**Winebrenner Theological Seminary**

REFINE--Reduce Financial Indebtedness in Education**:** While reducing student debt through the effective use of scholarship dollars and managing curricular costs are essential components to a long-term solution to student indebtedness the focus of our proposal reflects a commitment to better educating our students concerning the implications of debt and equipping both our students and alumni to actively reduce their debt and better manage their financial resources. Additionally, the proposal would provide for the development of resources that could be accessed by the broader church community in order to provide resources for debt management and education beyond the boundaries of Winebrenner Theological Seminary’s own student and alumni body. The proposal is three-fold and would include:

* ***Student education* through a re-emphasis on stewardship across all curricula, mentoring of students in self-identified financial crisis, and use of Winebrenner Leadership One resources to equip students in areas of debt management and stewardship.**
* ***Alumni and broader church education* through the development of the Winebrenner Leadership One which would provide online based resources addressing various issues of leadership in ministry settings including debt management and stewardship but also resources for local churches in order to encourage care for the ministry leader and increase networking with denominational partners to improve communication regarding scholarships and other funding for students.**
* ***A formal survey* of alumni and area ministry leaders regarding debt load, and the impact of indebtedness on ministry effectiveness as well as *on-going measurement of Winebrenner Theological Seminary students* to determine the effectiveness of the proposed approaches and to continuously improve the process to reflect the needs of students.**

**The most significant activities of your project to date:**

* Winebrenner has recruited for an assistant coordinator for Leadership One.
* Winebrenner is developing a survey tool regarding debt load and the impact on indebtedness for alumni and area ministry leaders.
* Winebrenner will resurvey the student body using the survey tool developed in May of 2013.
* Winebrenner has started the information-gathering process; alumni records have been updated by an existing volunteer to provide a starting point for contact.
* Winebrenner has announced the award to the Board of Trustees, administration, faculty, and staff and also on the seminary website and via press release.

**Two or three of the most important resources you have discovered or produced:**

* Existing alumni records in hardcopy format which needed to be updated to a database.
* Existing relationships with area financial planners and business persons who will provided mentoring for at risk students.

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