of the Deaconess Community in the theological preparation of deaconesses, as well as with the synod candidacy committee in the candidacy process.

For more information contact the Director of Vocations of the ELCA Deaconess Community at 1-800-638-3522 ext. 1705.

Diaconal ministers are consecrated for service in ministries at the intersection of church and world. Preparation for service as a diaconal minister requires a first level theology degree from an accredited seminary in North America; training to carry out a particular service; and related fieldwork experiences. Applicants contact their synod to begin the Candidacy process described above. Diaconal ministers build bridges between church and world and have a primary ministry focus of leading the baptized for ministry in the world and the church and bringing the needs of the world into the church's mission. Diaconal ministers serve in advocacy ministry; chaplaincy in nursing homes, hospitals and prisons; urban ministry coalition directors; Lutheran Social Ministry Organizations in the areas of community services; faculty at church colleges; and congregational ministries. The ELCA's Center for Diaconal Ministry Preparation is at Gettysburg Seminary. Contact the Center for Diaconal Ministry Preparation Team Leader for additional information at 1-(800) MLUTHER (1-800-658-8437) or at moldenburg@Ltsg.edu.

Pastors are ordained for Word and Sacrament ministries giving leadership and vision to Christian communities of faith. Preparation for service as a pastor in the ELCA requires a Master of Divinity degree from an accredited theological school and related fieldwork experiences. An applicant contacts the synod following the above process for entrance, endorsement and approval. Pastors are instruments of God's reconciling grace and catalysts to inspire to reach out beyond the walls of church buildings to help God's people in the world around them. Some pastors are called to extend the ministry of Word and Sacrament in specialized settings such as health care chaplaincy and pastoral counseling, colleges and seminaries, as spiritual directors, camps and mission fields, and in synodical, regional and churchwide offices.

Loss of Ecclesiastical Endorsement

If Endorsement is denied to a student in the M.Div. or M.A.M.S program after the first year of study or if Endorsement is subsequently terminated, the student's status may be terminated at the end of the semester in which the loss or denial of Endorsement occurs. A student whose ecclesiastical Endorsement is withdrawn in the final year of study in the M.Div. Program may complete requirements for the degree with permission.

Lutheran Students Attending Non-ELCA Seminaries – Affiliation

Students who are studying at non-ELCA seminaries or divinity schools who are required by the ELCA Candidacy process to do some of their studies at an ELCA seminary are welcome at the Lutheran Theological Seminary at Gettysburg. Such students may apply for "Affiliation" and become Affiliate Students. It is to the student's advantage to start the Candidacy process prior to enrollment in a non-ELCA seminary or divinity school. Affiliation should be established as early in the seminary preparation process as possible, but must occur prior to Endorsement. A positive Entrance Decision is required in order to affiliate with an ELCA seminary.

An ELCA required one-time Affiliation Fee is charged to all affiliating students.

According to the Congregational and Synodical Mission unit of the ELCA, the one-year residency at an ELCA seminary for students seeking ordination has the following purpose and objectives (for students seeking consecration and commissioning the Lutheran studies component has similar purpose and objectives – see Candidacy Manual for details):

1. To provide the candidate with a solid grounding in Lutheran systematic theology and the Lutheran Confessions and to enable the candidate to articulate a Lutheran theological perspective. This happens not only in the study of theology, but in the study of church history, Bible, worship, preaching, education, pastoral care, and ethics; it occurs not only in the classroom but through the total teaching/learning environment and culture of the seminary.
2. To provide the candidate with a sound understanding of ministry in a Lutheran context, including the integrity and variety of Lutheran worship; an appreciation of the relationship among the rostered ministries of the ELCA; a familiarity with policy and practice associated with approval, call, and mobility; and the expectations of the ELCA of its rostered leaders.
3. To enable the candidate to become a participant in the current theological conversation of the ELCA and to establish relationships with future colleagues in ministry that are marked by mutual support, accountability, and a strong sense of shared mission

Ordained Ministry

After counsel from the synodical Candidacy Committee, a student seeking ordination may complete the year of residency in several ways:

- A student's first, second or final year of study may be spent at Gettysburg Seminary to fulfill

the requirement for Lutheran residency and credits earned at Gettysburg may then be transferred to the seminary from which the student wishes to graduate. Arrangements for CPE, internship, and fieldwork could be made during the first year of study at Gettysburg.

- A student may choose to attend Gettysburg Seminary for the student's final academic year. A student may choose to transfer credits either to the non-ELCA seminary or transfer credits earned from a non-ELCA school to Gettysburg Seminary for graduation. Early consultation with the Dean is important to avoid problems in connection with the transfer of credits.
- A student may also complete an MDiv degree at a non-ELCA school but attend Gettysburg Seminary for a year of Lutheran residency. Again, two options are open. A student may wish to earn academic credits toward an S.T.M. degree or the student may simply wish to fulfill the ordination requirement without earning S.T.M. credits.

Lay Rostered Ministry

After counsel from the synodical Candidacy Committee and conversation with the Seminary, a student seeking consecration or commission completes the appropriate Lutheran studies components. For lay roster candidates these components are highly individualized. More information is available from the Seminary's Admissions Office and the appropriate Candidacy Committee. A one-time affiliation fee is charged to all affiliating students.



FINANCES AND SERVICES

ACADEMIC TUITION AND FEES

The Seminary seeks to be a good steward of all the resources entrusted to it by students, synods, private donors, foundations, and grants. Net tuition and fees (published tuition and fees net of scholarships) comprise less than 20% of the Seminary's income stream. Mindful of increasing student debt loads, the Seminary strives to minimize increases in net tuition from year to year.

Tuition is charged per credit based on the applicable degree program and the number of credits. An incentive in the form of lower per-credit tuition is given for students enrolled in at least 12 credits in fall or spring.

2014-2015 Tuition

For Students in **M.Div.**, **M.A.M.S.**, and **M.A.R.** degree programs, Special Students, and Affiliated Students. (January term tuition rate depends on Fall enrollment; May/June term tuition rate depends on spring enrollment.)

Enrolled in at least 12 credits fall or spring \$ 500 per credit

Enrolled in under 12 credits fall or spring \$ 525 per credit

For Students in **S.T.M.** degree program \$ 300 per credit

For Students in **Certificate in Advanced Practice in Ministry** \$ 750 per course (tuition for 6th course waived)

For Students in **Certificate in Theological Studies** \$ 750 per course

Other Tuition Charges

Sexual Abuse Prevention Education Workshop	\$ 50
Anti-Racism Workshop	\$ 100
Summer Greek (2 weeks)	\$ 500
Internship	\$ 1,000 per year
Internship Travel Pool	\$ 500 per year
Audit	\$ 175 per credit; \$ 50 per credit for students (waived for full-time students)

2014-2015 Fees

Late Registration fee	\$50 per term
Online course surcharge	\$100 per course
Examination for course waiver	\$125 per credit
Graduation fee	\$150
Continuation fee	\$ 50 per year assessed if a student takes no credits in an academic year
Affiliation fee	\$ 900
Diaconal Project fee (LTSG students)	\$ 500
(non-LTSG students)	\$ 1,000
STM Thesis fee	\$ 600

2014-2015 Seminarian Health Insurance

Required for all students taking at least 12 credits and interns, unless proof of comparable insurance is presented.

Student-only cost per-year \$ 3,566

The plan year is September 1–August 31.

Students may purchase insurance for an additional premium paid directly to the insurance company for their spouse and/or dependents.

Students taking less than 12 credits must contact the Financial Services Office to obtain premium information.

2014-15 Other Fees

Application fee	\$ 35
Transcript fee	\$ 10 each (waived for enrolled students)
Returned Check fee	\$ 35 each

Unlock room fee (after hours) \$ 20 each time

Security deposits:

Dormitory	\$ 250
Apartment	\$ 500
Caged, tank pets	\$ 100 each
Other pets	\$ 250 each

(For more detailed information see Pet Policy in Student Handbook)

Meal Plan:

Required with dorms/suites	\$ 355 per semester
Lunch in Refectory	\$ 5 per meal

PAYMENT OF BILLS

Prior to the beginning of each semester all students are required to make satisfactory arrangements with the business office for payment of Seminary charges for the semester. Unless other arrangements have been made with the Seminary business office, all general fees including tuition, dormitory, lunch meal plan, are due on the first day of classes for each semester. The Seminary Student Health Insurance fees are due the first day of fall semester classes and the first day of spring semester classes. Apartment charges are due the first of each month but are billed the beginning of each semester. All other obligations to the Seminary, the bookstore, and the library must be paid within 30 days of the date incurred. Any unpaid balance following those deadlines may incur a surcharge.

There is a return check fee of \$35.00, if a check is submitted by a student for payment on account and is returned by the bank for any reason. If that occurs, re-payment is required to be in the form of a cashier's check, certified check or money order.

Students with unpaid balances may not advance to the next semester, internship, or unit of study, or obtain grades or transcripts. No student can graduate with outstanding obligations.

Financial Aid is first applied to Institutional charges (tuition, miscellaneous fees, health insurance, dormitory and apartment rent, meal plan, and bookstore) for the semester, with remaining credits refundable to students. Students withdrawing from the seminary, or from a course or courses, will be refunded tuition on a prorated basis as described in the Student Handbook.

HEALTH INSURANCE

Seminary Student Health Insurance Program (SSHIP) is provided through United Healthcare Student Resources (UHCSR); the pharmaceutical benefits are provided



HOUSING AND MEALS

The Seminary has more than 100 units of student housing, including dormitories, suites, and apartments, conveniently located on the Seminary campus. Lunch is served each week-day in the Refectory. Dormitory rooms are furnished and dormitory students must purchase the meal plan.

2014-2015 Costs for housing and meals Rent:

Aberly Dormitory	\$ 1,425 per semester
Campus apartments	\$ 580-975 per month, depending on size
Dormitory room for 2-week Greek	\$ 25 per night
Guest room, non-student	\$ 45 per night
Guest room, commuting student	\$ 25 per night, maximum of 2 nights/week
Key replacement fee	\$ 50
Relocation	\$ 100
Lease replacement fee	\$ 20
Pet fee	\$ 200 per pet, per year

through MEDCO. United Healthcare Options Providers may be located online through the www.eiassip.com.

Medical coverage is also available for spouses and dependents of students, at an additional cost. Arrangements for family coverage must be made on the website at www.eiassip.com.

Students taking less than 12 credits must contact the Financial Services office for a premium quote.

More detailed information on the Seminary Student Insurance plan of the Evangelical Lutheran Church in America can be found in the Student Handbook

Financial Aid Information

Gettysburg Seminary has a substantial and growing scholarship endowment corpus. Annual income generated by this endowment and current donations to the scholarship fund provide scholarships of several types for seminarians. There are several steps in the building of a seminarian's financial aid package including computation of financial need, consideration of awards from home congregation and synod, eligibility for Seminary scholarships, and certification of federal student loan eligibility.

The Process

Students are asked to submit the Seminary's in-house "Financial Aid Application," electronically file the "Free Application for Federal Student Aid" (FAFSA), and, if loans are being considered, submit the current year's Federal Verification Worksheet which can be found on the Seminary website under Financial Aid. Copies of Federal tax returns may no longer be accepted and instead the student is requested to use the IRS Data Retrieval Tool (DRT) when e-filing the FAFSA. If the DRT is unable to be utilized, an IRS tax transcript will need to be submitted. This process must be followed for each year of study. Questions should be directed to the Director of Financial Aid.

Printed forms are made available to all students on the website and may be filed after January 1st of each year. Students are urged to complete their federal income tax forms prior to working on the FAFSA. Early filing of all applications is urged.

Preferred Application Filing Dates

	<i>New Students</i>	<i>Returning Students</i>
1. Seminary Financial Aid Application	February 15	April 15
2. Free Application for Federal Student Aid (FAFSA)	February 15	April 15

Seminary Scholarships

In the typical year 90 percent or more of Seminary students are scholarship recipients from funds directly administered by the Seminary. Aid may range from \$100 to full tuition. There are several types of scholarships administered by the Seminary:

1. Academic and/or Leadership awards based on previous academic or leadership performance and academic and professional promise as indicated by information gathered in the admission process;
2. Scholars of Abundance: Pray, Trust, Share! – see description below;
3. ELCA – see description below;
4. Daniel Alexander Payne Tuition Grants – see description below;
5. Post-Graduate Fellowships for graduates of the Seminary who wish to pursue doctoral studies. See the Student Financial Aid Handbook for full descriptions of these programs.

Scholars of Abundance: Pray, Trust, Share!

A new structure of scholarship distribution is being offered to entering students in the M.Div, M.A.R. or M.A.M.S. degree programs. This theological commitment to stewardship will provide the last 30 credits for M.Div students, 15 credits for MAMS students, or 12 credits for MAR students tuition-free!

ELCA Scholarship

There is a scholarship of \$1,000 per semester available for all students registered for 12 or more credits who maintain active membership in an ELCA congregation, and other denominations with whom we have agreements for Full Communion. This would include the Reformed Church of America, United Church of Christ, Brethren, Moravian, Presbyterian Church USA, Episcopal Church USA and United Methodist Church. For those taking less than twelve credits, part-time scholarships are awarded as follows:

\$100 per credit for the first three credits, and \$200 per credit for each credit thereafter, up to twelve. (omit next few words). To receive this award, an In-house Financial Aid Application must be submitted to the Office of Financial Aid by the applicable deadline.

The ELCA also awards two full and two partial **Fund For Leaders** scholarships. These prestigious merit-based awards are granted to full-time first year students, nominated by the Admissions Committee, who are enrolled in the M.Div. or M.A. programs and are in the candidacy process for ordained or rostered lay ministry within the ELCA.

Synod Support

ELCA policy encourages synod support of endorsed candidates for ministry. Normally, synod funds for student aid are sent to the Seminary with instructions. Not all ELCA synods provide funds to students and amounts vary considerably. The student should initiate inquiries with the synod before applying to the Seminary to determine the anticipated level of synod aid.

Congregational Financial Aid

According to ELCA candidacy guidelines, ELCA congregations are encouraged to support members who are preparing for ordained, commissioned, or consecrated ministries in the church. This support may cover tuition, fees, room and board, books, and other personal/family expenses, or portions thereof. The Congregational Support form, available in the candidate's candidacy packet, should be completed by each congregation that has an enrolled candidate at the Seminary and sent to the synod office with a copy to the Seminary's Financial Aid Office.

The Daniel Alexander Payne Tuition Grants

As an expression of its commitment to cultural diversity, Gettysburg Seminary has established the Daniel Alexander Payne Tuition Grants to encourage African-American, Latino, Asian and Native-American Lutherans' enrollment on the Gettysburg campus or through the Washington Theological Consortium. Students apply by filing the Seminary Application for Financial Aid.

Federal Direct Loan Program

The "Free Application for Federal Student Aid" (FAFSA) is an essential element of the Direct Loan application process. Providing as much as \$20,500 per year per student, the Direct Loan program is an important source of funding for most financial aid recipients.

The Seminary cautions students about excessive reliance on loans which must be repaid starting shortly after graduation at a time when other financial obligations and low starting salaries limit one's resources.

Loans should be considered after other sources of aid have been explored. As of July 1, 2012, all graduate loans are unsubsidized and carry an immediate accruing interest rate of 6.8%. Students, however, are responsible for these decisions.

Fellowships for Graduates of the Lutheran Theological Seminary at Gettysburg

This Seminary offers to its graduates three fellowships for pursuing doctoral studies in theological disciplines within accredited institutions. Deadline for applications is March 1. Applications are available through the Dean's office for:

1. The Eliza Catherine Smith Fellowship, which generally offers support for two years to graduates for further theological study;
2. The Raymond T. Stamm Fellowship, which is available to a graduate recommended by the faculty for doctoral study in Old or New Testament at a university in the United States;
3. The Ralph E. and Helen L. Heusner Fellowship is awarded to a graduate who holds exceptional promise for overall service in the pulpit and pastorate.

