**United Theological Seminary of the Twin Cities** New Brighton, MN

**Project Name:**  *Life Decisions, Financial Wellness & the Ministry*

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**Significant Activities:** Our team’s most significant activities to date have been working with a consulting group to develop a diagnostic online survey to distribute to our students and alumni. We are using this to obtain a comprehensive picture and understanding of the debt and financial situations within which our students and alumni find themselves as seminary students, pastors, and community leaders. We plan to distribute this survey on March 18th. Additionally, we have been in contact with various financial advisors and non-profits to cultivate a wide berth of financial offerings to our students and alumni in the forms of workshops, week-long classes, seminars, and training sessions early in the grant cycle.

**Discoveries:** Since we have yet to distribute the survey to our students and alumni, our discoveries have not been about the economic situation facing future and current ministers. Rather, the biggest surprise for our team has been discovering how multifaceted and fragmented the financial landscape is today. The realization has been that for one to “face the economic challenges” of today, one must be knowledgeable in ways that many financial experts are not. This is to say that the economic challenges facing ministers today necessitate them to traverse a spectrum of economic knowledge that is surprisingly factionalized. We discovered this in attempting to cultivate various workshops and seminars for our students and alumni, as many financial companies and non-profits can only offer a sliver of the financial education services we hope to offer our students.

Additionally, we have discovered that our students and alumni are in desperate need of these types of services. This is not backed up by data at this point, but by vocalized interest. For example, when we sent out emails to students about the upcoming survey, many wrote back expressing pure joy and enthusiasm that something like this will now be offered at United. This was surprising in that students are generally so engaged with studies and or work that their interest levels in surveys and training seminars not explicitly related to them graduating generally hovers around zero. This has reinforced our initial inclinations and interests in providing economic support and education for our students.