



Whether it is cars, clothes, food, homes or schooling, choices can be unwisely expensive.

Ralph D. Winter



Dear Reader,

Just as we were going to press we received a point of view different from “stay away (entirely) from student debt”—which is my own feeling and the thesis of most of the articles in this issue. Steve Shadrach has worked with college students for 25 years and founded the marvelous “Travelling Teams” ministry. He writes:

Should School Debt Delay College Graduates from Going to the Mission Field?

More students than ever are graduating from college with more school debt than ever. I believe, though, that the debt itself is not the problem, but how you view that debt.

School debt and consumer debt are different. School debt doesn't have to be paid back until after graduation and normally requires a small monthly payback amount with a very low interest rate. Consumer debt is normally accumulated because of the use of credit cards that charge exorbitant interest rates. (Many times the high debt amounts are because of trying to sustain a higher standard of living.)

There are good and bad reasons a student accumulates school debt. A bad reason is the student purposely seeks to sustain a standard of living during college that is beyond their means. In other words, instead of focusing on paying for basic room and board and transportation, etc., they want to get a nicer apartment with newer furniture and bigger stereo systems, a fancier car, designer clothes, and spring break trips.

A good reason is that students may be taking personal responsibility for the payment of their school expenses. Maybe they

and their parents have been sacrificing, saving and investing to pay for the basic college costs. The students themselves work during the summers and school year to help pay the expenses too. If they graduate and have 10K, 20K, 30K, etc. of school debt, it could actually be viewed as a plus, not a minus. It may be said they did not put all the burden of paying for their college expenses on their parents, but worked and borrowed (and plan on continuing to work to pay off the loan).

Now, why would mission agencies be concerned about this topic? Their reps must have run into many graduating students who claim they cannot go directly into missions because they feel like they need to stay at home and work in order to pay off their school debt first. Many of these graduates never fulfill that initial calling because (during the period of time they are paying off their school loan) they get married, buy (and owe on) a house, have kids, advance in their job, etc. and now have such deep roots they are not able (or willing) to go into missions.

My solution doesn't deal with the debt itself, but how you view it. I deal with college students through our ministry all the time. I also train many recent college graduates who are going into full-time ministry and missions. Here is what I tell them:

If you have a significant amount of consumer debt built up, do not go into full-time support raising and ministry yet. Get a second or third job, live frugally, do everything you can to kill the debt as quickly as you can. You can't in good conscience go to donors and ask them to support you to help you pay off a credit card balance that is there because of an exorbitant lifestyle and interest rate.

However, if students graduate

merely with school debt (regardless of the amount!) and feel called into missions, I counsel them not to even skip a beat. I ask them what the amount of debt is, what the required monthly amount is and what the interest rate is. They will usually say something like, “I owe \$18,000; they want me to pay \$146 a month at a 4% interest rate.” I tell them to build their budget (including all their expenses) and simply include that \$146 a month payment right into their support budget.

Seldom will a donor ever question a budget. In 18 years of support raising I think I have had maybe two people ever even ask to see my budget. If someone does ask to look at a young person's budget and they see the \$146 school-loan-payment line item, how will they respond? My belief is that any businessman worth his salt would congratulate that young person for taking responsibility for putting themselves through college and now being faithful to pay back the loans—on time and in full. It would give them more credibility—not less—with that donor.

Bottom Line: Graduating college students:

1. *Consumer debt? Kill it, then begin support raising. Never accumulate consumer debt again.*
2. *School debt? Build it into your budget, go raise your support. Never look back.*

P.S. As a side note, I believe the main purpose of college is not to get a degree or even an education. Supporting this concept, Walt Henrichsen,

author of the classic *Disciples Are Made Not Born*, wrote, “If you are at college for any other reason but to be a missionary for Jesus Christ, you are there for sinful, selfish reasons.” For a student to see how many courses they can test out of or cram into a semester (in order to save money or graduate early) can actually work against the development and ministry of the student. Never again will a student have the opportunity to be in such close proximity to non-Christian peers, and if a young person can step onto a campus and become a missionary for Christ, it could be they will be better able to step onto the foreign mission field and have an impact.

Steve Shadrach



Ralph D. Winter is the Editor of Mission Frontiers and the General Director of the Frontier Mission Fellowship.

Both consumer debt and school debt may result from injudicious choices and exorbitant living.

Editor:

I find Steve's approach both challenging and sensible—for the most part.

I note and appreciate his important distinction between "consumer debt" and "school debt." Yet both may result from injudicious choices and exorbitant living, as he says.

Thus, why not bring the same kind of judgment into the realm of school debt? Laying the burden of \$18,000 on donors is quite different from presuming to cast \$78,000 on the backs of donors. Could that additional \$60,000 be avoided? If a student uses borrowed money to pay for more expensive school choices (which school, which dorm, which vacation trips), is that not somewhat in the consumer debt category? Whether it is cars, clothes, food, homes, or schooling, choices can be unwisely expensive.

In any case, witnessing for Christ on campus, while a vitally important experience, ought not replace what

can be learned by a student sharing heavily in the earning of the funds college requires.

What if mixing in work experience adds a year or two? Witnessing on the job as well as at school is equally important from that standpoint. But there is also the largely unsung value of the work experience itself. Both witnessing and work are vital to growth and maturity even if neither is usually considered an important component of true education.

Equally important educationally is attendance at key meetings like Urbana, or the young people's section of the International Society for Frontier Missiology (Sept 23–25 in St. Louis—see www.ijfm.org/ijfm—an exciting conference this fall, jointly meeting with the Evangelical Missiological Society, the Interdenominational Foreign Mission Society, and the Evangelical Fellowship

of Mission Agencies. This combination could be the largest gathering of mission executives in history.)

Meanwhile, the current issue of the *International Journal of Frontier Missions* (\$15 a year) includes the following: Hugh Ross and the problem of evil; contextualization no panacea?; Is observance of the law a help in Muslim outreach?; How anthropology became the number one study for Evangelical missionaries; reviews of *The DaVinci Code* and *The Purpose Driven Life*; Editorial comment on Science and Insanity; Stunned Into Silence; Face to Face. The latter is a plan for local discussion groups for both readers of *Mission Frontiers* and *IJFM*. Are you interested in such a group? Write to me via Betty, whose contact info is in the announcement below.

Meanwhile don't overlook the unique bargain just below. This reprint will be of lasting fascination. ☉

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In the pages of this volume of the first four years of *Mission Frontiers* the reader will find the fascinating story of those "crucial, cliff-hanging years" of the U. S. Center for World Mission, written down as they were happening. I can hardly wait to pore over once more the drama recorded in this illuminating record.

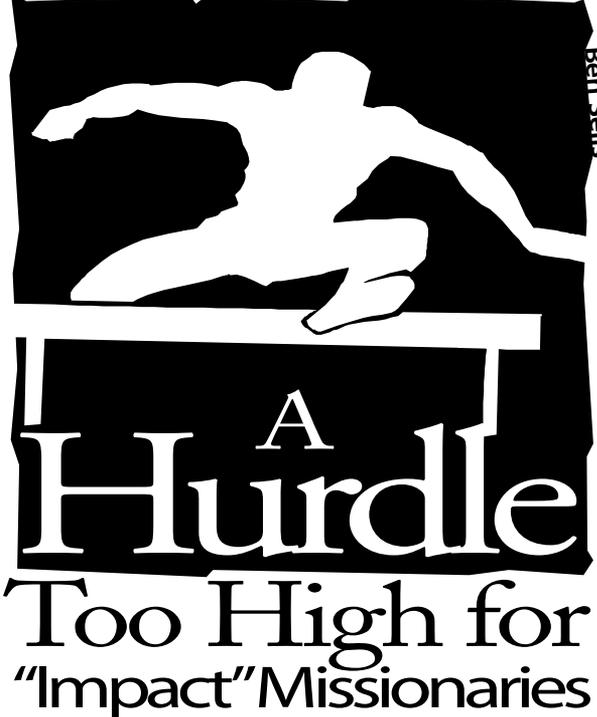
Jim Montgomery, Chairman, Founder, Dawn Ministries
(Member of USCWM founding board of directors)

I appreciate the sense of energy, unexpected insights, up-to-the-minuteness, and glimpses of the new edges of mission that I find between the covers of each issue.

Evyv Hay Campbell, Associate Professor, Wheaton College
Missions and Intercultural Studies

This will be available now very soon. All you need to do is to send us your mailing address, and we will send the book when it is available (with an envelope asking for \$12 covering both the book and the postage!). Write: 1539 E. Howard St., Pasadena, CA 91104 Or, email: Betty.Leung@uscwm.org or call: 626-296-7501.

Student Debt:



The Maasai herdsman stands on a hill with a missionary colleague. A cell phone rings. The missionary instinctively reaches for his phone, but there's no call. Looking up, he hears his Maasai friend taking the call. Curious, the missionary asks about the conversation. The Maasai brother replies, "I knew to be on a hill at this time of day to get a call about market prices so I would know which direction to drive my cattle."

This story, retold to me by the missionary, illustrates the realities faced by *current* missionaries.

Halfway around the world, in the United States, another cell phone rings. A high school senior, with a serious interest in being a missionary, answers. When she finishes, a friend inquires about the conversation. "It was the university's admissions representative with information about my financial

aid package, including a projection of my total student debt when I graduate."

This story illustrates a reality faced by *future* missionaries. While the Maasai anecdote is

fascinating, illustrating *how* we do missions today, the issue of student debt is frustrating, affecting *who* will do missions tomorrow.

Why does student debt affect missions?

Student debt is a reality for most college students in public, private and faith-related schools. When the debt is so high that monthly payments can't be made on a missionary salary, it's a hurdle too high for many potential missionaries. It sidelines prospective "impact" missionaries, tripping them up in a race to mission frontiers.

Three characteristics make recent college graduates "impact" missionaries.

people groups – I asked about the contribution that a 22-year-old – a recent college graduate – makes compared to a 32-year-old – the average age of many new career missionaries. These leaders were quick to say they want both kinds. However, they also noted three characteristics that make recent college graduates "impact" missionaries.

- *Younger missionaries are bolder.* They seem more willing to take risks, doing whatever it takes to share the gospel.
- *Younger missionaries are teachable.* They seem more "trainable," quickly applying what works in church planting.
- *Younger missionaries are linguists.* They seem more efficient and effective in learning language and culture.

These field leaders also recognize the hurdles faced by young missionaries. They have less life experience, often lack theological or missiological education, and must face singleness issues. Yet these hurdles, though high, can be cleared with appropriate mentoring, studying, and accountability on the field and during homeside visits.

Recent college graduates are accepting the challenge to "finish the task." They are joining extreme teams, working among unreached groups in Amazonian jungles and Tibetan mountains. They are moving to the great cities, living in the middle of peoples, pollution and

I'm borrowing the word "impact" from athletics. It describes the student who can make the jump from college to professional sports and immediately make an "impact" his rookie year.

Why are new college graduates "impact" missionaries?

In recent conversations with missionary field leaders – people with responsibilities for hundreds of missionaries and unreached

poverty. They are blazing new trails among un-engaged peoples, sowing the gospel in soil that is surprisingly fertile.

Yet student indebtedness is the major hurdle keeping many prospective “impact” missionaries from stepping forward for such strategic assignments. We must respond.

How should we respond?

It’s tempting to blame others. For example, we can:

- *Blame government* for shifting the financing of higher education to students in the form of loans.
- *Blame schools* for raising costs faster than the inflation rate.
- *Blame cultural influences* for encouraging debt.

We could, and perhaps should, advocate for countering these forces. However, let’s recognize that these students incur debt because they *choose* to accept student loans. In other words, if we first focus on *students*—and their *parents* who may encourage them to assume debt—we can immediately effect change.

What can students and parents do?

1. *Start earlier – gain college credit before college begins.* Through opportunities such as dual enrollment and CLEP Exams, achieve college credit that’s less expensive than typical tuition while living at home. Nowadays, most high school students don’t have a full load their senior year.
2. *Stay closer – begin at a local community college.* Living at home and attending a community college saves money. A student can finish basic courses while exploring areas of interest, work and be involved in home church ministry before transferring to a four-year program.
3. *Request more – ask for extra grants.* Colleges and universities use institutional aid – internal funds – to give scholarships and grants (funds other than academic and performance scholarships or governmental sources). They have discretion in using this money however they choose. It’s helpful to remember that financing college is akin to buying a car, so bargain for the best deal.

What can the Great Commission Community do?

It’s not enough, however, to delegate this challenge to students and parents. The community of evangelical mission agencies, churches and schools has a voice and a role.



Former director of the Missionary Learning Center of the International Mission Board, Ben Sells, Ph.D., now serves as Senior Vice-President/Development for Students in Free Enterprise. He is also the current president of Next Step, a national network of mission trainers.

1. *Adopt the options listed above.* Use our publications and websites to help potential missionaries become aware of the debt problem and to suggest alternatives.
2. *Advocate stakeholders to engage the issue.* It’s insufficient to be a spectator, cheering those who leap the debt hurdle and regretting those who don’t. Stakeholders such as *mission agencies* (through the IFMA and EFMA), *churches* (through ACMC) and *schools* (through the Council for Christian Colleges and Universities) could work together to tackle this issue head-on. The issue of student debt calls for a higher level of collaboration between these three constituencies
3. *Encourage philanthropists to give in new ways.* For example, donors – working in concert with an agency and school – could establish a fund that pays off the loan in exchange for missionary service. We already have one precedent with Med-Send, which covers loans for medical missionaries; why not extend the concept to other missionaries? Similar, government-sponsored programs encourage new schoolteachers to work in under-served areas. Sometimes student loans can be deferred for a short term, but we need these “impact” missionaries for the long haul.
4. *Ask what kind of mission preparation is most effective.* Preparing for mission service isn’t just about managing student debt. It also involves appropriate equipping. Some college programs – and other mission training programs – are more effective than others. One group, Next Step – The North American Partnership for Missionary Training, is helping. By fall 2005 this network of mission trainers will release a guide on “best practices” in missionary training. It’s a tool that can help providers and participants gain the most effective preparation.

Around the world, cell phones and universities are accelerating their reach, and momentum is gathering to confront the challenge of mission frontiers among all unreached peoples. Let’s ensure that excessive student debt isn’t a hurdle too high for today’s American college student. We can’t afford to lose “impact” missionaries. 🌐

The issue of student debt calls for a higher level of collaboration between mission agencies, churches, and schools.

What Are Mission Agencies Saying and Doing about

Student Debt?



Darrell Dorr

PIONEERS

"It's a prevalent problem with our candidates We will roll educational debt into the support schedule as long as it doesn't go over the top of the maximum [schedule allowed], and normally no more than \$200 per month."

— Ken Mauger, Director of Training, Pioneers

"There is no question that the amount of indebtedness by those coming out of college or seminary has increased greatly over the years Therefore, we have instituted a new policy whereby we require that they work with us on a budget whereby their school bill can be paid off by the end of their first term of service...."

— Donald Trott, Executive Director of Missionary Mobilization, ABWE

SEND
INTERNATIONAL

"It's something we struggle with on every side. One of our difficulties is wanting to encourage students to get a full-blown Bible college education, but then the cost of that! And

yet, if we encourage them to do all their general education at a community college, they're getting it from a totally non-Biblical worldview, which then has an impact later down the road in their ability to communicate Scripture and faith from

a Biblical worldview.... One goal of our 'Missions Now' program is to get people into ministry in their early 20s because our experience shows us that though all our missionaries learn language well, those who are very young learn idiomatic language far better than those over 30.... The other goal is to reduce student debt. So we are proposing to select a few students who could actually move overseas in ministry, study language, and finish their college degree by distance education."

— Elizabeth Givens, Media Specialist, SEND International

SIM
Serving In Mission

"... Unless someone is going to teach in a Bible college or seminary, we ... don't tend to require them to go through a three-year Bible college or seminary program, thus inviting more debt. Often we recommend something like CIT (Center for Intercultural Training) in Union Mills, NC. This school packs in a lot of Bible, theology, linguistics, and missions courses into five months, and charges less than most Christian colleges."

— Ed Welch, Appointee Coordinator, SIM

Global Partners
Wesleyan World Missions

"We're choosing to change our language so that our atmosphere, our tone, every message we send in every possible way is saying to people with college and seminary debt, 'You're not a problem for us. We

love you and want you, and we're going to figure this out.' ... What I've found that the people we've been dealing with have already figured out that they're 'problem people.' People see themselves as a problem, see their situation as a problem situation, and in many cases have stopped talking to mission agencies because they have to wait 10, 20 years until their debt is paid.... We have created a student loan repayment program that's built in. For each of our missionaries, a small portion of their faith fund goes into the pot. Each person with student loan debt can apply for help with their loans. We pay a portion of that payment, actually half that payment, up to a certain dollar amount, and we begin to make those payments upon departure to the field."

— Scott Olson, Personnel Director, Global Partners (Wesleyan World Missions)

Wycliffe

"We produced a print piece for Urbana that we did with three other agencies, as well as a Website (bibleless.org) that

all four organizations organized together, and this addresses this issue of debt. We are proactively talking about debt and purity issues very early on in the recruitment process, so this is on the radar screen of the young person. I think they're appreciative that we're talking about these hard things right up front."

— Susie Lipps, Director of Next Generation Mobilization, Wycliffe Bible Translators

Release the indentured generation!



Linda Dorr

As Madison and Scott committed their lives together in marriage, their hearts beat as one. God had called them to the mission field, and they were glad to go. From Scott's 6th-grade commitment by the campfire and Madison's commitment at an Urbana convention, they knew that they wanted to spend their lives among an unreached people.

Unfortunately, a combined \$80,000 of student debt awaited them after college graduation. Soon their first daughter, Sydney, was born, followed shortly after by Cameron. The enthusiasm they felt at graduation waned under the medical bills, mortgage payments, and day-to-day struggles of raising small children. Each month the \$981 college loan payment seemed to smirk at Scott as he wrote out the check. Eventually, like the seed that sprang up quickly but was choked out by the cares of this life, Madison's and Scott's call to missionary service died among the pressures of life and the need to wait many years to pay off their college debt.

Though "Madison" and "Scott" are composite creations rather than actual persons, they represent many real people carrying a very real burden of student debt. Where does such debt come from? First, tuition rates are exploding at

American universities. During the last decade tuition and fees at private and public universities grew by 40 percent and 33 percent respectively, according to a report by the State Public Interest Research Group (PIRG). By comparison, the median family income increased only 12 percent. Tuition rates nationwide are rising approximately 5% per year on average.

Second, while tuition rates rise, grant aid continues to shrink. Since 1992 the federal government has shifted more federal aid into loans instead of grants. Whereas in the early 1970s grants comprised the majority of student aid, loans now comprise the majority, according to the Center for Economic and Policy Research in its report on "The Debt Explosion Among College Graduates."

Furthermore, whereas all previous federal loans were subsidized (meaning the government pays the interest that accrues during college), now only two-thirds are, adding to the debt burden. By 2000, according to the National Center for Education Statistics, close to 70% of graduates with bachelor's degrees had student loan debt, compared to only 46% of graduates ten years earlier. Banks and private loan companies have gladly jumped in, making educational loans even more available.

With tuition rates rising and grants shrinking, it's no surprise that the result is a runaway increase in student debt levels. According to the National Student Loan Survey (NASLS) conducted in 2002, the average student debt has nearly tripled since 1987, and has increased 236% since 1991. Half of all graduates owe more than \$18,400 at graduation (\$16,200 at public universities). In addition, the traditional gap between student debt incurred at private and at public institutions is narrowing each year. Many

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70% of current graduates
46% of graduates ten years ago

Percentage of students who graduated with student loan debt

students from middle- to upper-income families have added private loans to federal loans, and PIRG reports that 23% have accumulated more than \$40,000 in debt after four years in college.

Such levels of debt constitute a form of indentured servitude for today's student generation. For ten or more years after graduation, much of the family budget

must be spent on debt repayment. (See the table on "How much will my student loan really cost?") The NASLS survey in 2002 reports, "Over half of respondents reported feeling burdened by their loans, and a similar number would borrow less if they had to do it over again." In addition, the survey states, "Contrary to expectations, those who have been paying back their loans for at least three years report feeling much more burdened by repayment than do the others."

Some recent graduates are "solving" the problem of unmanageable debt by refinancing their college loans so that they can be paid over 25 years

instead of the normal ten years. This means that when their oldest children go off to college, the parents will still be paying off their own college loans! Such a maneuver

doesn't reduce the burden, but spreads it out and adds a huge amount of accumulated interest. Other graduates try to solve the problem by declaring bankruptcy, but student loans cannot normally be wiped out through bankruptcy. Yet PIRG estimates that 39% of student debt holders have loans that are unmanageable.

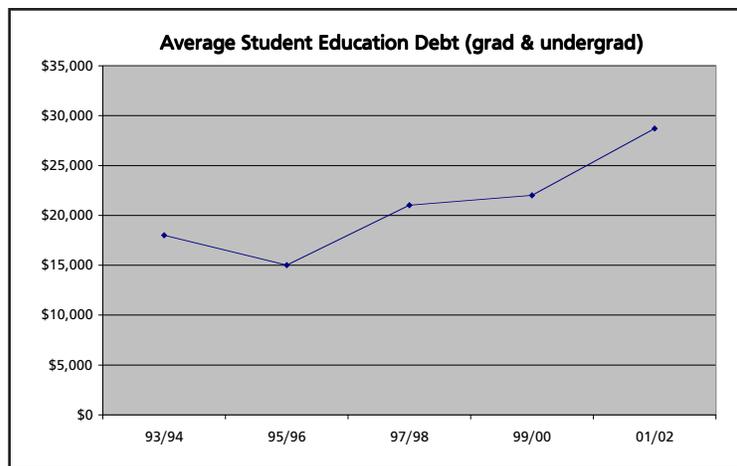
These levels of student debt also make a major impact on career decisions. In 1997 only 11% of the NASLS survey respondents reported that

they "significantly changed their career plans because of student loans"; by 2002 that number had jumped to 17%. A 2003 study released by Collegiate Funding Services found that more than 30% of college graduates said they had to take a job other than the one they really wanted in order to pay off their loans. This trend has disproportionately impacted the public-service sector

(social service, public-service law, teaching, religious service) because of the traditionally lower-paid jobs in this sector. Those recent graduates who do enter public service often find that their student debt well exceeds their annual salaries.

Mission agencies are recognizing the student loan challenge and are working hard to enable those with student loans to become career missionaries. For example, Ben Sawatsky of the Evangelical Free Church Missions and Scott Olson of Global Partners (Wesleyan Church) indicate that as many as 95% of applicants to their agencies are paying off significant student loans. Most agencies now allow an applicant to come to them with up to \$10,000 of educational debt or up to \$300 in monthly payments on student loans. (They still require all consumer debt to be retired.)

Often there is a limit, such as three years, in which applicants must pay off student loans. Wycliffe Bible Translators allows up to \$24,000 in individual student debt or \$36,000 in total family student debt. While some agencies specify that debt repayment must come out of the missionary's annual



These levels of student debt make a major impact on career decisions.



budget, others allow funds for debt repayment to be raised over and above the normal budget.

The extensive scope of educational debt affects not only prospective missionaries, but also prospective donors. If you're a prospective missionary, and many of your *friends* are weighed down by student debt, how will *you* raise the additional amount needed to cover your educational debt? In addition, the unemployment rate for college graduates under the age of 35 has doubled in the last three years, according to Jared Bernstein, senior economist at the Economic Policy Institute. With jobs harder to find in an uncertain economy, prospective missionary candidates should not assume that raising extra funds for debt payment – even when allowed by mission agencies – is the answer.

Another set of problems faces a prospective missionary candidate determined to work off his or her debt for several years before candidacy. First, many agencies affirm the long-held principle that it's better to begin missionary service sooner rather than later because younger people often show greater flexibility as well as greater ability to learn languages and adjust to other cultures. In addition, waiting until your 30s to join an agency (once your loan is paid off) also shortens the effective years available for missionary service (before the needs of parents or teenagers may require a return to the home country).

Second, it has been observed that the longer a young adult stays in the United States, settling in to the "American way of life," the harder it is to pull up roots, raise financial support, and depart for the mission field, for the inertia is enormously

powerful. Though some families have overcome such inertia, they represent the exception rather than the rule, and to expect this pattern to become the norm raises the hurdle too high.

My recommendation is that Christian students with loan obligations make every effort to pay them off within three years of graduation from college. This could mean tremendous sacrifice for a few years, but wonderful freedom thereafter – freedom to follow their desired careers, and freedom to support missionaries wholeheartedly and open-handedly. Those students who have not yet incurred loans should determine to reduce or eliminate loans in all possible ways. The late Larry Burkett of Crown Ministries warned, "A student loan should only be considered as a

How can we learn to live a "wartime lifestyle" in educational arenas?

How much will my student loan really cost?

At Stafford maximum interest rate of 8.25%		Repayment Period		
		10 yrs	5 yrs	3 yrs
total student loan due	\$80,000			
monthly payment due		\$981.22	\$1,631.70	\$2,516.95
estimated annual salary needed to afford		\$117,746.00	\$195,804.00	\$301,938.00
total interest paid over life of loan		\$37,746.59	\$17,902.01	\$10,581.23
total real cost of loan (including interest)		\$117,746.59	\$97,902.01	\$90,581.23
total student loan due	\$40,000			
monthly payment due		\$490.61	\$815.85	\$1,258.07
estimated annual salary needed to afford		\$58,873.20	\$97,902.00	\$150,968.40
total interest paid over life of loan		\$18,873.29	\$8,951.00	\$5,290.64
total real cost of loan (including interest)		\$58,873.29	\$48,951.00	\$45,290.64
total student loan due	\$20,000			
monthly payment due		\$245.31	\$407.93	\$629.04
estimated annual salary needed to afford		\$29,437.20	\$48,951.60	\$75,484.80
total interest paid over life of loan		\$9,436.32	\$4,475.43	\$2,645.30
total real cost of loan (including interest)		\$29,436.32	\$24,475.43	\$22,645.30
total student loan due	\$15,000			
monthly payment due		\$183.98	\$305.94	\$471.78
estimated annual salary needed to afford		\$22,077.60	\$36,712.80	\$56,613.60
total interest paid over life of loan		\$7,077.40	\$3,356.68	\$1,983.97
total real cost of loan (including interest)		\$22,077.40	\$18,356.68	\$16,983.97
total student loan due	\$10,000			
monthly payment due		\$122.65	\$203.96	\$314.52
estimated annual salary needed to afford		\$14,718.00	\$24,475.20	\$37,742.40
total interest paid over life of loan		\$4,718.49	\$2,237.79	\$1,322.65
total real cost of loan (including interest)		\$14,718.49	\$12,237.79	\$11,322.65

Source: www.finaid.com/calculators

last resort.” He stated that student loans – even the federal Stafford loans – are “outrageously expensive and can lead students from financial euphoria into financial bondage.”

Today’s students are increasingly shackled by debt, much of which results from educational loans. Before this out-of-control increase in the debt burden encumbers mission giving and missionary candidacy any further, we need to act.

We also need to rethink the way we do education. Is the present system the only or best way? Even participating in schools as they are, how can our educational goals be reached without mindlessly following the norm and ending up over \$20,000 in debt? Is there any hope for Christian institutions to aspire to Princeton University’s commitment to a “loan-free” education for its students (until they

match Princeton’s endowments)? Or to emulate Rice University, which guarantees an undergraduate cap of \$10,500 in need-based debt? Are our desires for things we cannot afford (both consumer goods and “status” degrees) undermining our ability to serve God and His kingdom effectively? How can we learn, as Christians, to live a “wartime” lifestyle in educational arenas? How can we teach our children to “owe no man anything except the debt of love”? 🌐



With a degree in anthropology and accounting, Linda Dorr has served with the U.S. Center for World Mission (USCWM) in a variety of roles since 1976. She presently teaches in a high school co-operative and assists with special projects at the USCWM.

Frontiers

Frontiers is interviewing candidates for the position of Chief Development Officer:

Frontiers is a church planting organization for the unreached Muslim world. We are interviewing candidates for the position of Chief Development Officer. The CDO will lead and manage the Development and Donor Services Teams through leadership development of team members, and overseeing and increasing general fund, capital campaigns and field project giving. A principal responsibility will be to develop stronger relationships with current stakeholders and cultivate new relationships with key donors, foundations and churches. Proven fundraising experience is required. Visit us at frontiers.org.

A New Paradigm for education without debt



Rebecca Lewis

“I’m interested in leading a team to the Middle East,” the tall student said, looking like Michelangelo’s David come to life, with his Greek features and dark curls. As he and I talked at the Urbana student mission convention, I could sense his enthusiasm and natural leadership abilities.

“How much college debt do you have?,” I asked. “\$70,000 so far,” he replied. My first thought was, “How on earth could his Christian college and Christian parents have allowed him to get so far into debt in the first place? What were they thinking?”

I later calculated that if he pays \$1000 per month, it will take him about eight years to pay off the principal and interest. Yet repayment of even the “average

Don’t count a loan as “financial aid” in your planning.

debt” of \$20,000 will take nearly two years at \$1000 per month or five years at \$500 per month. If a student should get married, the debt burden could

easily double. A far better option is to avoid the debt in the first place. But first let’s scrutinize the motivations for getting into debt.

Why do people go into debt?

First, be honest with yourself and your family. Suze Orman, author of *The 9 Steps to Financial Freedom*, comments, “The biggest mistake I see parents make is to not be upfront and honest with their kids about what they can and cannot pay for and why. The main place this mistake rears its ugly head is when it comes to paying for college. It’s as if parents feel they are failures if they can’t fund four years at a private school, so their guilt keeps them pretending and faking that it will all work out.... Your kids will be fine if you let them know early on – say, no later than the ninth grade – what is realistic.” Instead,

parents often encourage their children to apply to schools they cannot afford, and then when they get more loan offers than scholarships, the parents hope it will all work out or take out loans themselves.

How much better to sit down with your family and calculate in advance how much the student can earn, how much the parents can realistically contribute (without going into debt or cheating the other children), and to set the goal of graduation without loans. If your family has to take out some kind of loan, don’t count it as “financial aid” in your planning, for a loan *adds* to your costs rather than reducing them.

Second, forget about status, which is especially insignificant if you’re seeking to make a difference among unreached peoples. The primary reason some students go into debt is to gain status and the presumed higher job security associated with status. High school guidance counselors regularly encourage their students to apply to top Ivy League and other “high status” schools, and are thrilled when they get in. After all, the more “high status” colleges and universities their students get into, the better reputation the high school develops. Parents are also tempted to play the status game.

It’s a myth that students get a significantly better education and greater earning power from “high status” schools. (The exception is if you’re enrolled in one of the ten top-rated schools and are seeking a career in politics or academia.) Authors who have punctured the myth include Thomas Sowell in *Inside American Education*, Loren Pope in *Colleges That Change Lives* and *Looking Beyond the Ivy League*, and Jay Matthews in *Harvard Schmarvard*.

It turns out that on-the-job experience is far more helpful than where your degree is from when it comes to finding long-term employment. That makes it much more important to find internship opportunities and to look for schools that will

either help you get internships or be willing to give you credit for this type of learning. An increasing number of community colleges are forming partnerships with local businesses to allow students to earn college credit while trying out a profession and getting work experience. Not only is this work recorded on their job resumes, but it also provides a way for students to quickly eliminate unsuitable professions before they devote four years to a related course of study.

Third, re-think what a college degree can actually deliver. A college degree does not guarantee you a “college-level” job or a higher salary than those without a college education. Furthermore, it’s a relatively recent (and dubious) idea that “everyone” should go to college. While other industrial countries do

By far the best option is to avoid debt in the first place by reducing the cost of getting the degree.

not encourage more than 25% of the population to attempt college-level education, in America more than 60% of young people attempt college.

The Department of Labor Statistics indicates that 20% more high school graduates are entering college today than 20 years ago. However, the number of jobs for college graduates has only gone up 3.1% in the same period, so an increasing share of graduates (presently 20%, according to the Department of Labor) must take jobs that do not require a college education. Meanwhile, the push for all young people to go to college has jacked up the cost of higher education.

How to avoid debt in the first place

“How-to” books on dealing with today’s college costs tend to focus on how parents can save money from the day their child is born. But these parents are in big trouble if they have more than one or two children or have loans of their own! Many parents and students naively assume that the student can rack up low-interest loans and be out of debt in less than a decade. In *The Truth About Money*,

Ric Edelman stresses that “the truth is that almost everyone is dealing with college costs the wrong way... Why didn’t their parents or the schools warn these kids what they are facing? [In most cases] there is no relationship between the cost of obtaining the degree and the economic

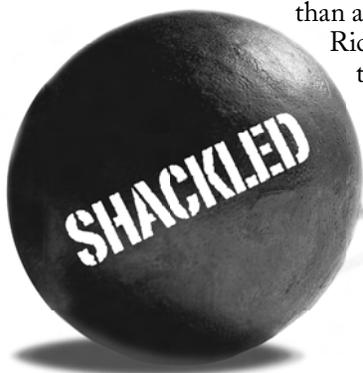
reward for having done so.” By far the best option is to avoid debt in the first place by reducing the cost of getting the degree.

So how can you plan from the outset to cut the cost of a college education? One of the very best ways is for the student to start off by taking two years at a junior college and to live at home. “Community colleges should not be seen as the place one’s child goes when he or she can’t get in anywhere else, but as an alternative that’s superior not just financially but also academically,” notes Kendra Hamilton in her August 2003 article for *Black Issues in Higher Education*. Dr. Walter G. Bumphus, president of the 50,000-student Louisiana Community and Technical College System, agrees that parents need to do some radical rethinking of their approach to college choices. Bumphus says, “There’s a myth that our courses don’t transfer to four-year institutions – that students will come in and take a lot of courses and end up unable to move on. That’s simply not true.”

Students and parents have other ways to cut between 1-3 years of private-school tuition, while still getting a private-school degree. (See the adjacent table, “Examples of Transfer Possibilities.”) Colleges and universities usually require between 120 and 130 semester units to graduate. However, some specify that as little as 30-48 units need to come from them, which means you have the option of getting 2-3 years elsewhere at cheaper rates and then transferring the units.

It is very common for schools to accept up to 30 units via testing, and some schools have no limit. Many students and parents know about Advanced Placement (AP) tests, but do not realize that the same College Board also offers five general CLEP tests (worth 6 semester units each) and about 30 specific CLEP subject tests (worth at least 3 semester units each). According to the College Board, over 2600 schools accept these tests, which can cost as little as \$20 per unit, making them cheaper than most junior colleges. Even when some schools add on an additional \$20 per unit recording fee, the net cost of \$40 per unit is a fraction of the \$700 per unit charged by most private Christian schools.

To learn about other ways to test out of college units, or to acquire accredited and transferable college credit for field-based learning, internships, and apprenticeships, check out *Accelerated Distance Learning*, a book by Brad Voeller (available at globallearningstrategies.org).



Examples of Transfer Possibilities in Selected Schools

Units of Transfer to:	George Fox University	Wheaton College	Taylor University
#of semester units to graduate; #of semester units in residency/on campus	126 units; 30 units	124 units; 48 units	128 units; 64 units
AP Tests	Up to 32 units (scores 3-5)	No limit (scores of 3,4,5); Test scores must come directly from the AP testing centers.	Up to 30 units of AP and CLEP; Select list of subject areas; Additional departmental test may be needed; Test scores must come directly from the AP testing centers (\$20 per hour recording fee.)
CLEP Tests	Up to 32 units; GF is a testing center for the general public. Cost is \$60 per test.	No general tests; Subject tests are accepted by individual evaluation; scores of 80% or higher required.	Up to 30 units of AP and CLEP; Select list of subject areas; Additional departmental test may be needed. (\$60 test fee plus \$20 per credit hour recording fee.)
Online/Distance learning	Makes no distinction	Makes no distinction	Units must be pre-approved; Up to 12 units
Life Experience/Portfolio/Internship/apprenticeships and Credit by Exams	L. Experience, Port. or Int. and apprenticeships can be accepted if they are on a transcript and have been evaluated by GF. Credit by exam for classes they have. Transfers accepted on evaluation.	L. Exp, Port, Intern, and Appren transfers are not accepted. They must be done at Wheaton. Credit by exam \$25 per unit exam fee. Can be done at Wheaton but not transferred in.	No L. Experience, Portfolio, Internship or Apprenticeships are accepted in transfer.
Total non-classroom units allowed	32 units total	No Limit	30 units total
Foreign Languages (non CLEP or AP)	6 units of general education credit may be awarded for non-standard languages (if language can be assessed)	Up to 4 units are given for Wheaton tests only. Tests offered are: French, German, Spanish, Latin, Greek, Hebrew \$20 exam fee. Tests may be available in other languages.	Proficiency tests are offered for French and Spanish. Credit in other languages will be evaluated for transfer if two years of one language have been completed at a regionally accredited U.S. university.

Units transferable from Non-Regional accredited schools	Unlimited from approved schools and up to 12 units on evaluation from others. Credit accepted conditional to student's successful completion of first semester at George Fox.	Up to 62 units accepted; Wheaton must have already accepted three students from that school, or units are evaluated after student's successful completion of first semester at Wheaton.	Transfer credit is acceptable from regionally accredited universities. A student may petition to get credit/advanced standing after departmental review for comparability and after successful completion of one semester at Taylor.
Units transferable from post-secondary schools in other countries	Unlimited but must be evaluated by international evaluation institutes listed on George Fox website.	An in-house evaluation of the transcripts is done to determine how many credits are accepted or not.	Credits from International Universities/Institutes must be evaluated by an international credential evaluator service. Taylor generally uses AACRAO/OIES.

Sources: Todd McCollum (George Fox University, 503-554-2218, tmcollu@georgefox.edu); Paul Johnson (Wheaton College, 630-752-5045, paul.e.johnson@wheaton.edu); LaGatha Adkinson (Taylor University, 765-998-3330, lgadkinson@TaylorU.edu).

Options for low-cost Christian education

One amazing deal in Christian education today is Bethany School of Missions in Minneapolis. For a total cost of only \$4500 (including room and board), a student can get a four-year bachelor's degree in Cross-Cultural Communications. Bethany students are required to work and to raise support for a junior year abroad. The school is willing to evaluate transfer credits and also offers two-year programs that can be transferred to regionally-accredited schools with whom they have articulation agreements. Eleven institutions accept Bethany's non-regionally accredited units.

Central Christian College of the Bible (in Missouri) provides a tuition-free education to all accepted. (Room and board must still be paid.) Prairie Bible Institute also has a one-year "Discover" program which for \$10,000 provides training in Central America and 36 units of varied credit.

Many accredited schools are willing to accept transfer credits from non-regionally accredited schools under certain conditions, and have lists of such schools from which they have already decided to accept credit. Significantly cheaper distance and online courses can also be transferred from other schools. (See the adjacent "Examples" table.)

A Christian alternative to junior college is the INSIGHT program (Intensive Study of Integrated Global History and Theology), worth 32 semester units, which covers global history (Christian and secular), Bible, world religions, philosophy, anthropology, and intercultural studies in a cross-disciplinary, reading-and-discussion format. Transferable credit is available from a regionally-accredited school

Today's educational environment allows for more flexibility in learning than most realize.

Insight: A program of Intensive Study of Integrated Global History and Theology



A Unique Way to:

- Expand Mission vision • Set a worldview • Sharpen discernment

Unique Format:

- Mentored discussion groups • Multiple sites

Unique Content:

- College credit: 16 units per semester • Interdisciplinary: Anthropology, History, Philosophy, Religion, Ethics, Biblical Studies • Examine Global, not just Western thought • Chronological: Creation to present

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- God's redemptive purpose throughout history

Offered on the campus of the U.S. Center for World Mission

Credit available from
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Insight

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can help that student design a portfolio to get credit for the learning that has occurred, and these courses can then be transferred to other schools.

Most schools put distance and on-line courses on their transcripts just like other courses, which enables the units to be transferred to other institutions without prejudice. Organizations like Global Learning Strategies are willing to guide students through the process of getting their bachelor's degrees for less than \$10,000 for all educational costs, while earning credit for mission trips and other unusual apprenticeships. Guided field-based learning is often superior to classroom learning.

for \$6000 and from a non-regionally accredited school for \$2400. (See uscwm.org/insight for further information.) This course provides a comprehensive Christian worldview to students planning to finish their education at secular colleges and universities, and is especially helpful to exploring service in frontier mission and other global professions.

A New Paradigm for Education Without Debt

Education has entered a new era. Regionally-accredited institutions, like Thomas Edison State College, are embracing the value of learning outside of the classroom. They are helping students to develop portfolios for learning experiences and then put the courses on their transcripts. In this way mission-minded students can get credit for mission experiences and learning important skills. If there is any accredited college in the U.S. that teaches a course in a subject a student has learned, Thomas Edison State College

Today's educational environment allows for more flexibility in learning than most realize.

Mission agencies, churches, and parents should take advantage of such new freedoms in higher education to encourage students to obtain relevant training for missionary service while simultaneously staying out of debt. Students themselves – particularly those hoping to devote their lives to extending God's kingdom at the edges – need to personally own the goal of staying out of debt while focusing on learning what they really need to know to be effective overseas. 🌐



Rebecca Lewis has served as a missionary with Frontiers and in various roles at the U.S. Center for World Mission (USCWM). She is presently a curriculum developer and educational consultant in the USCWM's Training Division.

Another Alternative: Training Missionaries and Other Leaders Through



World Christian Foundations



James Butare and Beth Snodderly

Rapid church growth in many countries of Africa, Asia and Latin America has heightened the challenge to train leaders able to nurture these new Christians. We need alternative models of mission training in both the Western and non-Western worlds today. One valuable alternative is the *World Christian Foundations* (WCF) study program.

For example, Cornerstone Vocational Institute (CVI) has recognized the great need for trained leaders in the Great Lakes Region of Africa, and especially in Rwanda. A number of these leaders will soon be benefiting from the programs of William Carey International University (WCIU) and the WCF study program. During the past two years a CVI coordinator for Uganda and Rwanda (an applicant for the WCIU Ph.D. program) has been mentoring pastors in the Diocese of Gahini, Rwanda. He plans to continue mentoring those who are qualified for master's-level studies through a WCF facilitation site in Rwanda, with the degree to be granted by WCIU upon completion of the studies.

Another example of WCF's value comes from Ethiopia. An American missionary hopes to develop a WCF study center there to serve a number of Ethiopian church leaders. Noting that two Ethiopian leaders are already studying WCF, the missionary comments, "They have been *recipients* of missions; now they want to *be* missionaries."

A friend and writer, who has contributed remarkable insights to the mission world, recently commented, "William Carey International University's mission has always been on the fringe ... and has taken pride in that." Being "on the fringe" includes

enabling Western or non-Western leaders in any part of the world to receive quality training "on the job" for less than a third of the fees required to enroll in a traditional university or theological seminary.

Developed by Ralph Winter and other leaders at the U.S. Center for World Mission, the *World Christian Foundations* study program is specifically suited to a growing number of people who wish to earn a master's degree while continuing to serve on mission fields. Restoring God's glory is the theme of this 32-semester-unit program. Through their studies, WCF students begin to understand God's plan for re-establishing His glory through "general" and "special" revelation, partnering with humans in defeating the Evil One, and restoring Creation through Jesus Christ. This innovative, inter-disciplinary curriculum, with mission-oriented content and perspective, addresses many of the topics introduced in traditional university and seminary programs, but with a broad, 4,000-year global perspective and with the flexibility of study anywhere in the world with a qualified face-to-face mentor.

William Carey International University offers *World Christian Foundations* at both the graduate and undergraduate levels. Northwestern College also offers WCF at the undergraduate level for degree completion through their Distance Education department. For further information, see these websites:
<http://www.worldchristianfoundations.org>
<http://www.wciu.edu>
http://www.nwc.edu/distance/programs/ba_icm.htm

We need alternative models of mission training in both the Western and non-Western worlds.



James Butare is a curriculum developer at WCIU. Beth Snodderly (beth.snodderly@wciu.edu) serves as WCF Director and Executive Vice President of WCIU.



Stumbling Blocks in the System: Looking for Mentors to Lead the Way

Greg H. Parsons



While we raise the profile of student debt in this issue of *Mission Frontiers*, we should also note a number of other issues that keep mission-minded young people from missionary service. And these issues are inter-related.

Actually, school debt itself isn't a deterrent, or at least it doesn't have to be. School debt becomes a problem because it: (1) gets people out to the field later, (2) gets them into normal patterns of life, which causes (3) mission commitment to wane in the face of additional commitments like marriage, children, a good job, a mortgage, etc.

But it doesn't have to be that way. When I wrote about debt in this column a few years ago, I got an e-mail from a friend who was part of a mini-mission revival at a large Christian college years earlier. A year

after graduation, he was almost debt-free, but then married a woman who was some \$70,000 in debt from the same school (not an unusual level, unfortunately).

After seeing my article, he wrote to tell me they had made it! (They

were serving in Southeast Asia with a major mission agency.) How? They worked really hard for 2-3 years to pay off all debt. They lived as cheaply as possible in as small a place as they could, and they ate beans and rice (that's a quote!). That enabled them to apply all of her salary to debt reduction until the loans were repaid, rather than waiting or paying off the debt slowly because the interest rates were so good.

Certainly that is one part of a solution for those going via routes of traditional education. But it brings up another key issue: marriage. What if my friend had married a woman who wasn't committed to the same global purposes?

A few years ago I counseled a young woman who had just gotten married. She was struggling with the fact that her husband – who had demonstrated an interest in missions when they started dating – was no longer interested after they were married. She felt tricked, crushed and trapped. Did she marry the

“wrong” person? Or, more importantly, could someone close to them have seen it coming?

How is it that our children go off to college, choose their life focus, find a mate, and decide where to live and serve? Why do so many of these crucial life choices happen away from home and church, and usually without mature, globally-aware counsel? All too often, these key life choices are made in a vacuum.

Perhaps we view young people as “waiting” to grow up, and thus feel our counsel is unneeded, unhelpful or unwanted? What would happen if we nurtured an interlocking connectedness between our churches, local businesses, schools, and mission agencies to do training in the context of ministry, real work, and field settings? College can be done in this way! And it would provide for real learning, in real-life settings – often with no debt at all.

Existing tools like distance learning, the Internet, field experience, and programs like INSIGHT (see pages 17-18) make it much easier for a church or school to run folks through integrated studies. Beyond that, suppose the local churches also invest financial support in the young leaders they are nurturing. These leaders would receive ongoing mentoring, prayer and real-life ministry experiences, and would be long-term interns on their way to mission service.

We are looking for organizations, ministries and individuals who want to locate on our campus (as well as other sites) and who can help us prepare some of the next generation of young men and women for strategic deployment on the frontiers of God's kingdom. This will involve training at all levels (head, heart and hands) and practical guidance in how to remain intact through the minefield of higher education and mission service.

Let's not allow more potential global servants to fade into the background because the existing system is broken. 🌐



Rev. Greg Parsons is General Director of the U.S. Center for World Mission. He's been on staff at the USCWM for 20 years.