

Forgive us our debts

By [Carol Howard Merritt](#)

January 14, 2012

When we're charged with helping people prepare for ordination, many things seem like a really good idea. As I attended seminary, people encouraged me to tack on an extra year for an internship, go a bit more slowly with my classes, or take two semesters for Clinical Pastoral Education. The people who did the best in our graduating class were the ones who didn't have to work while taking courses and spent an extra year to get all of their requirements completed.

Ahhhh... when

I think about how beautiful life would have been if I could have taken an extra year for an internship, gathered CPE credits, and tacked on another year for seminary... my heart soars. All of these things are incredibly worth-while endeavors. I'm a person who likes to squeeze the most out of an education. I audited courses regularly and (because I had my tuition covered), always took more classes than I had to for my degree requirements.

You might

be on a committee who thinks that a candidate needs that extra training before they ought to be ordained. They could use some time in a hospital or a "real world" setting before they earn that REV before their names.

If you are,

then let me tell you something that the seminary student under your care can't tell you: **Students can't afford it any longer.**

After going to seminary for three years and working through the normal ordination requirements, most students cannot go into additional debt with the internships or the myriad of extra requirements that a committee might dream up.

The general rule is that student loan payments should not be more than 10% of your starting salary. Are committees thinking about this when they add an extra year or

semester to a person's preparation? I'm not saying that we should ask for a student's credit report. Though I do wonder, *are we taking into account how much it costs to go without an income year after year? Do we calculate how much debt we expect the student to endure and compare it to candidate's starting income?*

Twelve years ago, I wasn't required to do additional CPEs or a year-long internship (though most of my classmates were). I worked at an internship, alongside my regular coursework. I finished my graduate education in three years, and I didn't have any undergrad debt.

Even at that, I came out of seminary with \$37,000 worth of debt. I served a rural church, full-time, making \$28,000 (\$18,000 cash salary). Even while working four jobs during seminary and cutting all the corners, I came out with more debt than my eventual salary could handle.

If a student needs more training (as we all do), couldn't we figure out a way to give them that support *on the job*? Could we do more to have mentor programs, while students are able to make an income? Internships are usually unpaid, and for many programs (like CPEs), the student has to pay for the units. Is it fair for us to be making ordination candidates work for free for so many years, when their eventual salaries may not be able to handle so much debt?