

# **Economic Realities** of the **Unitarian Universalist Ministry**



**An Introduction for Aspiring Students**

The Ministerial Fellowship Committee urges all potential candidates for the Unitarian Universalist Ministry to carefully consider the information in this booklet about the economic side of a career in ministry and the expenses of preparing for it. It is important that persons entering the ministry understand the many dimensions of this demanding—and rewarding—life.

Rev. Eugene Pickett, Chair, 1994–2001

Phyllis Daniel, Chair, 2002–2009

Ministerial Fellowship Committee

Success in ministry requires more than wisdom and more than skills. A minister's life must be of a whole, and demonstrate responsibility in economic and financial matters as well as in spiritual and ethical concerns.

It is unlikely a ministry can succeed if a religious leader is bogged down by unmanageable debt or an unsustainable economic situation. Persons considering ministry must be realistic about their resources as well as optimistic in their dreams.

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## Acknowledgments

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This booklet is made possible by the financial support of the  
St. Lawrence Foundation for Theological Education, Inc.

October 2001

## Why a booklet on the financial aspects of ministry?



The Unitarian Universalist Association (UUA) is pleased that you are considering the Unitarian Universalist ministry. This brochure was written in order to give potential ministerial students a sense of the practical realities of becoming a minister and to assist you in your planning process. Pursuing a career as a minister, both in the preparatory stages and in later practice, is financially demanding. The economic challenges of a theological education and early ministerial settlements are very real, but not insurmountable. Remaining financially sound requires creative and thoughtful planning on the part of ministerial students—which starts with gaining a realistic picture of the challenges that lie before you and the resources that are available to you.

We also encourage potential ministry candidates to see financial management as a religious issue. Ministerial preparation brings about many changes for one who has chosen to follow this calling, and we hope that you will include financial preparation as an integral part of this transformative process. At its core, money is a symbol of what we value in our culture and cannot be neglected if we are to be effective ministers in the world in which we live. Attending to the financial side of ministry is an essential part of vital religious leadership—and navigating the financial aspects of theological education is a necessary first step in preparing for a career in ministry.

This brochure on economic realities is meant to be a resource for you in planning for this most important facet of your future ministry. We welcome your interest and hope to accompany you through this crucial time in your formation for ministry.

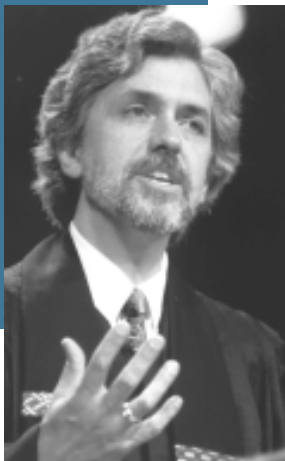
## Why pursue the Unitarian Universalist ministry?



As a vocation that seeks to live out a religious vision, ministry involves opportunities to serve others, nurture communities, develop significant relationships, and constructively engage with the broader culture. Ministry can be deeply satisfying in the midst of its frequent frustrations, and it offers a breadth of experiences rarely found in other occupations. For those who pursue this calling, ministry allows an opportunity for a truly meaningful professional life.

Ministry within the UUA takes a variety of forms. Within a congregational setting, ministers focus on preaching and leading worship, religious education, social involvement, administration, and pastoral care. Outside of a congregation, ministry takes place in settings such as hospitals, schools, social service agencies, and pastoral counseling centers. In a variety of settings and pursuing a variety of ends, the Unitarian Universalist ministry is committed to bringing about healing and wholeness for the individuals and communities we serve.

## What are the steps in the discernment process?



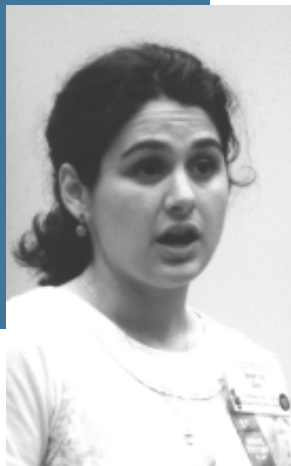
Those who choose ministry as a vocation often feel they are called to this work. This sense of calling arises out of particular experiences or insights that lead a person to begin to consider ministry as a possible career. This usually takes the form of a desire to serve others in a particular way and the recognition that one's talents and strengths are well suited for ministry. For some, a call to ministry is a sudden, overwhelming experience; for others, a gradual process of reflection and consideration.

A relationship with a local Unitarian Universalist congregation is often the context out of which a calling to ministry arises, and ongoing involvement with a congregation is a crucial element in the discernment process. Although the role of the layperson is different from that of a minister, active participation with a congregation is a good way to test out one's sense of calling. A congregation may also provide the opportunity to interact with clergy, lay religious professionals, and seminary students. Discussing your emerging sense of calling and vocational aspirations with such individuals over a period of time is an important part of helping you decide whether to pursue ministry. Their observations, suggestions, and feedback will be valuable to you as you move along in the process.

Career assessment, a two- or three-day vocational discernment program, is the next step for someone who is seriously considering theological education. Participating in a career assessment program at an authorized center is required for all persons who wish to be candidates for the UU ministry, and may be completed before beginning seminary or during the first year of studies (contact the Ministerial Education Office listed in the appendix for accredited career assessment centers). During the program, participants are asked to provide relevant personal information and to take a series of standardized tests. You will have the opportunity for extensive evaluation of personal strengths, motivation, areas of needed growth, and potential for success in the ministry by professionals who are experienced in working with clergy. Self-examination will also help you recognize your potential for ministry and the unique gifts you have to share.

Along with discussing your aspirations with others, reading, and reflecting, you should begin to look into theological schools in order to pursue a Master of Divinity degree. Beginning a seminary program is a life-altering experience, and in deciding if you should begin and where you should attend, many considerations come into play—employment, family, relocating, and lifestyle to mention only a few. Financial concerns are a major factor in choosing how one goes through seminary—where to attend, how to finance one's education, and whether to go full- or part-time. The following information may help you as you begin to make these decisions.

## What does theological education cost?



The UUA is most closely associated with two theological schools, Starr King School for the Ministry and Meadville Lombard Theological School, and maintains close ties with Harvard Divinity School, which is nondenominational. A large number of UU seminary students also attend Andover Newton Theological School, and roughly fifty other nondenominational or denominationally affiliated schools. A list of schools that Unitarian Universalist seminarians have recently attended may be found in the *Initial Inquiry Information* packet available from the Ministerial Education Office.

Attending a Unitarian Universalist-affiliated seminary provides several benefits for those who are studying for the UU ministry. Students receive ministerial formation in the tradition, course work specific to the Unitarian Universalist ministry, and opportunities for building collegial relationships within the denomination. Unitarian Universalist seminarians also choose to attend theological schools that are nondenominational or affiliated with other traditions for a variety of reasons, including location, cost, and the opportunity to pursue one's studies in a diverse religious context.

Most Master of Divinity programs consist of: 1) three years of full-time course work; 2) field education or ministerial internship (which may be done part-time concurrently with course work or full-time as an additional year); and 3) Clinical Pastoral Education (a 400-hour program often undertaken during the summer). Thus, full-time students should anticipate roughly three years of paying tuition, fees, and living expenses, as well as additional time and expense for an internship and CPE (see below).

Following are typical expenses for students reported by several theological schools in different geographic regions. These figures are based on a *nine-month academic year* for a full-time single student, assuming shared or on-campus housing and use of public transportation. (Figures listed with ~ are approximate.)

### Average Expenses for a Nine-Month Academic Year at Selected Schools

	Andover Newton Theological School Newton Centre, MA	Harvard Divinity School Cambridge, MA	Meadville Lombard Theological School Chicago, IL	Perkins School of Theology Dallas, TX	Starr King School for the Ministry Berkeley, CA	United Theological Seminary— Twin Cities New Brighton, MN
Tuition <sup>1</sup>	\$8,500	\$16,400	\$9,900	\$7,940	\$11,110 <sup>2</sup>	\$8,340
Fees	410	30	780	0	0	50
Housing	5,160	6,700	4,530	4,360	6,680	*
Transportation	~450	~450	330	~400	1,530	*
Personal Expenses	3,000	2,790	1,860	~2,500	1,530	*
Food	1,800	3,150	3,750	~3,200	2,880	*
Books	1,200	1,400	1,150	1,000	1,020	1,250
Health Care	1,730	1,500	1,630	700	1,210	15,500* (inclusive of above starred items)
<b>TOTAL</b>	<b>\$22,250</b>	<b>\$32,420</b>	<b>\$23,930</b>	<b>\$20,100</b>	<b>\$25,960</b>	<b>\$25,140</b>

<sup>1</sup> Figures listed under tuition do not include tuition reduction grants that may be awarded to an individual student. The level of tuition paid varies greatly depending on the financial aid package that a school offers to a particular student, which may include need- or merit-based scholarships as well as subsidized and unsubsidized loans. Scholarships range from covering a portion of tuition all the way to full tuition plus a small living stipend. Prospective students should contact a school's financial aid officer to inquire about the average level of tuition paid and scholarship opportunities.

<sup>2</sup> Starr King School for the Ministry currently charges students a total of \$33,330 in tuition for the entire M.Div. program, regardless of the length of time that an individual student takes to complete his or her degree; tuition is assessed in equal portions over a student's first six semesters.

An important element to emphasize is that the cost of theological education, while high, is strongly influenced by the choices that an individual student makes. The school that a student chooses will alter his or her expenses based on the financial package that a student is offered and the cost of living in a geographic area. Lifestyle, standard of living, and family circumstances (including whether a spouse or partner is employed, housing arrangements, transportation, and travel) significantly affect the overall cost of one's education. While some expenses are fixed (tuition, fees, books, and health care), others are quite variable.

Additionally, whether a student attends full-time or part-time plays an enormous role in determining the cost of his or her education. While full-time students have the benefit of an intense, concentrated seminary experience and are able to finish an M.Div. program more quickly, part-time students are able to offset expenses with income from employment—often avoiding the necessity of taking out extensive student loans. Many schools offer flexible programs including distance education, special arrangements for part-time and commuting students, and modified residency.

## What are additional costs of theological education?



Several additional factors should be mentioned in order to help prospective students anticipate the overall cost of theological education.

The first of these is lost employment income. During time spent in theological school, not only is a student paying tuition and living expenses but she or he is also forgoing income from employment. If a student was earning \$30,000 per year before beginning school, then during three years of seminary up to \$90,000 of income is lost, along with interest that could have been generated in savings or retirement accounts.

Second, students who relocate in order to begin a seminary program and/or for a ministerial internship will incur moving expenses.

Third, as mentioned above, in addition to three years of full-time course work, ministerial preparation also requires field education experiences: a Clinical Pastoral Education (CPE) program and a ministerial internship, each of which has its own financial consequence.

CPE generally costs between \$300 and \$600 and is often completed during a summer break between academic years as a full-time ten- to twelve-week intensive program. During a full-time CPE program, students are unable to take on outside employment. For financial reasons, as well as scheduling considerations and individual preferences, some students choose to complete CPE in an extended format (roughly half-time for twice the length).

A ministerial internship is a further requirement in preparing for the Unitarian Universalist ministry. An internship may be completed full- or part-time in a congregation or cooperatively with a congregation and a hospital, school, or other community setting depending on the student's area of interest and specialization. Full-time internships last from six to nine months; stipends range from \$6,000 to \$15,000, with an average of \$9,000 for a nine-month internship. Part-time internships (often completed as part of a student's seminary program) generally span a period of two academic or church years, and offer stipends of between \$2,000 and \$4,000 per year.

While not strictly a financial consideration, theological education also entails emotional strain which affects a student's personal and family life. Rigorous academic work combined with field education makes for a busy and demanding schedule, and families and friends can sometimes feel neglected as a student struggles to meet the demands on his or her time and energy. While most students find the process of completing a seminary degree deeply rewarding, many also describe experiencing emotional and spiritual crises during their preparation for ministry. These can be difficult periods for students and those around them.

A final consideration is the cost of financial mismanagement. Students who do not have an accurate assessment of their expenses, who do not have a realistic assessment of job prospects, and who do not know how their loan obligations affect their income requirements after graduation can find themselves in severe financial difficulty.



## How is theological education financed?

Theological education is financed in many ways. Students typically combine some or all of the following strategies, each of which has its own pros and cons. It is important that students consider how each of these strategies may affect their later financial well-being and creatively employ those that seem most promising. In particular, while they are often necessary, we urge that students try to minimize the amount of student loans that they take out because of the long-term financial burden that loans present.

### Tuition Scholarships

Most theological schools offer some form of need-based financial aid, the amount of which varies considerably depending on the school and the student. The percentage of students receiving scholarships at a school may range from 60% to 95%, and those schools with higher tuition generally offer larger scholarships. Many schools also offer merit-based scholarships in order to attract particularly promising candidates, and some scholarships may be reserved for members of specific groups.



## Employment

In the process of applying to theological schools, prospective students generally submit one or more financial aid applications as required by each school, the most popular of which is the Free Application for Federal Student Aid (FAFSA). If a student is accepted to a particular school, the financial aid package that a school can offer a student is usually included with the acceptance letter, and may include tuition scholarships, work-study (see below), loan availability, and/or a stipend for living expenses.

Students should compare the financial aid packages extended by different schools to which they have been admitted before accepting an offer. Many financial considerations will come into play in making this decision, and students should make sure they clearly understand the terms of a school's financial aid package—for example, whether a financial aid award for the first year of study is guaranteed or will be available in subsequent years. Financial aid officers and registrars are excellent resources in these matters and welcome inquiries from students.

Most students work at least part-time in order to generate income while they are in seminary. For full-time students, part-time employment may take the form of work-study (a federally subsidized program in which the student works at his or her school), which usually consists of 10 to 15 hours per week at \$8 to \$12 per hour. Some students also elect to work part-time outside of their school, usually in order to earn a higher wage. In particular, students who are able to use skills from previous professional backgrounds are often able to make significantly more than they would from work-study.

Another option is to study part-time and work full- or close to full-time, thereby maintaining a higher income level while in school. While this is an excellent strategy for keeping student loans at a minimum, schools differ in how accommodating their programs are to part-time students. There are also significant drawbacks. Students who take courses part-time and work full-time will take longer to complete the M.Div. degree, and time and energy devoted to work take away from what students are able to give to their studies—which for some students might make their seminary program seem disjointed or lacking in focus.

A third employment option is to combine part-time and full-time work at different stages in the student's seminary program. For example, a student may wish to take courses part-time and work full-time for the majority of his or her program, but then may later transfer to full-time course work for a final year in order to finish up more quickly. Similarly, a student might take a leave of absence from a job in order to do a full-time CPE or internship program.

As the preceding discussion demonstrates, there are many different possibilities for combining employment and theological studies, and different options will be more or less viable for individual students based on their interests and priorities. Working during one's theological training—whether full-time, part-time, or some combination of the two—has its advantages and disadvantages, and students should weigh these carefully in deciding how to structure their program. While it has its drawbacks, employment is the single most effective way that students can avoid accruing excessive debt during their preparation for ministry.

### Savings

Theological schools expect students to draw on savings in the course of their degree programs, and schools take a student's assets into consideration when calculating financial aid and loan eligibility. This may mean drawing on retirement money or money set aside for other purposes in order to pay for one's theological education. It is especially important for older students who are returning to school to consider how these funds will be replaced prior to retirement. Some older students have depleted retirement savings only to find that many ministerial settlements offer minimal pension benefits and that, with a shorter work life ahead of them, the opportunity for recouping their lost retirement savings is limited.

### Family Support

Some students receive financial support from their families, either their family of origin or a working spouse or partner. For tax purposes, students may wish to draw on funds for their education that would otherwise have constituted an inheritance.

### Grants from the Unitarian Universalist Association

The UUA has limited funds available for general financial aid to students after they have completed their first year of theological education. The size of these grants varies from year to year and is currently between \$1,000 and \$2,000 per year for part-time students and \$2,500 to \$5,000 for full-time students, with a few special awards that are higher. Students are eligible to receive these grants for three years full-time or five years part-time during their ministerial preparation, which may include a year spent completing a ministerial internship.

Additionally, a program assistance grant of \$900 is available on a one-time basis after a student has reached Aspirant status (see the *Initial Inquiry Information* packet for details on the preparation process). These grants are intended to help defray the costs of the required career assessment, CPE, or internship, at the student's discretion.

There are also grants available to persons whom the UUA is interested in attracting to the UU ministry, particularly out of concern for racial or cultural diversity. Such grants are available in the first year of study, and interested students should contact the Ministerial Education Office for further information.

### Grants from Other Sources

There are many good sources of scholarship aid available both within the UU community and elsewhere. Scholarships may be available from a student's undergraduate institution, church, professional association, heritage organization, or associations to which one's parents belong. Many grants have deadlines in the fall or winter for the following academic year; thus, it is important to begin researching such scholarships even before you begin to receive acceptance letters from theological schools.

Excellent financial aid resources may be found on the Internet (see the appendix for a listing of recommended websites). These websites offer free scholarship searches in which the student completes a profile (including the student's background, areas of interest, professional aspirations, etc.) and then receives lists of potential scholarships that fit this profile. There are also websites that will calculate your Estimated Family Contribution (EFC) based on your income and assets, the amount of money that schools will expect you to contribute toward your education. In addition, you can find templates for estimating monthly loan payments, downloadable forms, and other budgeting and financial planning resources.



An additional source of financial assistance is the federal government's Hope Tax Credit, through which a student receives an income tax credit for a portion of his or her educational expenses. For more information, consult the Internal Revenue Service's website at [www.irs.gov](http://www.irs.gov).

**Credit Cards**

While they offer a readily available source of funds, credit cards are an exceptionally expensive way to finance an education given their high interest rates. For example, a student who takes out a \$5,000 student loan at 8% interest will repay a total of \$7,280 over ten years; while a student who charges \$5,000 on a credit card at 18% interest will pay \$10,812 over ten years.

**Loans**

Federal Stafford student loans are commonly used to finance theological education. Contact the financial aid officer at your theological school in order to apply. To be eligible, students are required to complete the Free Application for Federal Student Aid (FAFSA). Theological schools report that between 60% and 75% of students take out federal student loans, of which there are two types.

*Subsidized loans* are available for up to \$8,500 per academic year. The interest on a subsidized loan is deferred while the student is in school, and the student must begin to repay these loans six months after graduation.

If a student wishes to borrow more than the \$8,500 that is available as a subsidized loan, *unsubsidized loans* may be available up to an additional \$10,000. The interest on an unsubsidized loan begins to accrue as soon as the loan is taken out. Like subsidized loans, students must begin to pay back unsubsidized loans six months after they finish school, but because the interest is not deferred, by the time a student graduates the loan balance will be higher than the amount that was originally borrowed. In order to avoid this compounded interest, students can make interest payments against unsubsidized loans while they are still in school.

The rule of thumb is that for every \$10,000 of debt, a student will have between \$100-\$135 per month in repayment obligations for ten years depending on the interest rate of the loan (see table below). Typical debt loads for recent Unitarian Universalist seminary graduates range from \$20,000 to \$40,000, with some students borrowing less and some borrowing more. Thus, typical monthly loan payments may range from approximately \$250 to \$500 for ten years.

**Monthly payments on student loans based on an 8% interest rate paid over ten years.**

Loan Balance	Monthly Payment	Total Loan Cost
\$10,000	\$121	\$14,559
20,000	242	29,118
30,000	364	43,678
40,000	485	58,273
50,000	606	72,796

As noted above, we recommend that students keep their debt load as low as possible over the course of their ministerial preparation. High monthly loan payments compounded with low initial salaries can lead to severe financial and career difficulties for ministers. In order to make these loan payments, ministers often forgo making sufficient contributions to retirement savings and sometimes even lack adequate insurance.

The amount that a person takes out in student loans during his or her time in school has a major impact on career options after graduation: fewer loans allow a minister greater leeway in pursuing a wider range of settlement opportunities. In particular, when a minister is seeking a first settlement, substantial student loan obligations may make it financially impossible to accept settlement in smaller churches that are most likely to have openings.

## What are the opportunities for ministerial employment in the UUA?



Upon completing their ministerial preparation and receiving preliminary fellowship, many new ministers enter the search process in order to be called to serve a Unitarian Universalist congregation. The search process is facilitated by the Department of Ministry's Settlement Office, which provides listings of congregations seeking ministers and of ministers seeking congregations.

The number of settlement opportunities varies each year. In 2000-2001, sixty-seven ministers were called as settled (or permanent) ministers, an additional eighty ministers were hired to interim ministry positions (one- or two-year temporary placements while a congregation is searching for a settled minister), and a further eleven were hired in various capacities by UU congregations. Another option is Extension or New Congregation ministries, which are administered by the UUA Extension Office. Small existing congregations or new church starts with potential for and commitment to growth that have not previously had a minister may decide to call an extension minister, and approximately six to twelve ministers enter extension ministry every year.

While these numbers change slightly from year to year, there are typically more ministers seeking placements than there are available positions. Given this reality, it may take a year or more for an individual to find a ministry position; sometimes new ministers spend a year or two doing interim ministry or other work while they are looking for a permanent settlement. Flexibility regarding the type of placement that one is willing to accept increases a minister's likelihood of finding a ministry position soon after completing his or her preparation.

The ministry of those who serve outside a parish setting often takes the form of teaching at theological schools, serving as chaplains in health care settings or schools, or working in social service agencies. Some noncongregational ministry openings are listed with the settlement office, but most such positions are arranged independently or are designed by individual ministers.

Geographic considerations often have a major impact on a minister's job prospects. Certain geographic regions tend to be more competitive for ministry positions (typically, the East and West coasts), and individual ministers may be limited in their ability to move, especially because of family circumstances. By necessity (due to the unavailability of settled ministries and/or geographic limitations) or by their own choice, some ministers create a ministry in their area by developing an expertise and then offering to assist other ministers, congregations, or other organizations while remaining affiliated with a local congregation. Other ministers may have a part-time job in a parish and another part-time job in a community setting or nonprofit organization.

## What are ministers paid?



First, it is important to understand the vocabulary used to talk about ministers' compensation. Most ministers receive two kinds of salaries: a cash salary and a clergy housing allowance. Additional benefits often include health, dental, life, and long-term disability insurance, and retirement plan contributions. Additional items that are not considered part of either salary or benefits are professional expenses, continuing education, and sabbatical. The total package that a minister receives as compensation from a congregation is referred to as the Total Cost of Ministry (TCM).

In January 1995, the UUA produced a report entitled *To Sustain the Living Tradition*. This report issued guidelines for UU congregations on compensation and benefits practices. Then, in order to measure congregations' progress toward meeting the guidelines, the UUA published in 1997 and again in 2000 a *Report on the Clergy and Church Staff Compensation*. These reports summarize surveys of UU congregations' progress and issue revised guidelines for compensation and benefits to reflect changes in the economy. While significant progress has been made in the area of clergy compensation in recent years, there continues to be a gap between what the guidelines recommend and what surveys show that many congregations pay their ministers.

Listed below are average reported compensation figures from UU congregations in January 2000.

### Reported Average Compensation in 2000 by Size of Congregation

Size of Congregation	Average Salary	Average Total Cost of Ministry (TCM)
Congregations of fewer than 150 Members	\$35,400	\$46,000
Mid-size I Congregations, 150 to 249 Members	43,200	56,800
Mid-size II Congregations, 250 to 449 Members	52,200	65,600
Large I Congregations, 500 to 749 Members	61,800	72,100
Large II Congregations, 750 + Members	64,500	76,700

It is important to note that these figures represent reported compensation not only for new hires but for all ministers, including those who have many years of experience. In their first settlement, new ministers may earn considerably less than these figures and are often called to smaller congregations.

Aggregating 1999-2000 and 2000-2001, ministers serving in their first called position (some of whom served as interim ministers in the previous year) received an average starting TCM of \$55,230. The distribution in these two years was:

Total Cost of Ministry	Number Receiving
Under \$30,000	1
\$30,000-\$39,999	6
\$40,000-\$49,999	7
\$50,000-\$59,999	17
\$60,000-\$69,999	12
\$70,000-\$79,999	2
\$80,000 and above	3

The early years of a minister's career are often the most difficult time financially because compensation is often low while expenses are often high as they are trying to pay off student loans and manage family responsibilities. As they move on in their careers, ministers are better compensated and have more opportunities for professional advancement.

We encourage you to consider the information included in this booklet and reflect on how you might be creative in designing your educational experience and your ministry in order to ensure that your financial needs are met. Over the long term, most ministers report that taken as a whole—including financial compensation, lifestyle, and the opportunity to do rewarding and demanding work through serving others—ministry has much to offer. We wish you many blessings on your journey toward ministry.

## Appendix

### For Additional Information

*The UUA Ministerial Education Office* provides information on the general policies and procedures for obtaining ministry credentials. (617) 948-6403; [www.uua.org/ministry/education](http://www.uua.org/ministry/education). See especially information on the process of preparing for the Unitarian Universalist ministry at [www.uua.org/ministry/preparation](http://www.uua.org/ministry/preparation).

*The UUA Office of Church Staff Finances* provides information, services, and programs for UU congregations, their ministers, and other employees in matters of fair compensation and benefits arrangements. (617) 948-6421; [www.uua.org/ministry/ocsf](http://www.uua.org/ministry/ocsf).

*Theological schools* are resources for information on financial aid, scholarships, course work, and requirements. *The Association of Theological Schools* (ATS) maintains a list of accredited schools. Contact ATS at 10 Summit Park Dr., Pittsburgh, PA 15275; (412) 788-6505; [www.ats.edu/members/membtoc.htm](http://www.ats.edu/members/membtoc.htm). The following schools are affiliated with or closely related to the Unitarian Universalist Association:

Harvard Divinity School  
45 Francis Avenue  
Cambridge, Massachusetts 02138  
(617) 495-5761  
[www.hds.harvard.edu](http://www.hds.harvard.edu)

Meadville Lombard Theological School  
5701 South Woodlawn Avenue  
Chicago, Illinois 60637  
(773) 256-3000  
[www.meadville.edu](http://www.meadville.edu)

Starr King School for the Ministry  
2441 Le Conte Avenue  
Berkeley, California 94709  
(510) 845-6232  
[www.sksm.edu](http://www.sksm.edu)

*The Unitarian Universalist Ministers' Association* (UUMA) can be reached by contacting the UUMA Administrator at (617) 948-6414 or [administrator@uuma.org](mailto:administrator@uuma.org); [www.uua.org/uuma](http://www.uua.org/uuma).

*Public libraries* often have directories and catalogs on schools, as well as financial aid information and computers for scholarship searches.

*The Foundation Center* is an independent nonprofit organization that maintains resources on foundation grants to individuals. For the Foundation Center library nearest you, call 1 (800) 424-9836.

*Ministers who are recently settled or in the search process* are good sources of information and tips on how to plan financially. The UUA Department of Ministry, your UUA District Office, and your UUMA chapter officers can put you in touch with ministers in your area.



### Suggested Readings

*Rules, Policies and Procedures of the UUA Ministerial Fellowship Committee Initial Inquiry Information* packet from the Ministerial Education Office at the UUA provides information on the process of preparing for the UU ministry.

*The Chronicle of Higher Education* has lists of new grant competitions and upcoming deadlines for fellowships and grants. 1255 Twenty-third Street, NW, Washington, DC 20037; 1 (800) 842-7817; [www.chronicle.com](http://www.chronicle.com).

Ralph Mero, "A Really Good Booklist in Financial Planning." Available free of charge from the UUA Office of Church Staff Finances—contact [jstewart@uua.org](mailto:jstewart@uua.org).

Andrew Tobias, *The Only Investment Guide You'll Ever Need* (Harvest Books, 1999)

Beth Kobliner, *Get a Financial Life: Personal Finance in Your Twenties and Thirties* (Simon and Schuster, 2000)

Paul H. Sutherland, *Zenvesting: The Art of Abundance and Managing Money* (Celestial Arts, 1999)

George Kinder, *The Seven Stages of Money Maturity: Understanding the Spirit and Value of Money in Your Life* (Dell Books, 2000)

### Selected Websites

FinAid! The SmartStudent Guide to Financial Aid—[www.finaid.org](http://www.finaid.org)

Sallie Mae—[www.salliemae.com](http://www.salliemae.com)

Internal Revenue Service—[www.irs.gov](http://www.irs.gov)

FAFSA on the Web—[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

