

STEPPING OUT IN FAITH

Now an associate minister at Mt. Ararat Baptist Church—a large, urban church in Pittsburgh—Marco Tinor loves the pastoral role. He also works as an independent sales representative for an insurance company, which provides him with some welcome financial stability. But Marco feels called to ministry, and as part of answering that call he enrolled at Pittsburgh Seminary.

Currently in his middler year at PTS, Marco began his seminary career by taking evening classes part time while working full time to be able to finance his education. Recently he made the decision to scale back his hours at his job in order to increase his study time. But since a student's financial aid is calculated based on income earned during the previous year—in Marco's case, a full-time income—Marco isn't eligible for full aid. And as a returning student, not an incoming first-year, neither is he eligible to be considered for a merit scholarship.



Unfortunately, Marco's situation is not unique. Many students are caught in a financial trap when they make the decision to go to seminary after years of working full-time. These students, who often also have families to support, are forced to choose between continued full-time work while attending seminary part time, or taking out large loans to support themselves and finance their education as a full-time student. Continued full-time work can compromise the studies of the part-time student, while the piling up of loan debt can hamper the future ministry of the full-time student—a trap indeed!

Marco is doing what he can to make ends meet. But it isn't easy, especially now during his middler year, when his M.Div. program requires even more time to fulfill a mentored field education assignment. Marco's placement has him serving as a student pastor at Old Union Presbyterian Church, a small, rural, predominantly white congregation, where he's gaining a unique perspective on a very different type of ministry from that at Mt. Ararat Baptist.

"I'm glad I made the decision to increase my study time at Pittsburgh Seminary," says Marco, who has also been able to expand his global perspective on ministry through a two-week mission trip to Mexico with the World Mission Initiative. "But it definitely takes stepping out in faith to leave your full-time job without knowing how the bills will get paid from one semester to the next!"

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