THE RTS COMMITMENT TO STUDENTS

Planning ways to finance the cost of your seminary education can be a worrisome task. God offers very real comfort through the words of the Apostle Paul, who writes: “My God will meet all your needs according to His glorious riches in Christ Jesus” (Philippians 4:19, NIV). If God has called you to seminary training you can begin this preparation process, resting in the promise of His faithfulness to provide for all your needs. At RTS, we have maintained a policy of keeping seminary costs as low as possible; in fact, roughly two-thirds of the actual cost of tuition is already underwritten through the generous gifts of many donors who are committed to preparing men and women for ministry. Consequently, you will find the costs at RTS extremely affordable and quite favorable to comparable seminaries. Beyond RTS’ ability to keep costs down, there are many different options available to help you pay for your seminary education, and most start with your own initiative.

THE FIRST STEP IS YOURS

Students are expected to raise as much support as possible. Most finance their education from several sources:

Employment Opportunities
The seminary campuses are located in major metropolitan areas that have churches and businesses nearby. Student pastors, pulpit supply, and paid staff positions are often available. Jobs abound in the business community. However, full-time students generally find themselves unable to exceed 20 hours of work weekly.

Personal & Family Assets
Consider what you and your family can invest from savings and other resources as you prepare to fulfill God’s call.

Church and Denominational Assistance
Your church and denomination have a vital role in your ministry preparation, and your seminary education is integrally tied to the work of the church. Explore with your church officers and denominational leaders the means for remaining involved with them, and inquire about the possibility of receiving funds they may have for the support of ministerial candidates.

Personal Support Network
The friends and acquaintances the Lord has used to give you a confident understanding of His calling upon your life may also be eager to invest in your seminary education. If you build a support network and invite them to join your support team, they can be your strongest encouragers and prayer partners.

FINANCIAL AID FOR FULL-TIME STUDENTS

RTS awards substantial funds each year in financial aid to qualified full-time students. Full-time status is generally based on 12 or more credit hours per semester. Many different grants and scholarship funds are available, usually in annual amounts ranging from $500 - $2500.

Basic Grant
Applicants exhibiting financial need will be considered for an annual grant. This grant may be obtained by submitting a Financial Aid Application to the RTS once the student has been admitted to a degree program.

Transition Grant
The move from one location to another always seems to result in unanticipated expenses. This grant is a one-time grant for new students to assist with the costs of relocating to RTS as a resident student.

Campus Ministry Grants and Partnerships
Applicants who have been active in a campus ministry for a minimum of two years may receive a campus ministry grant. Written recommendation from the campus minister’s supervisor is required. For a few Campus Ministries we have formal partnerships, in which RTS offers a special partnership rate.

Minister’s Family Grant
An applicant who is a family member of an ordained pastor may receive this grant.

The Church Partnership Program
This program is designed to engage the local church in the education of seminary students. It is a three-way partnership between the seminary, the student, and the local church in which RTS commits to match gifts from a local church (up to one third of tuition costs). This program is need-based, but for those that qualify, students can have two-thirds of tuition costs covered. This program may not be combined with any other scholarships, grants, or discounts from the seminary. A letter of commitment from the church stating the amount and duration of support must be received one month before the student’s anticipated enrollment.

Spouse Scholarship
Spouses of regularly enrolled, full-time seminary students may enroll in courses for credit at no charge. However, when either spouse is enrolled in the MAC program, spouse tuition is 50% off.

Military Assistance Fund
RTS does not accept government grants. However, if you have been in previous service with a branch of the U.S. Armed Forces (documentation needed) and would be eligible for military educational assistance, you can qualify for the Military Assistance Fund. The scholarship amounts to 1/3 the tuition cost for any given semester. This scholarship cannot be combined with other grants.

Presidential Grant
A limited number of these grants are given to applicants who demonstrate top academic achievement, exceptional ministry gifts and ministry experience. These awards are based on need and the personal goals of the applicant. Awards are announced in May for the following school year.
Work Scholarship
Qualifying students who are willing to work ten hours a week may receive an on-campus job which may provide over one-third of the annual cost of tuition. You may apply for a work scholarship with the Financial Aid Application. These awards are made in conjunction with grants. Also, on-campus jobs are subject to availability.

Other Grants & Assistance
Many denominations, local churches, civic clubs, foundations, and other private sources offer grants to students preparing for ministry. Explore all of these options as you plan your seminary finances.

WHAT TO DO NEXT

Who to Contact
Most grants and programs are initially administered through the Student Affairs Office. Once you have enrolled, they will guide you, providing financial counseling and services for you. These professionals have had experience in helping many seminary students and know that when your financial obligations are manageable, you will benefit more from your seminary education.

Budget Worksheets
To help you in your personal planning, we have created a personal “Monthly Budget Worksheet” and a sample of a typical student’s budget. This worksheet and sample can be found in the Financial Aid Form.

Discuss Your Needs
After you have brought together all the facts related to financing your education and living expenses, talk it over with one of the staff.

When to Apply
In order to receive the greatest consideration, please have all necessary materials in the hands of the Student Affairs Office by March 1st, the first review deadline. There will also be a second review (April 1st), and a final review (May 13th) to distribute any remaining funds. These deadlines apply to both entering and returning students. For students planning to enter in the winter or spring terms, applications should be received by November 1st. Financial aid awards are never made before a student is admitted for enrollment.

Plan Now
Take the initiative. Start pursuing the assistance you need from non-seminary sources. Complete the RTS grant application forms carefully. Explore every possibility. Be persistent. Make contacts daily. Pray and trust that the Lord will make a way. And remember that we stand ready to assist you in every way possible. If you have any further questions, please feel free to contact the Student Affairs Office.

Mind For Truth, A Heart For God

To contact RTS Student Affairs:
toll free: 800.752.4382
local: 407.366.9493x258
fax: 407.366.9425
rts.orlando@rts.edu
1231 Reformation Drive
Oviedo, FL 32765-7197