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Luther Seminary: It Takes a Village

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More than fifteen years and two strategic planning cycles ago, Luther Seminary began wondering with congregations about how to grow more—and more effective—stewardship leaders. Thanks to several imaginative, generous donors, these wonderings ultimately coalesced into a Center for Stewardship Leaders. The Center ably championed new courses and programs for students, but excelled at engaging congregations directly by way of stewardship-themed guest preaching and adult forums, conferences and events, and, especially, a popular resource website and newsletter.

This context played a critical role in the design and development of Luther Seminary's contribution to the Economic Conditions Facing Future Ministers (ECFFM) initiative. The Center provided a strong foundation for grant activities. But that foundation at once proved too strong and, amid leadership transitions, perhaps not strong enough. Concentrating the institution's stewardship capacities into a singular, focused Center had inadvertently diluted them at the periphery. In other words, the Center achieved *stewardship depth* via its specialized offerings rather than *stewardship breadth* across the seminary system. Accordingly, the Center quickly emerged as the natural host (and stewardship the preferred frame) for ECFFM grant activities and the complex, deeply systemic bundle of questions, concerns, and commitments it represented.

Recognizing the challenges inherent in the Center's focused *depth* approach to stewardship leadership development, Luther Seminary's ECFFM program was designed as a centrifugal force. That is, instead of building a program that would pull even more energy and attention into the Center, the proposal imagined a web of shared projects that could push the ownership of this important challenge back into the community at large. This is the story behind the origin of Luther's aptly named "It Takes a Village" ECFFM program and its seven discrete projects.

Yes, the program consisted of *seven* discrete projects. A very early learning, fueled by staffing transitions within the Center itself, was that juggling seven projects in a manner that could realize their particular ambitions while also growing capacity in the seminary and meaningfully informing the broader ECFFM conversation was no small challenge. It was in this sense that the Center's strong foundation was at once too strong *and* too weak.

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Overall, however, the grant's vision built upon the Center for Stewardship Leaders' extensive experience addressing issues related to stewardship theology, financial wellness, and preparing students for successful money-related leadership in Christian ministry. The program reasoned that decreasing student debt through financial literacy, stewardship training, scholarships, etc. would increase the financial resilience of our graduates and, by so doing, grow their effectiveness as pastoral leaders in matters of personal and corporate financial stewardship.

This essay will briefly describe the more particular purposes behind these seven projects as well as their respective outcomes. It will then pull back to assess the program as a whole and, from there, to commend key avenues of future exploration for congregations, seminaries, students, and the broader church.

Program description

The seven-project strategy behind Luther's ECFFM program foresaw the need to engage new partners in this important work. While stewardship and, behind that, the Center for Stewardship Leaders, clearly had a role to play in reckoning with the economic conditions facing future ministers, that role was not absolute. Other perspectives and possibilities were sorely needed. And so the program championed multiple projects, worthy endeavors in their own right but, more fundamentally, participatory tools for inviting the campus "village" back into shared ministry around matters of common concern. The Center's distributed engagement

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with these projects (e.g., providing supplemental administrative support, gathering and circulating findings, etc.) would knit these efforts into a broad-based coalition of actors.

Critically, however, these projects were not simply means to some more abstract end. Rather, they aimed to produce tangible near-term benefits while going about the work of building long-term capacity. Specifically, and here aligning themselves with the overall ECFFM objectives, Luther's shared projects directly engaged "new research" for "stronger programs." Here then are brief summaries of the projects and their immediate outcomes.

"New Research" projects

Assess effectiveness of new curriculum to reduce student debt

Launched in 2014-15, Luther's revised curriculum introduced paths to graduation able to be navigated in three years, compared to the previous four-year standard. Early assessments generated conflicting data as to how, and how much, the revised curriculum reduces student debt. What does seem clear, however, is that the new curriculum *by itself* has not made a substantial impact on student debt levels.

Study the impact of educational debt on first call ministry

Luther's ECFFM program here partnered with a third party to design a sophisticated, two-part study of recent graduates, inquiring into their debt level, both before and after seminary, and its overall impact in their current call. The study formally confirmed what many had suspected: excessive student debt undermines effective ministry.

Yes, a degree of empathy can sometimes be gained through personal financial struggles, but educational debt ought not to be regarded as a "feature" of theological education. It did not boost the stewardship leadership capacities of graduates. Instead, the added stress, strain, and potential shame of student debt —amid an already challenging ministry landscape—actively eroded those capacities.

Learn from students who accrue less debt

Building on the first call study, this project aimed to identify students with low debt levels and harvest transferable lessons for incoming students and candidacy committees. But findings suggested low debt levels were most directly linked to factors with limited programmatic utility, at least at the seminary level (e.g., working spouses, generous parents, inherent thriftiness, etc.).

Strengthen congregational financial support of seminarians

This project aspired to identify and study congregations with strong records of financial support for seminarians in order to cultivate future partnerships. Here too, however, the program found limited warrant for new initiatives insofar as financial support was typically directed toward congregation members (not theological education in general) and was also dependent upon budget availability as well as the preferences of pastoral leaders.

"Stronger Programs" projects

Strengthen financial coaching

Luther first launched its financial coaching program in 2004. Then lacking the commitments necessary to fully integrate stewardship leadership into the degree curriculum, this informal mentoring program filled a critical gap. Interested students were paired with seasoned stewardship leaders (i.e., financial coaches) able and willing to provide customized, developmentally appropriate, just-in-time counsel connecting the dots between the nuts and bolts of personal and congregational finances with the broad themes of Christian stewardship, vocation, and discipleship.

The ECFFM project made additional investments in the training and development of the existing financial coaching pool. The concrete fruits of this labor, a training manual titled *Introduction to Coaching*, can now be found on the Association of Theological Schools (ATS) resource webpage. In hindsight, however, these increasingly robust coaching services ultimately outpaced student need *and* seminary capacity. In short, stronger programs are not always and necessarily *better* programs.

Establish financial coaching groups for senior students

Recognizing that student readiness may well be a more critical variable than maximally robust resources, this complementary project tailored the financial coaching to senior M.Div. students. The key assumption here being that seniors, fresh from internship and newly awakened to the challenges of leading stewardship, would now recognize the benefits of financial coaching. But while seniors were in fact more eager to engage this topic, they preferred to do so by way of expanded course offerings instead of informal coaching relationships and discussion groups.

Strengthen the course "Money and the Mission of the Church"

Luther's ECFFM program also nurtured the growth of the Center's flagship stewardship course, expanding its scale and scope from .5 to 1.0 credit in 2015. And, in 2016, the residential course was further developed to serve the needs of Luther Seminary's "distributed learning" students—at points approaching half of the M.Div. population. The mature course is now offered at least annually. Regrettably, however, the seminary ecology was not able to support *both* financial coaching and expanded course offerings as independent resources. But a deepened partnership with Lutheran

Social Services and its Financial Choice program now provides personal finance and educational debt counseling to students. The partnership will free up Luther's financial coaching network to accompany course participants and congregational interns in the more deeply integrative challenges of learning to *lead* as stewards.

While some of the project-level experiments underperformed immediate expectations, they served the overall program (i.e., the sum of the seven projects) well. Collectively, these smaller projects helped elevate ECFFM, and the matter of "student debt" in particular, to issues of critical institutional awareness and concern. More importantly, they expanded the coalition of actors willing and able to constructively engage them. Key evidence here can be found in Luther's new strategic plan, the maturation of the financial coaching impulse, and, especially, in the Center for Stewardship Leaders itself.

- ***Strategic plan***. Luther's new strategic plan, drafted during the 2015-16 academic year, underlines the integrative power of this "program as projects" approach. It acknowledges, "One way Luther Seminary serves the church is by being attentive to the fiscal challenges facing students. Faithfulness to our mission and Christian communities requires awareness, intentionality, and creativity in our approaches to this real concern." Including student debt in the Strategic Plan indicates that the challenge of debt and economic realities facing our students is a broad concern. This communal claiming of these issues is a result of years of efforts, and particularly those included in the ECFFM grant.
- ***Financial coaching.*** Like many institutions, Luther usually prefers beginnings to endings—especially when those endings are tinged with the experience of scarcity. And, by this light, an enviably robust financial coaching program "lost out" to changes in campus demographics and the maturation of stewardship-related curricular offerings. But ECFFM's broadening of Luther's stewardship coalition nurtured a new light, one wherein the strengths and weaknesses of existing resources could be assessed alongside student needs and, with the aid of external partners, be realigned to realize a solution at once more appropriate *and* more sustainable. In future months, experimentation with new forms of coaching will launch, aiming to match future needs and capacities.
- ***Center for Stewardship Leaders***. Finally, ECFFM participation shifted the Center for Stewardship Leaders into a stronger role within the institution. Previously organized as part of the Development and Seminary Relations office, the Center's efforts spanned many constituencies: on-campus, congregational, ELCA churchwide organization, and more. By 2015, however, the Center had reorganized under Academic Affairs and appointed a new director upon the retirement of Charles Lane. In addition to administrative duties, the director now serves as a member of the faculty, thereby helping to reintegrate stewardship concerns into the broader curriculum.

These project and program gains were realized amid at least two deep challenges to Luther's ECFFM approach. First, leadership and staffing transitions threatened to reduce the program's shared, intentionally integrative, "it takes a village" projects to localized departmental exercises with little awareness of the whole.

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Second, and more subtly, the program's basic assumption regarding the causal linkage between new research and stronger programs was also challenged. As with the broader ecology, more attention is often given to gathering data than reckoning with its meaning (especially when disruption is suspected). Consequently, the Center seeks to model a bolder curiosity toward the particulars of this critical link between institutional understanding and action going forward. And, thankfully, the newly configured Center is now well equipped to facilitate this important work.

Future explorations

Looking to the future, two critical themes emerged from Luther's overall program and its supporting projects.

Broad-based, holistic approach

Key finding: Luther's ECFFM program emphasized the importance of a holistic, cross-campus approach to money and ministry from the beginning. Indeed, the program's title, "It Takes a Village," anticipated the importance of broad-based contributions, the "village." But the importance of a multi-layered, multi-point approach to finance and ministry can now be affirmed even more strongly with the benefit of full Center overlap with the faculty and curriculum, the endorsement of these issues by key campus leaders and the Strategic Plan, buy-in from Luther's Financial Aid team regarding the benefit of Financial Stewardship Coaching, and regular outside speakers in "Money and Mission of the Church" engaging students and supporting strategic aims.

Key question: Given these findings, in our future work, we seek to pursue even broader support. How, then, can we embrace stewardship and money issues in the curriculum beyond "Money and Mission of the Church"? How might we address the costs related to January Term study away courses, even as our Financial Coaches caution students not to take on more loans? How might our faculty partner in new ways beyond the classroom? Indeed, how might time to graduation and student debt metrics receive regular attention right alongside our curricular review processes?

In other words, how might the deep concerns of the team working on the grant be even more broadly shared?

Naming and claiming financial anxieties

Key finding: There exists a deep hunger among our students to address issues related to money, whole and simple living, and their preparation to lead congregations in matters of stewardship. Our course has exceeded capacity more often than not. Speakers who address money—and particularly the anxieties related to it—are well received by our students. Our students are now pushing the seminary to consider more affordable campus housing options as well as more missionally congruent investment and financial practices.

Key question: We perceive that, too often, the students who would most benefit from further engagement are those least likely to participate in our offerings. For example, for a time we moved to require our in-house Financial Stewardship Coaching for students with $25,000 of student debt as a way to address this gulf. Our analysis indicates that the majority of students who voluntarily engage the coaching process or take "Money and Mission of the Church" are those who already have some openness to addressing money and leadership. How, then, do we expand the base of students who experience our debt and stewardship work? How do we avoid preaching to the choir—or, at least, to those who already know the tune? We are hopeful that the partnership with Lutheran Social Services to provide a more basic—and hence less intimidating—level of financial coaching services will help bridge this gulf.

Key learnings and conclusion

The positive experience with the "It Takes a Village" grant, alongside the Center's related stewardship leadership, suggests several key learnings for the church.

First, students in the "Money and Mission of the Church" course, an elective offering, often report that the course *should* be required for all M.Div. students. While requiring such a course seems unlikely—and, perhaps, unwise—the positive course reviews and affirming comments from students suggest the course addresses a felt need for many students. Ironically, while U.S. culture is awash with consumerism and money-related aims, many students have not been part of congregations that address money from a faith-related perspective. The course allows them to appreciate a biblical and theological approach to money and, just as importantly, to develop their skills and deepen their comfort level regarding speaking about money in public. Until students are comfortable with their own relationship with money, they cannot lead effective stewardship in congregations. The ECFFM grant, and the corresponding expansion of the "Money and Mission of the Church" course, have highlighted our awareness that money-related education is often novel, boundary-breaking, and formative for seminary students.

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Second, various efforts to address student debt have surfaced no surefire, quick-fix solutions. If anything, appreciation of the challenge of student indebtedness has only grown through the ECFFM process. While leadership continues to believe the "It Takes a Village" approach shows great wisdom, it also highlights the fact that many students come to seminary with significant student (and consumer) debt. In these cases, even if the seminary does its very best to keep students from developing a further debt load, students may still graduate from Luther with problematic debt loads. In other words, when it comes to student debt the "village" must be understood as more expansive than the seminary. It also includes undergraduate educational partners, outdoor ministries, congregations, synods, service year programs, and more. The "problem" of student debt cannot be solved by any single node in the network that prepares, educates, and sends rostered leaders.

Finally, the ECFFM project affirms the seminary's long-held predilection toward educating *stewardship leaders* called and sent to bring about positive money-related change in the church and the world. Even if Luther Seminary were to somehow "solve" the student debt challenge, work would be incomplete if it did not also include preparing students to effectively lead congregations in matters of financial leadership. Money is a spiritual matter. When congregations are well led, members show great generosity, responding to God's provision with outpourings of time, talent, and treasure given to support God's mission. Stewardship leaders certainly appreciate the holistic aspect of stewardship, but they do not neglect the financial realities. In fact, they welcome the opportunity to lead their congregations in conversations concerning money, its power in our lives, and the opportunity to testify to our Christian faith with our wallets. Such work is a high and noble calling. While our efforts have moved the needle toward creating a culture of stewardship, we also acknowledge that economic challenges remain—on campus and beyond.