

Raising Financial Support to Study at Oak Hill College

At Oak Hill, we believe that the church deserves leaders who are theologically educated. We think that leaders are to be the Best Possible Gift to Christ's church and to be equipped effectively for the long term requires an investment of time and money.

The amount of funding required to train at college may seem daunting, but with prayer, planning and hard work it definitely can be done. In fact, our experience shows that those who have made the firm decision to undertake theological training and have committed to fundraising have been able to secure the necessary funding. Indeed, many of our students are greatly encouraged by the generous provision of our Lord in this area.

This information sheet provides pointers on raising financial support and includes some material written by Oak Hill students.

How have other students raised their funds?

The experience of our students has shown us that the key points to remember when fundraising for training are:

1. **Get organised** – most people find that money is raised from multiple sources. It is important to keep track of those you have written to, noting who has pledged money and how this money will come to you. One way of doing this is to keep all of your fundraising related documents in an organised file. This file can then be updated when you receive money. (Be aware that college fees normally increase each year and allowance needs to be made for this.)
2. **Be prepared to work hard** - fundraising can be very time-consuming, so set aside time to do it properly. Gather as much information as you can and draw up a proposed budget for your likely needs. Be realistic about what you will need and try to include as much detail as possible. By breaking your budget down into smaller units, the task ahead will become more manageable.
3. **Be creative** – fundraising can be fun and involving other people will help you stay encouraged. For example, if you have invested heavily in young people through your ministry training thus far, they are often very willing to help you to raise financial support for your on-going training. You could ask the youth group to help run a talent show or auction at church or wash cars after a service one Sunday.
4. **Invest in partnership** – when making requests for support, you are not simply asking for money, but are giving people an opportunity to partner with you in future ministry by helping fund your theological training now. People are far more ready to support you when they have a clear vision of what the money the Lord has entrusted to them will be used for. By investing in your training, people are freeing you up to learn and grow so that you will be a blessing to others in the years ahead. All Gospel ministry should therefore be viewed as a partnership (Phil 1:5, 4:14-16). A practical way of working this out might be asking a friend to cover one of your budget requirements rather than simply asking them to give you as much as they can, e.g. *If you give me X amount in support each year, you will pay for all the books I will require during my training.* (A helpful resource that looks at partnership in greater detail is William P Dillon, *People Raising*, Chicago: Moody Press, 2012.)

Potential funding sources

Sending church

Many students find that their home church is a good source of raising funds; this could include individual sponsors within the church or funding from the church centrally. Additionally, if you are an independent student and you or your church is part of the FIEC, you may be able to apply for a grant to support you. Details can be found at www.fiec.org.uk.

Family and friends

It is obviously not possible for everyone to receive help from family and friends but, where it is appropriate, do not feel embarrassed to ask. It can be helpful to break your budget down into smaller units and ask a friend to sponsor a day or week at college or to pledge a small amount for each month. Lots of small gifts soon add up.

Gift aid

It is possible to reclaim tax on some of the gifts you may receive from individuals (normally excluding immediate family members). Further information about this is available from Stewardship (stewardship.org.uk) and Impact Giving (impactgiving.org.uk).

Spouse's income

If your spouse is in paid work, then their income can be included as part of your overall income. Bear in mind that your spouse's income may impact your eligibility for means-tested government support.

Trust funds

There are a number of trust funds that wish to support gospel ministry. Please see the separate section below on how to go about applying for funding.

Student Finance

You may qualify for support from the Student Loans Company for tuition fee and maintenance loans. As Oak Hill is an Alternative Provider, the government has capped tuition fee loans for full time undergraduate students at £6,165 per year per student, and for part time undergraduate students at £4,625 per year per student. Please visit the Student Finance website to find out more information: www.gov.uk/student-finance. Students taking a Master of Arts course over one year (full time) or two years (part time) may also qualify for the Postgraduate Master's Loan, which currently stands at £10,609 (in total, *not* per year). Information about the Master's Loan can be found at www.gov.uk/masters-loan.

For applicants/students to be eligible for funding from the Student Loans Company, they must be studying on an eligible course at an eligible provider, i.e. a provider who is registered with the Office for Students (OfS). The OfS is the new independent regulator for higher education providers in England, and all providers will need to register with the OfS for their students to be able to access student support in the 2019-20 academic year.

The College has made an application to join the OfS Register, and expects a decision in Autumn 2018. When we have received a decision from the OfS, we will be able to confirm whether student loan support is available for 2019/20. As such, please do not apply for a student loan until we let you know you can do so. If you apply before that time, you may receive a generic response indicating that you are not eligible for support. For more information about the OfS and the OfS Register, please visit the Office for Students website: www.officeforstudents.org.uk.

Government support

Depending on your circumstances, you may be eligible for various forms of government support. For instance, if you have dependants, you may be eligible for the Adult Dependants' Grant, the Parents' Learning Allowance and the Childcare Grant via the Student Loans Company. Other forms of government support for families include Child Benefit, Child Tax Credit and Sure Start Maternity Grant. Additionally, if you have a long-term health condition or specific learning difficulty (such as dyslexia) you may be eligible for Disabled Students' Allowance. Further information about these and other forms of support can be found on the gov.uk website.

Oak Hill College Bursary

The College has a limited bursary fund to help self-funding students. The maximum bursary an applicant can receive is usually £3,000. If you apply for a bursary, you will be asked to show that you have explored all other funding sources and are therefore applying for a bursary to make up the last bit of shortfall on your budget. Please contact the Admissions Office for an application form in the summer before you start training.

Church of England Ordinands

For those going through the Church of England selection procedure for ordained ministry, please ensure that you are in contact with your Diocesan Director of Ordinands (DDO) regarding the financial planning for your possible training. The normal expectation is that funding for an ordinand's fees is provided by Ministry Division to the sponsoring diocese, who in turn pay the training institution, and that your sponsoring diocese will cover living expenses and advise you of additional grants/allowances available.

Applying to trust funds

Keep the following points in mind as you apply to trusts for funding:

Do your research

- Trust funds that wish to support gospel ministry can be found by looking at two principal resources:
 - The Charity Commission website: www.gov.uk/government/organisations/charity-commission. Search the Charity Register for words such as 'gospel', 'evangelical', 'Christian' mixed with terms like 'trust', 'training' and 'fund'. This should reveal trusts that may be worth applying to.
 - The Directory of Grant Making Trusts, which should be available at many local libraries. Work through the index to determine which types of trust could be approached.
- If any of your friends have applied to trusts in recent years, chat to them about the trusts they applied to. (Unfortunately, we are unable to provide a list of trusts.)
- Once you have the names of possible trusts, you should look at their websites for further information, including guidance on submitting an application and what their selection criteria are.
- Before approaching a trust, you should find out what information they require applicants to provide to ensure that you are providing the information they want in the way that they want it.
- Your application must meet the criteria specified in the objects of the trust. It is a waste of your time, and the trust's, to apply to charities whose objects your training does not meet.
- Record contact details and names accurately and work out a system to keep track of any pledges made.

Write an initial letter of enquiry

- Ensure you address your letter to the person specified on the trust website and include your own name and address for correspondence purposes.
- Keep your application letter to a maximum of one side of A4. Trusts will receive multiple applications and you are more likely to be taken seriously if your application is brief and clear.
- If applying to multiple trusts, you can use a basic template. However, it is always best to tailor each letter to the specific trust. Include in your application letter some of the phrases that the trust has mentioned in terms of who they support, or how your training helps the trust meet its objects.
- Include a couple of brief endorsements about your suitability for training, written by a trusted friend or vicar/pastor. This helps add weight to your application.

Some details to be aware of

- Most trusts only meet a couple of times a year (typically in September and January). This means it is worth finding out when a trust meets so that you don't inadvertently miss a relevant deadline.
- All trusts operate differently. Some will respond quickly whilst others have lengthy application forms. This can be very time consuming but it is well worth the effort.
- Many trusts only give to specific causes so be careful not to waste time and effort making requests for funding for which you are not eligible. For instance, some trusts only support Ordinands. Some trusts will support living costs whilst others may only offer support to help with tuition fees.
- When trusts ask you to include a projected budget for the year, ensure you are accurate and consistent in the information you provide.

Respond quickly to any gifts that are sent

- Trusts appreciate a quick reply after you have received money. This helps build a strong relationship and also makes it easier to reapply for money in subsequent years. Also remember that the success of future applications from your fellow students and the reputation of Oak Hill depend on the goodwill you generate in your wake. So send a suitably heart-warming letter of thanks – often the only encouragement the charities receive.

Reapplying

- Write to trusts at the end of each academic year and include a brief report of what you have been learning. This also gives you the opportunity to thank the trust for a second time. It may also be appropriate to include an application for a second or third year of funding.
- It is worth checking the Charity Commission website and the Directory of Grant Making Trusts each year as new trusts can emerge and older trusts sometimes withdraw funding.