



"Were it not for your gift and the gifts of those like you, I am not sure that I would be at seminary at this time."

Ruth Moberg Foster, 2013 M.Div. Candidate

February 2013

Dear Friends,

As a student who receives scholarships in order to attend seminary, I can attest to the fact that your gift is a strong investment in the future. Were it not for your gift and the gifts of those like you, I am not sure that I would be at seminary at this time.

Coming directly from my undergraduate education, the scholarships that I have received have been invaluable in making my seminary education not only affordable, but possible. In today's economy rising costs have put higher education out of reach for many younger individuals, especially those who are already burdened by a heavy debt load from previous academic endeavors.

Even with scholarships and several on campus work study jobs, as an undergraduate at Valparaiso University I still had to take on around \$25,000 in loans. Not a huge debt in the grand scheme, but enough to give pause before making other decisions, like whether or not it is financially feasible to answer God's call.

Aware of the debt load I could incur by attending seminary, I feel very fortunate that Gettysburg Seminary had the resources available from gifts given by people like you to offer me a full academic scholarship. I received four other offers from theological schools around the country, two of our ELCA seminaries, Princeton and Yale. The ability to avoid excessive financial burden and receive a first class education moved me to attend Gettysburg Seminary. While I feel very blessed, many of my Gettysburg peers are looking at higher amounts of loans which they will have to pay back over the course of their entire working lives. Growing stronger scholarship support for more students is the reason for this scholarship appeal.

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With an increasing number of congregations unable to pay a full time salary, future leaders face a dilemma: accept a call because it is the best fit for the graduate's gifts or because it pays enough to make loan payments? In my own case, while I know that I have to accept a full-time call in order to be able to make my loan payments, I also know that I have a bit more flexibility than many of my peers because I have been so blessed by the scholarships bestowed on me. No pastor wants to have to turn down a chance at a fruitful ministry simply because they owe money on their loans. Thus, it is the Student Scholarship Fund that makes it possible for future ministers like me to accept the call that God has in mind rather than accepting the call that our loans dictate.

Your generosity makes answering God's call possible. On behalf of my current classmates and future seminarians, thank you for your gift! May God continue to bless your richly.

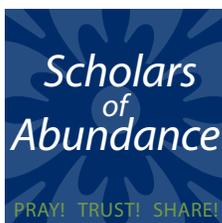
Sincerely yours,



Ruth Anne Moberg Foster
Masters of Divinity Candidate 2013

P.S. "You can't imagine how elated and then relieved the students are when they are informed that they will receive a scholarship!" —*Susie Kowalski, Financial Aid Director*

To learn more, or to make a secure online gift go to: www.Ltsg.edu/scholarship



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