

# Financial Aid



- **Scholarships**
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*“And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work.”  
– 2 Corinthians 9:8*

Since its inception in 1859, Southern Seminary has attempted to keep student costs as low as possible. Gifts from thousands of SBC churches and faithful individuals, given directly and through the Cooperative Program, provide the major funding for the operational budget of the seminary and enables Southern Seminary to defray a major portion of the academic cost for Southern Baptist students. Enrolling students pay a flat, per-hour course fee. Southern Baptist students pay one-half the amount of fees paid by non-Southern Baptist students. This is an investment in the future ministerial leadership of Southern Baptist churches.

The Financial Aid program is established to assist those with the most pressing financial needs. A student's preparation for entering Southern Seminary should include a determination of financial needs and the provisions for meeting them since scholarship awards are not capable of providing the total budget needs of any student or student family.

## **Scholarships Awarded through Southern Seminary**

Scholarships are awarded annually to qualifying undergraduate and master's level students and are subject to conditions established by donors and The Southern Baptist Theological Seminary. Unless otherwise stated below, applicants must complete the online SBTS financial aid application and send three thank you letters by the applicable deadline. Additionally, applicants must be enrolled as a full-time master's or undergraduate degree student taking classes at our main campus in Louisville, KY. Applicants on academic or disciplinary probation are ineligible for SBTS financial aid. Students may apply for one of the following scholarships:

- Missions Tuition Discount (master's level students only)
- MK Tuition Discount (undergraduate and master's level students)
- Rice-Judson (entering master's level students only)
- General (undergraduate and master's level students)

## **Missions Tuition Assistance Program**

This program provides 50% tuition assistance to master's degree students who are serving or have served in a full time capacity with the International Mission Board or with the North American Mission Board of the

Southern Baptist Convention for at least two years within the last three years.

## **MK Tuition Assistance Program**

The program provides 100% tuition assistance for undergraduate and master-level studies to the dependent children of fulltime SBC missionaries of IMB or NAMB. To qualify, students must matriculate into a baccalaureate or master's degree program, reside on campus, and maintain fulltime status in good standing for eligibility. Students become ineligible if placed on academic or disciplinary probation.

## **Rice-Judson Scholarship**

The Rice-Judson Scholarship honors two Baptist missionaries: Luther Rice and Adoniram Judson. This scholarship is for entering first semester master's level students only. The scholarship is awarded for the first two semesters of studies in the amount of \$1250 per semester. A limited number are awarded each year based on GPA and ministry experience. Qualifications for this scholarship:

- Minimum GPA of 3.5 from other schools.
- Submit a spiritual autobiography highlighting ministry experience.
- Submit two letters of recommendation from individuals who can attest to your ministry experience and/or past leadership.

## **General Scholarship**

Students enrolled in a master's level or undergraduate degree program are eligible to apply for a general scholarship. Students must demonstrate financial need by completing the online financial aid application.

## **Residential Research Doctoral Grant**

Th.M. and Ph.D. students should contact the Doctoral Studies office for information on the Resident Doctoral Studies Grant. Other doctoral programs are not eligible for a SBTS scholarship or grant.

## **Other Assistance from Southern Seminary**

### **Short-Term Loans**

Short-term loans are available in the Office of Student Resources to students who face emergency situations. These loans are to be repaid within six months of issue.

### **Emergency Aid**

At times a student may face an unexpected crisis caused by serious illness, death, or some other unforeseen circumstance. At such times, Southern Seminary seeks to assist with clothing, food, or a grant that does not need to be repaid. All emergency aid situations should be directed to the Office of Student Resources.

### **Spouse/Dependent Discount**

A spouse or dependent of a full-time student may be eligible for a 50% refund of net tuition charges (gross tuition charges less any Seminary-provided financial aid) by completing a request for refund form with Accounting Services by the applicable due date. Refunds are applied after mid-point in the semester. Therefore, full-payment is required at the beginning of the semester. Please review full policy guidelines in the Academic Information area of the catalog.

## **Tuition Assistance from Other Sources**

The Office of Student Resources publishes a list of scholarships from

home states. This list is available on the website at [www.sbts.edu](http://www.sbts.edu). A scholarship search engine is also available on e-campus.

Churches or individuals wishing to support specific students at Southern Seminary may send checks that are non-tax deductible to the Office of Student Resources. Anyone wishing to give a tax-deductible donation towards student scholarships should contact Institutional Advancement. Tax-deductible donations can be made to the seminary, not individual students.

## **Federal or State Student Aid Programs**

Southern Seminary does not participate in any federal or state student aid programs for loans or grants. Other loan information is available from the Office of Student Resources. Government loans already issued for previous educational experience may be deferred through the Academic Records office after registration. Specific course load requirements may be obtained from the loan company. Enrollment verifications may be obtained from E-Campus.

## **Veterans' Benefits**

The Southern Baptist Theological Seminary is an accredited school recognized by the Veterans' Administration. Through the Veterans' Administration, entitled veterans may receive financial assistance for education. Since eligibility criteria and benefits are different for each veteran's educational assistance program, potential students should contact the Veterans' Administration Regional Office to determine eligibility prior to enrolling in Southern Seminary.

A potential student who wishes to receive veterans' benefits must be certified. To be certified, that potential student must apply to Southern Seminary, meet all admissions criteria, be accepted as a student into a degree program, and register for classes. Once he or she has done so, the student must notify the Academic Records office. Academic Records will then contact the Veterans' Administration Regional Office or vocational rehabilitation counselor and indicate that the person is certified, enrolled, and is pursuing an approved degree program of education. Academic Records must be contacted by the student after registration to be certified for that semester/term.

## **Vocational Rehabilitation**

The Southern Baptist Theological Seminary is an accredited school that is recognized to provide education for students undergoing vocational rehabilitation. The student is responsible for initiating the process for receiving vocational rehabilitation with his/her vocational rehabilitation counselor.

Accounting must be contacted by the student after registration for that semester. Questions concerning vocational rehabilitation billing should be directed to the Accounting Office.