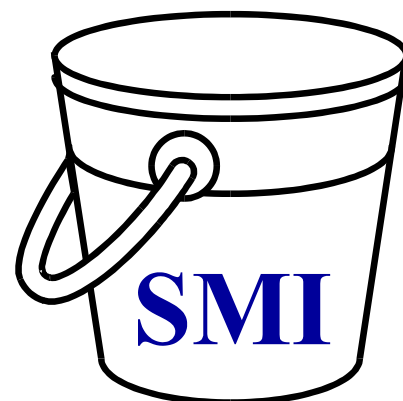


There's a Hole in My Bucket!



After the Lord made it clear that He was calling us to seminary, my wife and I began to discuss the coming financial issues. I came up with what I called the three-bucket-plan. The first bucket, personal savings, was the largest. Although we had not known precisely the Lord's call, we had been saving diligently for the "possibility of seminary" for five years. The second bucket, scholarships, was slightly smaller. Encouraged by what I understood of financial aid, I estimated a certain percent of tuition, fees and books would be covered by scholarships. The third bucket—the smallest—was SMI. I planned to work part-time in my prior profession and to supplement our budget with compensation I would receive for ministry through SMI.

It turns out there was a problem with the bucket plan. It was like the song, "There's a Hole in My Bucket!" Our savings were a gift from God, but they were used much faster than we anticipated. By our second year in school, savings were nearly gone. Regarding our second bucket, I received much less scholarship help than I had planned, especially the first four semesters.

What about the third bucket? There was no hole in that bucket! Even though we had not emphasized fundraising for our ministry involvement through SMI—the Lord blessed. As we shared with people how God was leading us in ministry they became excited! SMI was the perfect way for family and friends to sponsor our ministry involvement financially. Many joined the team of ministry partners giving to the ministry of SMI and others committed to making periodic gifts. It did not stop with financial contributions to SMI. Ministry partners prayed for us, sent us notes and care packages. They made sure our kids celebrated Christmas and birthdays. One dear person clipped coupons for us and sent us stamps to help make ends meet. As our SMI income increased, I was able to decrease my dependence on other non-ministry work and focus on work that integrated with my seminary education.

What lessons have I learned from the Three Buckets?

As I approached my final year of seminary, I worked 19 hours a week in ministry through SMI. What lessons have I learned from my three buckets? If we were to do it over again, my plan would have been reversed. My largest bucket would have been SMI, with savings and scholarships as smaller supplemental sources. We would have spent more time, up front, raising support to a level where other part-time work was not needed. Can there be a better way to work through seminary than to be paid for doing ministry that directly prepares you for your future ministry? That is a great lesson learned!

If I were to do it over again, my largest bucket would be SMI!

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