

# **Graduate Study Program Explanation and Policies Campus Crusade for Christ**

## **Theological Development and the Mission of the Campus Crusade for Christ**

In order to accomplish our mission of “building movements everywhere,”<sup>1</sup> we need men and women who are growing ever deeper in their ability to understand and apply God’s Word to their own lives and to the lives of those to whom they minister. We need men and women who treasure Christ, being captured by a vision of His greatness. We need men and women who are able to apply the resources of the gospel to the lives of broken people. We need men and women who possess great confidence in the promises of God.

To become this kind of leader requires intentional theological development.<sup>2</sup> It is for this reason that all Campus Crusade for Christ Staff are required to complete the eleven core IBS courses.<sup>3</sup> These courses provide an important foundation for a lifetime of ministry. Because of the central role the Scriptures play in all we do, some staff will choose to pursue additional theological training beyond these IBS courses.

## **Theological Education in the Context of Ministry**

To understand our *Graduate Studies Program*, one must grasp our philosophy of education. We are committed to *theological education in the context of ongoing ministry*. Fifteen to twenty years ago the only viable way to receive formal theological training was to leave the field and go to school full-time (generally for several years). Although this represents the fastest way to complete a degree, a number of drawbacks accompany this mode of education including the pace of learning (drinking from a fire hydrant), the drain on support (including attrition) and disconnection from the ministry.

This is not to suggest that full-time study is somehow “bad.” In some cases, full-time study makes the most sense. Consider the person outside CCC who is required to obtain a graduate theological degree as a condition for employment (e.g., a person pursuing some form of church ministry). In this situation, such a person must complete his or her theological training as quickly

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<sup>1</sup> Our mission represents the defining context for how we think about theological development. Formal theological development is not an end in and of itself. It helps expand our capacity of leaders to carry out the mission to which we have been called.

<sup>2</sup> “Theological development” is shorthand for the knowledge, competencies/skills and attitudes we want to see characterize leaders in our ministry *in order to accomplish the mission to which God has called us*. It has to do with the *intentional organizational development* (education, experience, exposure, evaluation and environment) we want to provide to our staff (at various levels) in order to produce organizational leaders with adequate biblical and theological depth. Defined in this way, theological development is not elective but essential: what is at stake is nothing less than our ability to accomplish our mission in the fullness of its scope.

<sup>3</sup> These courses include (1) Doctrine Survey / Intro to Christian Theology, (2) Bible Study Methods, (3) New Testament Survey, (4) God/Bible/Holy Spirit, (5) Biblical Interpretation, (6) Biblical Communication, (7) Old Testament Survey, (8) Apologetics, (9) Humanity/Christ/Salvation, (10) Christian World View and (11) Church History.

as possible. This, however, is not the case in the Campus Crusade for Christ. CCC staff are not required to obtain theological degrees as a condition for employment. As a result, we have the luxury to pursue theological training a slower (and more developmentally beneficial) pace.

There are several benefits to pursuing theological training in the context of ongoing ministry:

1. You do not have to withdraw from ministry.
2. You will experience a great development benefit: theological education is most helpful when it is combined with practical ministry.<sup>4</sup>
3. Your ministry will be enhanced as you teach out of the overflow of the things you are learning in your classes.
4. You will have access to new resources that can help you solve ministry challenges or roadblocks. Through your training you may also have the opportunity to develop new tools and strategies to help us reach more lost students with the gospel.
5. You will enjoy courses more because you are not drinking from a fire hydrant (i.e. taking four courses at once).
6. You will develop holistically. Part-time study allows more easily for holistic development (grow in character, leadership skill and knowledge) rather than merely focusing on one area (intellectual).
7. You will not have to uproot your family and move.
8. Your annual cost will be less and you are far less likely to lose ministry partners.

In order to help facilitate our vision of theological education in the context of ongoing ministry, we have developed partnerships with a number of seminaries. Our current seminary partners include

- Reformed Theological Seminary
- Dallas Theological Seminary,
- Trinity Evangelical Divinity School,
- Bethel Theological Seminary
- Talbot School of Theology

You can learn more on-line at <http://ibs.campuscrusadeforchrist.com/>).

### **Formal vs. Informal Study**

The policies that follow apply to *formal study*. *Formal study* is defined as any kind of graduate coursework undertaken by a staff member using hours that would normally be spent in ministry. The policies that follow do not apply to *informal study*. *Informal study* is defined as any coursework undertaken by a staff member on his or her own time. Examples of *informal study* might involve taking a night class at a nearby school on your own time, taking an independent study course from one of our seminary partners, etc. What distinguishes *formal study* from *informal study* is simply the *context* in which coursework is undertaken: formal study involves the use of ministry hours for coursework, while informal study is carried out completely on a staff member's own time.

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<sup>4</sup> Think about the difference in developmental benefit between merely *teaching* a student about evangelism and teaching a student about evangelism *as they are engaged in sharing their faith*. The latter represents a far more effective mode of learning.

## Three Types of Formal Graduate Study

Three kinds of formal study exist within our *Graduate Studies Program*: (1) part-time study, (2) summer study and (3) full-time study.

1. **Part-Time Study:** Under this category a staff member invests the equivalent of one day per week (8 hours out of a 40 hour work-week) pursuing graduate studies alongside normal ministry responsibilities.
2. **Summer Study:** Under this category a staff member receives “graduate study” as a summer assignment.
3. **Full-Time Study:** Under this category a staff member engages in full-time graduate study.

Detailed descriptions of these categories of study are found below.

### Part-Time Graduate Study

Description: Under this category a staff member is allowed to invest the equivalent of one day per week (eight hours out of a 40 hour work-week) pursuing graduate studies alongside normal ministry responsibilities.<sup>5</sup> For most staff this will involve taking a single course each semester (although in some cases it could involve a maximum of two courses). The “one-day per week” includes commute time to class, time spent in class and homework.

Qualifications: In order to be considered for a “part-time” graduate studies status a staff member must meet the following criteria:

1. Must have completed at least four years on Staff (*excluding* initial MPD).
2. Must have completed the initial training his/her ministry provides.
3. Must have completed the first and second year required IBS courses.<sup>6</sup>
4. Must have clearly demonstrated the ability to manage his or her time effectively.
5. Must currently be a leadership role or actively moving toward leadership in the near future.<sup>7</sup>
6. Must be having an effective ministry as defined by relevant ministry effectiveness criteria.
7. Must embrace the Mission, Vision, and Values of CCC and their assigned ministry..

### Process:

1. Staff member discusses his or her interest in part-time graduate studies with their HR Director or the Theological Development.
2. Staff member submits a one-page application for part-time graduate studies.
3. The HR Director and the leader to which this person reports make a decision regarding approval for this status.
4. Staff member is notified of the decision.

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<sup>5</sup> These eight hours do not all have to be used on the same day; many staff members will spread them over several days.

<sup>6</sup> The first year courses are (1) Doctrine Survey, (2) Bible Study Methods and (3) New Testament Survey. The second year courses include (1) God/Bible/Holy Spirit, (2) Biblical Interpretation, (3) Biblical Communication and (4) Old Testament Survey.

<sup>7</sup> In the case of a staff member serving on a regional team, his or her leadership capacity will be accessed relative to his or her specific regional role.

Obligations:

1. Staff member continues to report to his or her local director.
2. Staff member discusses proposed class schedule each semester with his or her immediate supervisor *before* signing up for classes.
3. Staff member avoids taking classes during key ministry time slots.

**Summer Graduate Study**

Description: Under this category a staff member receives “graduate study” as a *single summer assignment*. Summer graduate study differs from the other two categories of graduate study in that permission is granted only *one summer at a time*. In other words, this status must be requested again in future summers. Only in very rare circumstances will a staff member be granted more than two summers in a row of graduate study.

Qualifications: In order to be considered for a summer graduate study status, a staff member must meet the following criteria:

1. Must have completed at least four years on Staff (excluding initial MPD).
2. Must have completed initial ministry training.
3. Must have completed the first and second year required IBS courses.<sup>8</sup>
4. Must currently be a ministry leader (or presently qualified with the intention of moving toward a leadership role).<sup>9</sup>
5. Must be having an effective ministry as defined by our ministry effectiveness criteria.
6. Must embrace the Mission, Vision, and Values of CCC and their assigned ministry.

Process:

1. Staff member discusses interest in summer study with their HR Director or Director of Theological Development.
2. Staff member requests summer study on the appropriate placement form. (Along with this request, the staff member will submit an application outlining his or her proposed study).
3. HRL makes a decision about summer placement and informs staff member.

Obligations:

1. Staff member must complete a minimum of six semester hours (nine quarter hours) of graduate study during the summer.
2. Staff member must seek to take “live” courses (not merely correspondence courses from home).<sup>10</sup> The classroom environment represents a critical component of graduate learning.
3. Future summer placements will hinge upon the effective use of summers for graduate study.

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<sup>8</sup> The first year courses are (1) Doctrine Survey, (2) Bible Study Methods and (3) New Testament Survey. The second year courses include (1) God/Bible/Holy Spirit, (2) Biblical Interpretation, (3) Biblical Communication and (4) Old Testament Survey.

<sup>9</sup> In the case of a staff member serving on a regional team, his or her leadership capacity will be accessed relative to his or her specific regional role.

<sup>10</sup> The obvious exception to this would be a staff member enrolled in a degree program involving correspondence courses only.

## Full-Time Graduate Study

Description: Under this category a staff member engages in full-time graduate study during the regular school year (two semesters or three quarter per year). During the summer, a staff member with “full-time graduate study” status has a regular summer assignment just like any other staff member. In addition, a staff member with full-time studies must spend the equivalent of one day per week (eight hours in a 40 hour work week) in a way that advances the mission of the ministry to which they are assigned.

### Qualifications:<sup>11</sup>

1. Must have completed at least four years on Staff (*excluding* initial MPD).
2. Must have completed initial ministry training.
3. Must have completed the first and second year required IBS courses.<sup>12</sup>
4. Must have achieved and be effectively maintaining “Level 2” Support.<sup>13</sup>
5. Must be having an effective ministry as defined by their leadership.
6. Must embrace the Mission, Vision, and Values of CCC and their assigned ministry.
7. Must currently be a local leader (or presently qualified for a local leader role). Graduate study is not considered purely developmental. Its purpose is also to better prepare local, regional, and national leadership to help accomplish our mission. As a result, anyone seeking full-time graduate studies status must either (a) currently be a ministry leader at the time of application or (b) be presently qualified for a leadership role at the time application (with the express intention of stepping into a leadership role upon completion of their studies).<sup>14</sup>
8. Must have a career plan with the HR Director’s recommendation regarding how they will minister with their region after their graduate education is completed.<sup>15</sup>
9. Must clearly demonstrate how their graduate study will equip them to be more effective in their present role (or the role for which they are preparing).<sup>16</sup>
10. Must have a long-term commitment to serve with CCC. (Staff members who have reservations about this should pursue graduate study through other means.)
11. Must possess a compelling need to pursue full-time graduate study (as opposed to part-time or summer study).<sup>17</sup>

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<sup>11</sup> Note: Meeting these criteria does not automatically mean that a staff member will automatically receive a full-time grad studies status. Rather, these criteria are necessary as a condition for applying in the first place.

<sup>12</sup> The first year courses are (1) Intro to Christian Theology, (2) Bible Study Methods and (3) New Testament Survey. The second year courses include (1) God/Bible/Holy Spirit, (2) Biblical Interpretation, (3) Biblical Communication and (4) Old Testament Survey.

<sup>13</sup> One of the references will be completed by a support coach who will determine the support level of the applicant.

<sup>14</sup> If someone is not in a leadership role at the time of application, an evaluative tool such as a 360 may be used to assess leadership readiness.

<sup>15</sup> Identifying a career plan constitutes a pre-requisite for applying for full-time graduate studies. Only applicants who have identified a clear plan will be considered. Applicants who plan to serve in another location, or with another ministry, following the completion of their studies should seek sponsorship for their studies from that ministry.

<sup>16</sup> It should be obvious how an applicant’s graduate study will equip them to be more effective in their present role or for their next role.

<sup>17</sup> A number of years ago, the only way to pursue graduate theological study was by going to school full-time. Today this is no longer true. Through our seminary partners (and other schools), abundant

12. Must be willing to fulfill the obligations of full-time study listed below.

Process:

1. Staff member discusses his or her interest in full-time graduate studies with their HR Director or Director of Theological Development.
2. Staff member gathers references and submits application for full-time graduate studies.
3. In consultation with HR team and other appropriate leaders, the HR director makes a decision regarding the staff member's request.
4. Staff member is notified of the decision.

Obligations:

1. Staff member must sign a legal agreement binding himself or herself to a year-for-year "payback" for each year they pursue full-time graduate study. This year-for-year commitment represents a moral and legal obligation the staff member makes to CCC. (An explanation for the rationale of the payback can be found below.)
2. Staff member reports to the HR Director or Director of Theological Development in their region during graduate study (or other member of the HRL team appointed by the HRL RD).
3. Staff member must be willing to attend the biennial National Staff Conference (Fort Collins) as well as any ministry conferences stipulated by his/her ministry leadership team..
4. Staff member must be willing to accept a summer assignment from his/her ministry leadership each summer. (At least one summer will be spent serving as a TA for the *Institute of Biblical Studies*.)
5. Staff member agrees to invest the equivalent of one day per week (eight hours per week) in some form of ministry .<sup>18</sup> The nature of this ministry needs to be determined in consultation with their leadership.
6. The Staff member's spouse is expected to have a full-time ministry assignment (unless the spouse has been approved for graduate study or must take care of the couple's children).
7. When research papers are part of the course requirements, the staff member will seek to do research that will benefit their ministry.
8. Staff member will represent the Lord (as well as Campus Crusade for Christ) in an honorable way during their studies.

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opportunities exist for pursuing theological education in the context of ongoing ministry. A staff member requesting graduate studies must offer a compelling explanation for why their theological development cannot be accomplished through part-time study. *Example:* Alan is the city director for Plainsville. For the past six years, he has been working on a M.Div. during the summers through one of our seminary partners. He wants to move to a different part of the country to take a different leadership role. By going to school full-time for one calendar year, he can complete his degree, making it easier for him and his family to move. This could fulfill the "compelling reason" criterion.

<sup>18</sup> Flexibility exists with regard to the amount of time spent in personal ministry given the seasonal pressures of exams and heavier than normal course loads as well as family needs.

## **Explanation of “Year-for-Year Payback”**

Any staff member who is granted full-time graduate study status must invest a minimum of one additional year in ministry with CCC for each year he or she has pursued full-time graduate study. *Example:* Jim attends *Trinity Evangelical Divinity School* for three years as a full-time student. At the end of his study Jim owes CCC a minimum of three years of “pay back.” The year-for-year pay back policy is rooted in two considerations, one organizational and the other legal:

The Organizational Issue: It is to CCC's advantage that it provides opportunities for its employees to develop professional skills that maximize their contribution to the cause of Christ. If CCC pays an employee and allows them to take time away to do a graduate degree, then it is reasonable to expect that the organization should benefit from that education. The “pay back” represents an appropriate way to accomplish this.

The Legal Issue: In light of IRS regulations, important legal reasons exist for requiring a “pay back.” To receive “tax exempt” status as a non-profit religious organization [501c(3)], CCC must use its donations for only those activities that directly relate to its goals of evangelism and discipleship. This means CCC must justify the use of donations used to pay employees not directly involved in the accomplishing of CCC organizational goals (e.g., employees working full-time on graduate degrees). CCC's rationale is that those employees will benefit the organization after they obtain their degree through subsequent work for the organization and direct contribution to the organization's goals. Thus, CCC is fulfilling IRS guidelines by channeling donations to equip personnel for future enhanced usefulness toward meeting its organizational goals. Staff members who leave CCC before completing their “payback,” potentially jeopardize CCC's tax-exempt status with the IRS. In addition, they are jeopardizing the deductibility of the contributions raised to help support their ministry while they were in school.

Financial/Legal Implications: If a staff member leaves CCC before completing their organizational “payback” and takes a job outside of the CCC organization, his or her graduate education no longer contributes to enhanced usefulness in their current job with CCC. Thus, he or she would be liable to repay CCC for salary, expenses, and tuition.

The Bottom Line: CCC is asking a staff member to make a commitment to CCC for the years in graduate school plus an equal number of years after graduation. If a staff member cannot in good conscience make a “long term” commitment to CCC (as expressed through the “pay back”), then they should seek another avenue for graduate study. (Note: The year-for-year pay back policy applies even in the case of staff members who do not use CCC funds to pay for their tuition. *Example:* Sally attends Dallas Theological Seminary and receives a scholarship covering the entire cost of her tuition. Sally still owes the year-for-year payback.<sup>19</sup> If Sally were to leave staff without completing her “pay back,” she would owe the salary she has received from CCC during her education, because tax-exempt funds were used to support her full-time pursuit of education for which the organization received no benefit.)

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<sup>19</sup> Even aside from the legal issue, Sally owes the “payback” on organizational grounds. (See “The Organizational Issue” above.)

## Guidelines for Non-Theological Study

In order to accomplish the mission to which God has called us, we need many different kinds of leaders. Although the vast majority of those who participate in the *Graduate Studies Program* will pursue biblical and theological study through a seminary, some staff will find it necessary to pursue studies other fields of study in light of their unique role. *First Example:* Steven Staff is an Operation Director. Steven desires to enroll in a MBA program part-time to help him become more effective in his role. Because his education relates directly to his ongoing role, it represents a legitimate field of study within the Graduate Studies Program. *Second Example:* Susan Staff is actively involved in her ministry's partnership in Mexico. Moreover, she plans to go to Mexico as an ICS within the next few years. Because fluency in Spanish is a requirement for long-term ministry in Mexico as an ICS, Susan desires to take Spanish courses part-time at her local university. Because of the necessity of fluency in Spanish for long-term ministry in Mexico, her proposed education represents a legitimate field of study within the Graduate Studies Program. *Third Example:* Bill Staff gives leadership to computer technology on his team. Bill desires to take a number of courses part-time in computer programming. Because this education relates directly to his ongoing role, it represents a legitimate field of study within the Graduate Studies Program.

The principle that informs non-theological study is the following: *Any proposed education must be directly related to and be necessary for a staff member's present role (or a role into which they will be stepping shortly).*<sup>20</sup>

If a staff member wants to pursue education that is not directly related to their job, they must pursue it *on his or her own time*. *Example:* Sarah Staff is a ministry leader who wants to pursue a degree in counseling with a view to going into professional counseling in the future. Because this training does not directly equip her for her ongoing role (i.e., directly developing the competencies she needs to lead a local ministry), it does not fall within the scope of the *Graduate Studies Program*. (Although she cannot receive organizational sponsorship for this training, there is no reason Sarah could not take night courses on her own time.)

## Guidelines for Choosing a Graduate School

Agreement with our Statement of Faith: Staff members should seek to study at seminaries that are in general agreement with our statement of faith. Obviously this criterion does not apply to staff pursuing non-theological study such as languages, computer technology or business. Staff who pursue study in counseling should seek to pursue their study in a seminary context in which their study will be informed by a rigorous biblical and theological framework.

Geographical Considerations: Also, greater consideration will be given to applicants who choose to pursue full-time study at a school that is within close geographical proximity to their region. It would be difficult for a staff member to attend key ministry conferences if he or she lives in a different part of the country. This reality will affect the decision by HR whether to sponsor a staff member to pursue full-time graduate studies. Geography is generally not an issue for staff pursuing course-work through summer study.

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<sup>20</sup> It must be obvious to the HRL team how any proposed education relates to a staff member's role.

## Graduate Study for Mothers

Some mothers may become interested in pursuing graduate study as their children get older and spend large chunks of time at school. Because a mother’s involvement in ministry goes through so many different stages, it is difficult to identify “rules” that apply to every situation. The following four principles inform graduate study as it relates to mothers:

1. Mothers are full-time staff members with CCC. As full-time CCC employees, any increased discretionary time should first be directed toward the local CCC ministry to which she is assigned.
2. As full-time CCC employees, moms are not exempt from the above grad studies policy. Any formal graduate study (that is, any time spent pursuing study during time when they could be involved in ministry) must be approved by HRL.
3. Any proposed education must be directly related to and be necessary for the ministry activities in which they are involved.

## Graduate Study for *International Campus Crusade for Christ Staff*

Although American staff serving internationally are subject to the policies outlined above (as well as any policies established by the Area of Affairs in which they serve), they face some unique circumstances that are addressed below.

### Theological Education in the Context of Ministry

American staff serving internationally should not assume that the only way to pursue *formal* graduate study is by returning to the United States. A number of U.S. graduate institutions offer degree programs that can be completed from almost anywhere in the world. One example would include the “Virtual” campus of Reformed Theological Seminary ([www.rtsvirtual.org](http://www.rtsvirtual.org)). Furthermore, an American staff member serving internationally may have access to a seminary or graduate school physically located in their part of the world.

### Who Grants Approval for IR or ICS Graduate Study?

Depending on the nature of the graduate study, approval may be required both from the staff member’s international leadership *as well as their U.S. sending/caring ministry*.

Category of Study	Nature of Graduate Study	Approval of Receiving AOA/Country Required	Approval of U.S. Sending/Caring Ministry Required
I	Graduate study (part-time or full-time) from current international assignment	YES	NO <sup>21</sup>
II	Up to four months of graduate study in the U.S.	YES	NO
III	Graduate study exceeding four months in the U.S.	YES	YES

<sup>21</sup> Although formal approval is not required from the U.S. sending/caring region, it is important that the U.S. sending/caring region be notified by international leadership in the case of full-time study because it will affect team make-up which could affect future allocation.

### Approval Process for Category III Graduate Study

1. Staff member reviews graduate study policy available on-line at <http://staff.campuscrusadeforchrist.com/>
2. Staff member discusses interest in graduate study with appropriate international leadership both at the country and AOA levels.<sup>22</sup>
3. Staff member also contacts HR director from their sending/caring ministry to discuss his or her interest in graduate study.<sup>23</sup>
4. Staff member gathers references and submits application materials for full-time study both to the appropriate international leader(s) and HR Director.
5. The HR Director representing the sending ministry and the appropriate international leader make a decision regarding the staff member's request.
6. Staff member is notified of the decision.
7. ICS signs graduate studies legal agreement.

NOTE: The process described above assumes that a staff member plans to return to their international assignment following their graduate study in the U.S. *If a staff member plans to return permanently to the U.S. to pursue graduate study and not return to their international assignment, then they should simply follow the same process as other Campus Crusade for Christ staff based in the U.S.*

### Obligations for ICS Pursuing Full-Time Graduate Study in the U.S

1. Staff member must sign a legal agreement binding himself or herself to a year-for-year "payback" for each year they pursue full-time graduate study. This year-for-year commitment represents a moral and legal obligation the staff member makes to CCC.
2. Staff member reports to the HR Director (or individual designed by the HR Director) in their U.S. sending ministry during graduate study.
3. Staff member must be willing to attend the biennial National Staff Conference (Fort Collins) as well as any conferences stipulated by their leadership.
4. Staff member agrees to invest the equivalent of one day per week (eight to ten hours) in some form of Campus Crusade ministry.<sup>24</sup> The nature of this ministry needs to be determined in consultation with the HR Director representing their sending region.
5. The Staff member's spouse is expected to have a full-time ministry assignment (unless the spouse has been approved for graduate study or will be caring for the couple's children).
6. When research papers are part of the course requirements, the staff member will seek to do research that will benefit their ministry in the country or Area of Affairs where the ICS is serving.
7. Staff member will represent the Lord (as well as Campus Crusade for Christ) in an honorable way during their studies.

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<sup>22</sup> Generally this will be the human resources leader for their region, country or AOA.

<sup>23</sup> If the U.S. sending region has no ICS coordinator, the staff member should contact the Region Director for Human Resources.

<sup>24</sup> Flexibility exists with regard to the amount of time spent in personal ministry given the seasonal pressures of exams and heavier than normal course loads as well as family needs.

### Obligations for ICS Pursuing Full-Time Graduate Study While Continuing to Live Overseas.

1. Staff member should include the HR Director from their sending ministry in the decision making process even though the final decision is made by their International Leadership.
2. Staff member must sign a legal agreement binding himself or herself to a year-for-year “payback” for each year they pursue full-time graduate study. This year-for-year commitment represents a moral and legal obligation the staff member makes to CCC. (The assumption is that the “payback” years will also be done overseas.)
3. Clear lines of reporting and accountability must be established for the ICS during their full-time study.
4. Any other obligations stipulated by their leadership.

### **Frequently Asked Questions**

- **“How do I pay for my classes?”** The simplest way to pay for your course work is to increase your salary (assuming you are under your salary cap). If you are at your cap, you can reimburse your classes (as *taxable* income) through a reimbursement; however, your name must be on listed of “approved” staff with the reimbursement department.
- **“Can I reimburse my courses as a ministry expense?”** If you are going full-time, the answer is no. Therefore the best thing to do is to increase your salary. As long as you are under your cap, you will have no problem. If you are going part-time (taking one or two classes), see the following question.
- **“But doesn’t the HR policy manual say that a staff member may take up to one class each semester and reimburse it as a ministry expense?”** Yes, it does say this; however, this does not apply to the person going to school full-time. Someone going part-time (i.e., taking one or two classes) could reimburse one class as a ministry expense. (If someone is taking two courses, he or she would need to take additional salary for the second course.) Along with their reimbursement, an individual must attach a letter from someone on the HR team indicating they are taking this course as a part of their professional development.
- **“Do I need permission to take a night class on my own time?”** No.
- **“I’m thinking about working with a different ministry when I finish. What do I do?”** If you planning on working with a different ministry (or even region) when you finish your graduate study, you must seek sponsorship from the ministry with which you will serve when you finish.
- **“My classes begin in September but I have not finished raising my support. Can I begin my course work?”** You cannot begin your course work until you have achieved “Level two” support *and* your support coach has certified this.
- **“A supporter is paying directly for my seminary study. Does the year-for-year payback apply to me since I am not using CCC funds?”** Yes, it does. Even if you are not using ministry funds to pay your tuition, CCC is paying your salary. The IRS considers your salary to be directed toward your education inasmuch as you are being paid to go to school full-time. (See “Explanation of Year-for-Year Payback” above.)

- **“Seminaries offer so many different degrees. I know I want to grow deeper biblically and theologically, but I am not sure which to choose. How do I decide what degree program is best for me?”** Master of Divinity programs typically require about 100 semester hours while some other master’s degrees require only about 50 semester hours. (Most staff do not need all the content included in a typical Master of Divinity program.) You may find it helpful to ask yourself the following questions: “What do I hope to gain from this study?” “Do I want to learn Greek and Hebrew?” “What areas do I want to grow deeper in biblically and theologically?” One advantage to pursuing graduate theological study part-time is that it allows you more time to decide what program to enroll in. When you begin your graduate theological study, stick with core courses that apply to every degree program at the institution you are enrolled at. This will give you more flexibility if you decide to switch. You may also find it helpful to talk with other staff who have pursued formal theological training in order to find out why they chose the degree they did.

## **APPENDIX: LEVELS OF SUPPORT**

### Level 1

- Salary to cover basic living expenses (but not savings)
- Full reimbursements
- 2% in 403b if in SECA; 15% in 403b if not in SECA

### Level 2

- Salary increased to include emergency savings, savings for future car purchase, Christian education for children if needed, etc.
- Full reimbursements
- 5% to 10% in 403b if in SECA; 15 to 20% in 403b if not in SECA

### Level 3

- Includes sufficient funds for additional salary when needed
- Full reimbursements
- Able to fully fund the areas where you want to save
- Moving toward the maximum allowable 403b investment