



Debt and Training

Can we break patterns and assumptions?

Greg H. Parsons



When we think of training on a global level and its impact in various situations around our globe, we may not often think of debt. After all, many of the schools around the world are funded by money that flows from the West (or East!). Unfortunately, external funding is a problem, because it is neither sustainable, nor can it be multiplied and it contributes to the training of the wrong people. Schools are, in effect, paying people to be students, thus often getting students who are not really involved in ministry and may never be. (See Mark Harris' article on pages 12-13 for more on this.)

So, affording education is an issue everywhere, but here in North America it impacts our ability to send missionaries. I just came across an article about debt in a popular Christian magazine. It was written by a man who serves believers in how they should handle their funds as a stewardship from God.

While there were several good principles touched upon in this brief, popular article, it made the assumption that debt for education was to be expected. It referred to surveys that show that the average income for a college graduate is twice that of a person who only graduates from high school.

But what happens if that person wants to go into ministry and pay doesn't double, but is cut in half? The daughter of a USCWM staffer is just about to start her third year at one of the most respected

Christian universities around. That missionary family—partly because of school requirements for college scholarships—was able to purchase a home a few years ago. While dealing with financial aid issues, the expectation of schools like this is that they would borrow on the value of their home and go into debt to pay for their daughter's education. Do we consider what would that do to delay her plans to be a missionary or her parents' ability to continue being missionaries?

I've talked with dozens, if not hundreds, of people for whom this is the thing that kept them out of missions (for the others it was marrying a

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person without the same vision). They thought they would be able to pay off the debt and then go as a missionary. They never made it. The world draws us to its patterns—for good or ill.

Why would we assume that college or seminary training will put us and our kids into debt? Why would we assume that "getting the best education" is even an attainable goal for a 17-year-old when they don't know what they want to do? How many of us really knew what we wanted to do when we were 17? How many of us are still doing what we majored in?

So, what can we do about it? Here are a few ideas:

1. Get students overseas sooner and often. Study abroad is often cheaper than study here, it gives them exposure to another world, and helps refine their direction. It would be even better if they can work on acquiring another language in the process. Remember though: go as servants and learners.


2. Get college students in broad-based training programs that are both deep and practical financially, like

the Insight program we have been piloting here (see ad on page 14). This foundational year of college is designed as a freshman or sophomore year and can be transferred to most schools for undergraduate credit. Or, let them finish the last two years of college out there in the world, on the field.

3. Help us produce materials Christian schools and churches can use to inform young people (and others) about aspects of our world and Christian history that are totally missing in the standard books (usually produced by secular publishers but used by Christian schools). We have been working at all levels from K-12 using and refining it in classrooms on our campus here for years. We have a major portion of the work done, but need to push forward in our efforts to produce specific supplements to secular textbooks where key information has been left out.

These could be used not only by Christian schools but by church Sunday School programs, perhaps at the same time as young people are working through the secular books at school. It could revolutionize the viewpoint of believers and enable the church to much more effectively engage the world around us, not to mention producing missionaries with a global worldview.

4. Make the next "new thing" in training getting that training to those already involved in leadership and ministry. PLEASE, let's not keep the Western pattern of getting the people to the residential training rather than the training to the right people. We already know that some 60%⁺ of the world's population don't learn via Western book-based training. So why do we continue to push our style/approach to learning on them?

Perhaps you have some ideas about how to deal with the debt issue. Let me hear from you: greg.parsons@uscwm.org 



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