



• Scholarships • Other Assistance from SBTS • Assistance from Other Sources

*“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 and Grants 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 Profile application by the applicable deadline. Additionally, applicants must be enrolled as a full-time master's or undergraduate degree-seeking student taking classes at our main campus in Louisville, KY. Applicants on academic or disciplinary probation are ineligible for financial aid from SBTS. Students may apply for one of the following scholarships or grants:

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

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 Profile.

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 letter highlighting ministry experience
- Submit two letters of recommendation from individuals who can attest to your ministry experience and/or past leadership

Tuition Grant

Students taking course loads above the full-time level are rewarded for their efforts. Master's level students enrolled in 12-14.5 credit hours at the Louisville campus during Fall or Spring semesters receive a tuition grant of \$150 at the midpoint of the semester and those enrolled in 15 or more credit hours receive a tuition grant of \$300.

Master's level students enrolled in 6+ credit hours at the Louisville campus during the Summer term receive a tuition grant of \$150.

Missions Grant

Missionaries who are currently serving full-time with IMB or NAMB (Career, Limited Term, Journeyman, ISC, US2, MATSIL) may be eligible for a tuition grant from SBTS. Master's level students may be eligible for a grant of 50% of tuition and Internet fees. Research doctoral students may be eligible for a grant of 30% of tuition and professional doctoral students may be eligible for a grant of 20% of tuition. IMB Journeyman who have returned from the field within the past 2 years may be eligible for a 75% tuition grant for the first year of studies at SBTS and a 50% tuition grant for years 2-4 of study. Students must remain in good academic standing with the institution. The Missions Grant may not be combined with other SBTS Scholarships. Should the student no longer be employed with IMB or NAMB, the grant will be discontinued. Please visit www.sbts.edu/missionsgrants for more information.

MK Grant

Children of currently serving, full-time IMB or NAMB missionaries may be eligible for a 100% tuition grant for their first four years of study. Applicants must be under 30 years of age upon enrollment and must be enrolled full-time in an undergraduate or master's degree program at the Louisville campus or at an extension center. Part-time or online education is not included in the grant.



Students must remain in good academic standing with the institution. Should the student's parents no longer be employed by IMB or NAMB, the grant will be discontinued.

Other Assistance from Southern Seminary

Short-Term Loans

Southern Seminary offers a short term loan to continuing students for a maximum of \$2,000 with an annual interest rate of 7%. Students may apply for a short term loan in the Financial Aid Office (Norton 154) for tuition or living expenses. Applicants must be currently enrolled at SBTS and must be in good academic standing. The repayment period for the loan is 6 months.

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 Financial Aid Office.

Spouse/Dependent Refund

Spouses or dependents of full-time students may be eligible for a 50% tuition grant on net tuition charges (tuition charges less scholarships awarded by SBTS). Qualifying students must apply midway through the semester by submitting the spouse/dependent form to the Accounting Office. Please review full policy guidelines in the Academic Information section of the catalog.

Tuition Assistance from Other Sources

Federal or State Student Aid Programs

Southern Seminary does not participate in any federal or state student aid programs involving loans or grants. Therefore, it is unnecessary for SBTS students to complete the Free Application for Federal Student Aid (FAFSA). Federal loans already issued for previous educational experience may be deferred through the Academic Records Office.

Outside Scholarships

Southern Seminary accepts scholarships from all outside sources with the exception of grants funded by federal or state aid. The Financial Aid Office publishes a list of scholarships from home states, which is available at www.sbts.edu/finaid. A scholarship search engine is also available on E-campus. Churches or individuals wishing to support specific students at Southern Seminary may send scholarship checks to the Financial Aid Office.

Student Loans

Southern Seminary accepts private educational loans. Students may apply for the Smart Option Student Loan, which is a private loan option available through Sallie Mae or Fifth Third Bank. Please visit www.sbts.edu/loans for more information.

Veterans Benefits

Southern Seminary is an accredited institution recognized by the Veterans Administration. SBTS students are able to receive GI Bill benefits, Tuition Assistance, and Vocational Rehabilitation benefits through the VA. Since eligibility criteria and benefits are different for each veteran's educational assistance program, potential students should contact the Veterans' Administration Regional Office at 1-888-442-4551 to determine eligibility prior to enrolling in Southern Seminary. Veterans should contact the Financial Aid Office with questions regarding VA benefits, and must request to be certified for VA benefits each semester. Please visit www.sbts.edu/vabenefits for more information.

Vocational Rehabilitation

Southern 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. The offices of Financial Aid and Accounting must be contacted by the student after registration for each semester. Questions concerning vocational rehabilitation billing should be directed to the Accounting Office.