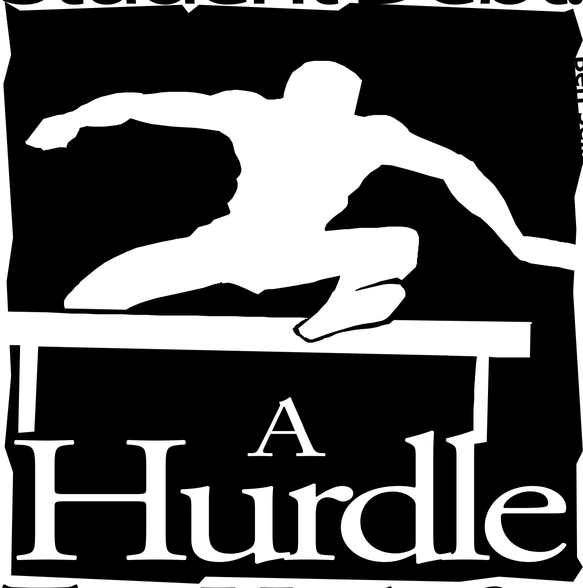
Student Debt: A Hurdle Too High for "Impact" Missionaries



Ben Sells

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."

Three characteristics make recent college graduates "impact" missionaries.

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.

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 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

poverty. They are blazing new trails among unengaged 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.

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 MedSend, 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.

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

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.

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