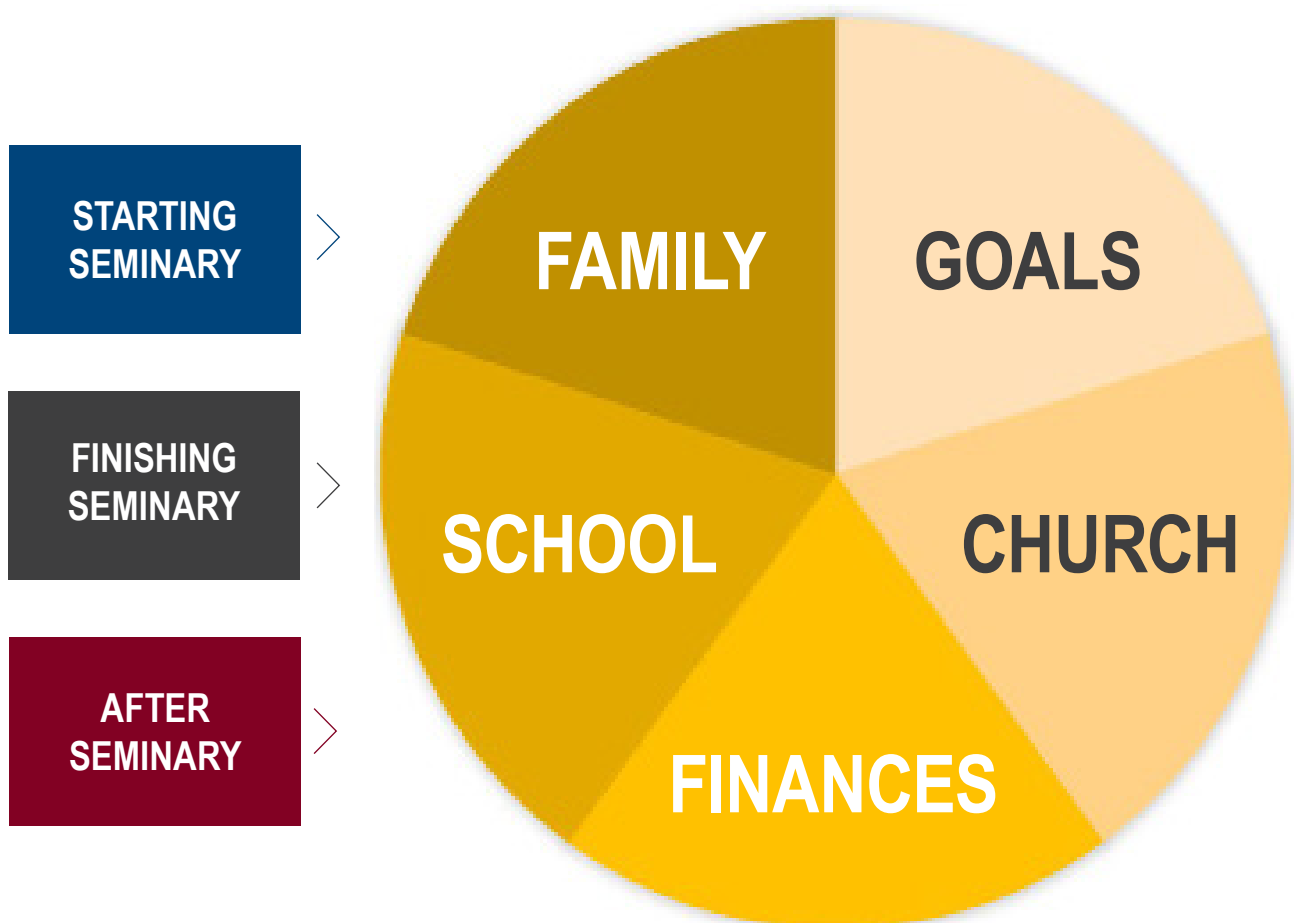


INVESTING IN YOUR EDUCATION

Pursuing graduation education requires a significant investment of time, energy, and money. Factor in family, friends, ministry, and employment, and it can easily begin to feel overwhelming. Men and women from around the Southeast, the U.S., and the world are earning their master's degree through a flexible program at an affordable price. But how does this work for *you*?

Making a decision such as this is often complex, with the many factors that contribute to your final choice. While we cannot anticipate every circumstance, we suggest questions that you may find helpful as you consider starting and finishing seminary, and how that will have an impact on your decisions after seminary. If you consider the whole of your life as represented in a pie chart, how will you allocate your time, energy, and resources?

We hope you will use this brochure as a starting point in your conversations with trusted advisors, and in your discernment process. Additionally, each member of the Admissions team has graduated, or is on the way toward graduating, from seminary, so we are very familiar with the joys and challenges of graduate theological education. We would love to talk through any questions with you!



STARTING & FINISHING SEMINARY



Budget

Will you work? *Full-time? Part-time?*
If married, will your spouse work?
Which areas of spending are flexible,
and which are non-negotiable?

Housing, dining, discretionary, etc.

Can you afford reliable transportation to commute to the Charlotte campus?

Have you explored scholarships? *Ask about Partnership.*

Are you comfortable with taking out loans?

Personal



How do you recharge?

What hobbies do you have that can provide regular breaks and rest?

How does your family feel about you

attending seminary?

If married, will your spouse have adequate support at home while you are doing your course residencies?

Will you take advantage of **Onward**, the first-year student mentoring program available at the Charlotte campus?



Church

Do you attend a church that will support you during your seminary career? *Includes spiritually, emotionally, and financially.*

Does your church provide opportunities for you to both serve and be served?

How far of a commute is your church from your home?

Time



How do you anticipate your schedule changing once you begin your studies?

How much time do you need to allocate for meals, studying, commute, personal/family time, work, church?

Can you commit to the weekend modules as needed?

If working, will your employer provide some flexibility in your schedule?



Social

Do you have a strong social network already? *Includes long-distance relationships.*

How will you maintain the relationships you already have?

Have you relocated to Charlotte? How will you plan to meet people?

What is your definition of community? Where & how will you find & build it?

Studying



Can you commit 8-10 hours of study per course per week?

Do you have a comfortable, accessible space with wifi to study? *In your home? Elsewhere?*

When do you study best?

You'll have approximately 2,000 pages of reading per course, per semester. *Are you a fast reader? A slow reader?*



Sleep

How many hours of sleep do you need to function at your best?

What habits do you already possess that help you relax & prepare for sleep?

What habits do you need to implement?

Eat



What's your current diet like?

What changes do you think you might need to make?

What healthy dietary practices can you implement so that you are in your best health while studying?

AFTER SEMINARY



Planning

After you graduate, what do you discern as your next steps?

What actions do you need to take to begin preparing for life after seminary?

Who do you need to talk with to make plans? *Includes pastoral, vocational, professional, financial, personal advisors.*

What do you consider success to be? *Does this need to change?*

Family



If single, do you plan or hope to get married?

If married, do you plan or hope to expand your family?

How close or distant do you want to be from family?

Does your family support your vocational goals post-seminary?



Ministry

Do you plan to join an established ministry?

Does the ministry you want to join have specific educational requirements?

Do you plan to start your own ministry?

What financial and networking systems do you have in place for your ministry?

Academics



Do you plan to continue your academic studies?

Do you want to pursue higher education in the U.S. or overseas?

Do you want to teach in higher ed?

Do you know what the admissions requirements are for doctoral programs in your area of study?

Plan seminary studies accordingly!



Missions

Where do you hope to do missions?

Do you want exposure to missions during your seminary studies? *Our MAR-Missions offers a global internship experience!*

What level of risk does your desired country pose for entry, and ministry endeavors?

What financial and networking systems do you have in place to support missionary work?

Location



Do you like where you currently live?

If you moved to Charlotte, do you plan to stay?

Do you plan to relocate?

Do you want to stay in the U.S., or move overseas?



Expenses

If you relocate, what is the ratio of salary to expenses in your desired location?

Can you support yourself and a family?

What is your perspective on money: are you “cash” or “credit”?

Lifestyle



Do you prefer urban or rural environments?

Will you live in a walkable area, or will you need a vehicle to get around?

Will you be bi-vocational, sharing time between ministry and other employment?

STUDENT LOANS @ GORDON-CONWELL

To receive federal student loan funds, a student must be enrolled as a candidate in a Gordon-Conwell degree program, and be registered for more than one course within a semester. Students registered for fewer than four credits in a semester are not eligible for a loan nor are they eligible for deferment of prior loans. To apply for an educational loan, please follow the steps below:

- Complete the Free Application for Federal Student Aid (FAFSA) online. The Gordon-Conwell school code is E00722.
- Complete the Gordon-Conwell Financial Aid Application available on our website.
- Keep available a copy of your completed federal tax return. You will be contacted if the forms are needed for verification.

No action will be taken on an application until all requested information is received by the financial aid office (and the prospective student has been accepted for admission). A completed FAFSA and Gordon-Conwell Financial Aid Application are required for each year you intend to secure a federal loan.

Student Loan Indebtedness Policy

The Seminary sets a limit of \$40,000 for individual student educational indebtedness, including debt incurred at previous schools you have attended. If a New or Returning student is nearing or has exceeded a Federal Student Loan debt of \$40,000, they are sent a notice stating they must write a letter to the Debt Committee that reviews their plan for further borrowing and plans to make future repayment in light of salary expectations. The Financial Aid Debt Committee will evaluate all future borrowing requests which would take an individual above this \$40,000 limit.

PARTNERSHIP

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The Partnership Program provides a number of co-curricular activities & resources in Biblical Stewardship, as well as a Tuition Scholarship that is renewable every year.

PAYMENT PLANS

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Gordon-Conwell offers two payment plans for those who wish to pay as they go, or who do not qualify for other types of financial aid: the cohort payment plan or the monthly payment plan.

Email charlotteadmissions@gordonconwell.edu for more information.

FINANCIAL AID OFFICE @ SOUTH HAMILTON

If you have any questions or concerns, please contact the Financial Aid Office. Please note that in order to receive any financial aid forms, you must either be a returning student or in the midst of applying for financial aid. Financial aid applications are only processed for students who have been accepted into an eligible GCTS degree program.

Financial Aid Office, Gordon-Conwell Theological Seminary
130 Essex Street, South Hamilton, MA 01982
Phone: 978-646-4018 | Fax: 978-646-4601 | E-mail: finaidinfo@gordonconwell.edu