

Tied to the Cross of Debt: Theological Education in Crisis

By Sharad H. Creasman

It has been nearly two years since I graduated from seminary with my Master of Divinity degree. While this was a monumental experience that I will never forget, what came along with it was more sobering. That was the realization that I, as an African American minister, was graduating with over \$59,000 in seminary debt. Add to that debt no viable job prospects and low wages, and a real problem began to emerge. As a seminary-trained minister, how do I do ministry of some sort in a world where theological education has been devalued by almost insurmountable debt?

The Dilemma of Debt

With this reality plaguing not only me, but many other students pursuing a theological education, asking questions about financing theological education become vitally important. Students who have pursued or are pursuing a theological education are trained to lead and engage communities and the world at large theologically. However, seminarians face the real burden of insufficient funding to pay for classes, a lack of job prospects, a staggering amount of student loan debt, and unlike many lawyers, medical doctors, and teachers working in impoverished areas, no loan forgiveness incentives. Thus, seminarians are sent to be voices for justice, equality, and love in the world while simultaneously being nailed to the cross of financial debt. What a dilemma! Accordingly, the problems I explore in this essay concern the lack of financial resources for theological education.

The Recommendation: Theological Education

In *The Black Church in the African American Experience*, C. Eric Lincoln and Lawrence H. Mamiya make the argument that the black church, while still viable and important to the community, struggles with addressing issues of unemployment, healthcare, housing, education, substance abuse, crime, violence, and racism.¹ Highlighting these critical issues, Lincoln and Mamiya say: “If we were asked to make a single policy recommendation that we consider critical for the future of black churches, it would be the need for more, better trained and better educated, black clergy.”² A seminary education for African American clergy, Lincoln and Mamiya contend, will “deepen ministers’ theological understanding, biblical interpretation, preaching, and counseling . . . and will strengthen the preacher in areas of financial accountability, economic development, political awareness, and moral responsibility.”³

James Costen, former President of the Interdenominational Theological Center in Atlanta, echoes Lincoln and Mamiya saying that “leadership that is biblically sound, theologically knowledgeable, socially sensitive and interpersonally skilled is more greatly needed today than ever.”⁴ However, Lincoln, Mamiya, and Costen do not mention how this education will be funded. Should students incur the full price of this education that will be used for uplifting communities?

An Obstacle: Theological Education and the Faith-vs.-Reason Predicament

A major dilemma that arises when speaking to black churches and faith communities, as well as an intellectual and financial obstacle to the formally trained minister, is the historical tension between faith and reason. The dilemma seems to center around the fact that many African American churches and churchgoers do not see the need for theological education beyond the study of the biblical narrative. This has created an issue in relation to providing financial contributions to students pursuing formal theological education.

Riggins Earl, in *Dark Symbols, Obscure Signs: God, Self, and Community in the Slave Mind*, further investigates this tension. Earl contends that “black church leadership, since slavery, has been unable to hold reason and faith in critical tension with each other for holistic institutional development and progress.”⁵ This failure to connect faith and reason constructively has caused many black church leaders and churchgoers to view seminary professors and students as hostile interrogators of their faith—in short as enemies and rebels of the Church. On the contrary, black seminary professors and students, according to authors bell hooks and Cornell West, often see untrained church leadership as unreceptive to rational discourse.⁶

These differing perceptions often produce subtle resentment on both sides of the leadership divide between the Church and seminary. However, my sense is that the national reality is that pastors lacking formal theological education generally lead the largest and most affluent churches in the black community. And ironically, we even have a handful of black mega churches that are more financially successful than most black seminaries, colleges, and universities.

There must be conversation between the informally and formally trained minister and churches that stand on both sides of the issue so that historically black seminaries can become models of educational success for the empowerment of the black church and community. Thus, a new image of leadership must emerge that is desirous of making the historically black seminary a place that is necessary for ministers as well as a place for producing educational and financial resources for empowering its people.

The Need: Moving Beyond Survival in Theological Education

The lack of financial resources among many historically black seminaries and the minimal amount of non-loan financial aid students receive also raise painful questions for its administrators and alumni regarding the preservation of institutional legacy and leadership. Robert Franklin, president of Morehouse College, addresses this issue in *Crisis in the Village: Restoring Hope in African American Communities*. Franklin’s book prophetically challenges the black community to address critically its duties to historically black schools, of all kinds, and to reassess its “business as usual” philosophy. This philosophy can be better understood as a survivalist mode of logic where survival is misconstrued as success.

As victims of centuries of oppression, African Americans, out of necessity, have made a virtue out of surviving. Surviving the atrocities of slavery, Jim Crow and segregation, and the Civil Right Movement are clear moments where success has hinged on the fact that African Americans endured and survived. However, this survival as success ethic—the notion that merely surviving

is success—has caused: (a) theological education administrators and governing boards to think that charging and depending solely on the tuition of students is fiscally sound and successful; (b) has caused faculty to become overworked and underpaid with little consequence to the employing body; and (c) has made students and graduates submit to, instead of engage, a brutal financial system of oppression. This survivalist mode of logic, in which individuals too often become stuck, must be transformed into the idea of excellence only as success where students, professors, churches, and theological institutions thrive holistically.

Administrators cannot view merely surviving as successful. This means that theological institutions must find ways to move beyond being tuition-driven, which places much of the financial burden on its students. Graduates must also accept the responsibility of investing in the future of their alma maters and the students who continue to come through its doors. Institutions must also invest time and resources into their student's holistic success.

The Charge: Do the Research and Act

The financial obstacles presented in this essay are by no means exhaustive, and there are few easy answers. However, research that explores the rise and persistence of student loan debt in theological education (and the ramifications the lack of resources has on clergy, church, and community) will be helpful for individuals interested in theological education, communities that are guided by individuals who have obtained formal theological training, and those who are currently enrolled in or have graduated from a theological institution. Let us begin the journey now toward financial responsibility and stability for the formally trained minister interested in helping communities flourish.

Notes

1. Lincoln, C. Eric and Lawrence H. Mamiya. The Black Church in the African American Experience. North Carolina: Duke University Press, 1990. p. 79.
2. Ibid., p. 83.
3. Ibid., p. 95.
4. Costen, James. "Black Theological Education: Its Context, Content, and Conduct." The Journal of the Interdenominational Theological Center, Vol. 3, No 5, 1983, 2.3.
5. Riggins R. Earl, Jr. Dark Symbols, Obscure Signs: God, Self, and Community in the Slave Mind. Knoxville: The University of Tennessee Press, 2003. pp. 101–103.
6. hooks, bell, and Cornell West. Breaking Bread: Insurgent Black Intellectual Life. Cambridge, MA: South End Press, 1999. pp. 76–954.