

Finances

Many seminary students receive financial assistance. The sources of aid include churches, denominational agencies, private foundations, seminary grants and scholarships, and federal student loans. Securing adequate financing is often accomplished by using a combination of available aid and payment options.

A typical "cost of attendance" includes tuition/fees (direct charges) and standard allowances for room/meals, books, personal and transportation (indirect expenses.) The amount a student is expected to contribute towards his/her costs is determined by filing the Free Application for Federal Student Aid (FAFSA/.) Financial need is the difference between the cost of attendance and expected contribution.

Students interested in applying for financial aid should complete and submit the necessary forms as early as possible. A packet of financial aid forms, including the FAFSA and an institutional aid application, is available from the Seminary Office.

An award letter detailing available aid options is sent to the student when the required financial aid forms have been received and admission has been granted. Additional information and applications are sent with the award letter.

Grants and Scholarships

Grants and scholarships are contingent on availability of funds and qualified students. See below for how to apply for these grants and scholarships.

Available to students of all denominations

1. **Church Matching Grants** are available for students who are enrolled in at least 5 credits. Main campus students must be admitted and degree-seeking. Half-time students (5-8 credits/semester) may receive annual matching grants (dollar for dollar) of \$1000 per award year which includes fall, spring and summer terms. Full-time students (9 or more credits/semester) may receive a matching grant (dollar for dollar) of \$2000 per award year (includes fall, spring and summer terms) and an additional 1:4 match for any amount over \$2000. Lancaster site students must be admitted and degree-seeking. Half-time students (5-8 credits/semester) may receive annual matching grants (dollar for dollar) of \$1000 per award year which includes fall, spring and summer terms. Full-time students (9 or more credits/semester) may receive annual matching grants of up to \$1,000 for the first \$1000 received (1:1 match) and an additional 1:4 match for any amount over \$1000. Download the [Church Matching Grant Form](#). The financial aid office has the right to deny matching grants if forms are turned in later than the start of the fall semester.
2. **Discretionary funds** are small scholarships ranging from \$1000-3000 per year. These funds are decided on the basis of academic merit, sense of call, and financial need. Scholarships are only awarded to degree-seeking students who are taking five credits or more per semester. First year students are given priority for these awards.
3. The **Samuel Grant** provides tuition grants to persons who are planning, or are currently in a mission or service assignment, and seeking to take courses from Eastern Mennonite Seminary during that assignment. Persons serving with a Mennonite mission agency will be given priority.
4. **Coffman Leadership Award** is a half-tuition scholarship for full-time students with interest in mission or church planting. Students should express interest to the director of admissions and discuss their sense of call to mission in their application essays.
5. **Other Coffman Center awards** are available to those students who are working in church planting or mission assignments. Awards range from one semester of full-time tuition for those on sabbatical or missionary leave to smaller \$1000 awards for church planters who take online courses. Students should express interest to the director of admissions. Students must be degree-seeking and taking at least 5 credits per semester.

Available to Mennonite students

1. **Mennonite Student Discount** is awarded to full-time, degree-seeking Mennonite students. This is an automatic discount of \$750 per semester.
2. **Ministry Leadership Awards** are grants for one-half or one-quarter tuition for an MDiv or MAR degree. EMS will invite qualified persons from the current pool of new applicants. This award is for Mennonite or Anabaptist-affiliated students. Students must submit applications by Feb. 28 to be considered for this grant for the following fall semester.
3. **Bridgebuilders** is a full-tuition scholarship for Mennonite students who are bi-lingual in English and Spanish. Awards will be given based on sense of call, academic merit, and financial need. Students who qualify should express interest to the admissions director. Priority will be given to students who have interest in working on building relationships in Hispanic Mennonite congregations.
4. **International Student Scholarships** are full-tuition scholarships plus a \$600 book stipend per semester. Students with support from mission agencies will be given priority. The student must return to his/her home country following the period of study. There are a limited number of these scholarships available and there is currently a waiting list.

Tuition and Fees

The regular session is made up of: Fall Semester, Spring Semester, May term and one to two-week classes and institutes in June. Tuition and activities fees are charged at a per-credit-hour rate for all students.

2020-21 Seminary Programs

Seminary Tuition Charges Clinical Pastoral Education (CPE) Other charges

Tuition per credit hour	\$525
CPE Non-degree Fee (per unit)	\$352
Student health insurance (international & full-time students only) US Residents (charge per year) International Students (charge per year)	
Credit for Study (per hour)	\$3

Graduation fee (one-year certificate)	\$30
Graduation fee (seminary degrees)	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100
CPE Tuition (per hour)	\$525
CPE Non-degree Fee (per unit)	\$3,150
Student health insurance (international & full-time students only)	
US Residents (charge per year)	\$3,860
International Students (charge per year)	\$1,716
Credit for Study (per hour)	\$10
Graduation fee (one-year certificate)	\$25
Graduation fee (seminary degrees)	\$75

Any course you take from another program will be invoiced at the rate of your enrolled program.

Published charge rates may be adjusted for changes in economic conditions and cost factors. This list continues on the [General Charges and Payment Information](#) page.

Books and Supplies

The cost of books and other course materials varies with students and with courses but is approximately \$600 a year.

Payment Plans

Since the seminary must make financial commitments for an entire year, the student is required to choose a specific payment plan. Failure to meet financial obligations is cause for denying the student the privilege of registering for or attending subsequent classes, receiving a degree or releasing a transcript of credit.

Collection costs or charges along with all attorney fees necessary for the collection of any debt to the University will be charged and paid by the debtor. Delinquent accounts are reported to the Credit Bureau.

Billing and payment plans are arranged through EMU's business office. More information is available on the [Business Office General Payment Info](#) page.

The student's arrangement for payment should be set up with the Student Accounts Office as early as possible. Satisfactory arrangements for settlement of a student's semester account must be made before being permitted to register for a subsequent semester. Accounts for the academic year must be paid before a student will receive a diploma and before a release of transcripts.

A note about loans

Seminary education is an invaluable experience and can provide you with resources that stretch into a lifetime of ministry. However, it can also be an expensive endeavor. At Eastern Mennonite Seminary we are concerned that our students not leave seminary with debt that will hinder future ministry or ministry opportunities. Therefore, we ask each student to carefully consider the full cost of seminary and the amount of debt it is reasonable to accumulate. Financial assistance and federal student loans are part of the financial picture for most students at EMS; however, we hope that students will calculate the cost carefully, review concerns with seminary admissions personnel, and consider the potential earnings from future ministry opportunities as they calculate loans and how they will be repaid.

Refunds

Refunds are made only after notice is received from the registrar of the student's official withdrawal from a course or courses. Withdrawal procedures should be carefully complied with in order to ensure maximum refund credit. Since EMS must make financial commitments for an entire year, only partial refunds can be made if a student withdraws during a semester. The refund schedule is in the [Refund and Withdrawal Policy-Graduate and Seminary](#) section of the Graduate and Seminary Student Handbook.

Veterans Benefits

Students who wish to have EMU certify their eligibility to receive benefits from the Veterans Administration must submit a certificate of eligibility and must provide additional information as needed for the proper certification of their benefits. EMU will not impose any penalty (late fees, denial of access to classes or campus facilities, etc.) on a student covered by chapter 31 or 33 benefits because of the individual's inability to meet financial obligations to the institution due to delayed disbursement of funding from the VA.

The Virginia State Approving Agency (SAA), is the approving authority of education and training programs for Virginia. Their office investigates complaints of GI Bill beneficiaries. While most complaints should initially follow school grievance policy, if the situation cannot be resolved at the school, the beneficiary should contact our office via email saa@dvs.virginia.gov.

Financial Assistance

For financial assistance information visit the [Financial Aid website](#).