

# College Prep Handbook



This handbook is designed specifically for families who are overseas whose children are planning to attend university in the US. There is also helpful information for international students and for those attending Canadian and UK universities. However, the dates we recommend for doing things incorporate the extra time needed when one lives overseas.

In the PDF format of this document, the blue links are active URL links—click on them, and they will take you straight to the web sites. The green e-mail addresses are not active.

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# Introduction

We hope this information will help you prepare for and make a good college choice. This material is based on a handbook originally written by Sarah Setliff, and it is now updated regularly with information researched and/or written by Lyn Shingledecker-Wheeler, a TCK (Third Culture Kid) herself who works with TCKs.

Most of the books included here can be found on <http://www.amazon.com>. If you have more questions, comments, or suggestions, please contact the Global TCK Care & Education office located on the International Linguistics Center of SIL International in Dallas, Texas.

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Web site: <http://www.tckcare-ed.org>

## Thinking about the future

High school students face many options related to their futures. The possibilities are almost limitless. Regardless of where you are now in your academic program, you need a plan in order to reach your goal of formal education beyond high school. Your future vocation may depend upon having a plan.

After high school, you may attend a four-year college/university or a junior/community college, join the armed services, or work full-time. Because this is such an important decision, we recommend that you include your parents, school counselor, principal, teachers, and friends when considering the options. Regardless of the help you receive, *remember the final decision is up to you.*

A university education takes time, commitment, and money. To get the best return for this investment, think seriously about all of the possibilities and do a thorough investigation before making a final decision. When you are overseas, this investigation should begin early.

# I. High School Preparations

## A. Required/Recommended Courses

Courses taken in high school should advance you toward your career goal. Each course, including electives, should be taken as a part of a total curriculum plan. It is important to begin thinking about your academic plan at the beginning of secondary school if you are considering attending college or vocational training.

It is a good idea to consider more than one college. Do not hesitate to apply to the colleges of your choice. Many colleges make exceptions for students educated outside the country. If necessary, you may make up subjects during a summer session. Besides, many times overseas students have advantages, especially in foreign languages, which students in the United States (US) miss.

Requirements vary from college to college and state to state; therefore, you should check the admission requirements of the colleges of your choice. However, most colleges recommend taking the following high school courses:

- 4 units of English
- 3-4 units of mathematics (Algebra I, Geometry, Algebra II)
- 2-3 units of the same foreign language
- 3-4 units of laboratory science—one of which must be a life science (Biology)
- 2-3 units of history, geography, government—one of which must be US history if you plan to attend college in the US

### **Strongly suggested electives:**

Advanced English, Composition, English Literature, World Literature, World Drama  
Additional sciences, including advanced Biology, Chemistry, Physics  
Advanced mathematics—Algebra III, Trigonometry, Analysis, Precalculus, Calculus  
Computer courses/Technology  
Economics, Statistics, Psychology, Communications, etc.  
Physical Education  
Visual & Performing Arts

Taking Advanced Placement (AP) classes is recommended; however, test scores may be credited differently depending on the university. (Also see CLEP tests on page 12.)

For more information, check out the following links:

- <https://bigfuture.collegeboard.org/get-in/your-high-school-record>
- <http://www.actstudent.org/college/courses.html>

(NOTE: Students who have completed A-levels in the British education system will usually have the needed high school credits for entering a US college. They may also receive college credit toward a US degree.)

## B. High School Planning Calendar ~ Adjusted for an overseas setting

(for those interested in attending college in the US)

~ Lyn Shingledecker-Wheeler

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### Freshman Year (Grade 9):

- 🍎 Talk to your principal/director, teachers, or guidance counselor about the credits you will need in order to graduate and the extracurricular activities that can be beneficial for college applications or job interviews in the future.
- 🍎 Remember, keeping up your grades is important for the college admissions process.

### Sophomore Year (Grade 10):

- 🍎 Take the practice PSAT (preliminary test to the SAT). Check with your school to see where the tests are offered. If your school does not offer them, contact another school in the area or the US embassy to find out if they do.
- 🍎 Talk to the school/guidance counselor or principal about college options and specific college entrance requirements. You can check specific college web sites to get a sampling of requirements.
- 🍎 If your high school offers AP (Advanced Placement) classes, consider taking one or more of them. You can get college credit in high school if you make a qualifying grade on the final test.
- 🍎 Talk to older TCKs about their college experience when they come to visit.

### Junior Year (Grade 11):

- 🍎 Plan to take the PSAT, SAT/SAT Subject Tests, and ACT during this year. (See Section I, C.)
- 🍎 Consider what colleges you would like those test scores sent to and check college web sites to familiarize yourself with the colleges.
- 🍎 With internet access you can research colleges online, as well as scholarship and financial aid information.
- 🍎 If you want to improve your SAT or ACT scores, you can retake them. If your school offers an SAT or ACT review, consider taking it as a way of studying and preparing for the test.
- 🍎 Check out college applications online at the end of the year so you can apply by the beginning of your senior year. If you know where you want to go, apply early since some colleges will waive application fees before a given date.

### Senior Year (Grade 12):

- 🍎 Fill out the FAFSA - Free Application for Federal Student Aid (if applicable) and apply for scholarships and grants.
- 🍎 If you have not taken the SAT/SAT Subject Tests or ACT, do it in the beginning of your senior year.
- 🍎 Fill out your applications and submit them during the first semester. Request scholarship and financial aid information when you send in your applications.
- 🍎 Once you have received responses from the colleges you have applied to, decide where you will go and advise the college so they can send you additional information. Notify the other colleges of your decision.

### PARENTS:

- 🍎 Visit college campuses during home leave even if you think it is a little early in your child's high school career.
- 🍎 Encourage your child to participate in extracurricular activities or to get a part-time job.
- 🍎 If possible, have your child spend a summer in the country where he or she plans to attend college in order to work, get a driver's license, open a bank account, etc., as well as start the acculturation process.
- 🍎 Do a practice run on the FAFSA during your child's junior year to get familiar with questions and information you need to complete the form. To be eligible for federal grants and loans, we recommend you fill out and turn in the FAFSA in October of your child's senior year. (See Section IV, E.)
- 🍎 Pursue resources available at the school or online to help your student with the decision process.

**NOTE:** Grades refer to the US school system.

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### C. Achievement Tests (PSAT/PSAT 10, SAT, and ACT)

Information about the PSAT/NMSQT (Preliminary Scholastic Aptitude Test/National Merit Scholar Qualifying Test), the SAT (Scholastic Aptitude Test), and the SAT Subject Tests can be found by accessing <http://www.collegeboard.org>.

College Board SAT Program

PO Box 7502

London, KY 40742-7502

SAT E-mail: [online form](#)

PSAT E-mail: [psathelp@info.collegeboard.org](mailto:psathelp@info.collegeboard.org)

**NOTE:** All prices are in US dollars.

PSAT/PSAT 10: \$16 + additional overseas fee

SAT: \$47.50 in US +\$41-\$53 if overseas

SAT with Essay: \$64.50 + cost for overseas

SAT Subject Tests: \$26 + \$22-\$26 in fees

The ACT (American College Testing Program) can be accessed at <http://www.act.org>.

ACT

PO Box 414 / 301 ACT Drive

Iowa City, IA 52243-0414

ACT: \$50.50 in US

\$150 outside the US

\$67 ACT Plus Writing

The tests can be taken in many US embassies and consulates, plus at many international schools. The redesigned PSAT is a 2-hour, 45-minute test broken up into three basic areas. They are Reading, Writing and Language, and Math. Taking the PSAT can be good practice for taking the SAT.

The PSAT must be taken your junior year to qualify for the National Merit Scholarship Program. (Even if you take the PSAT your sophomore year [grade 10], you must retake it in grade 11.) If you score well enough, this program can help with scholarships. To participate in the Merit Program, a student must be planning to go to college no later than the fall following completion of high school. You must also be a US citizen, a permanent US resident (or applying to become one), or be in the process of becoming a US citizen.

The redesigned SAT is a three-hour exam plus 50 minutes for the essay which is optional. There are three components – Reading, Writing and Language, and Math, with an optional essay. There is a “continued emphasis on reasoning alongside a clearer, stronger focus on the knowledge, skills, and understandings most important for college and career readiness and success.” There is a “greater emphasis on the meaning of words in extended contexts and on how word choice shapes meaning, tone, and impact.” Questions that are left blank no longer impact the overall score.

SAT Subject Tests are one-hour multiple choice tests similar to the SAT format. They assess a student’s readiness for college and can help them stand out among other students when applying to college. There are five general subject areas: English, History, Mathematics, Science, and Languages. Subject Tests can be taken during the junior and senior years of high school.

The ACT takes almost three hours and consists of four multiple-choice question tests—one each in English, Mathematics, Social Studies, and Science. The ACT Writing Test is a 30-minute exam. Students are only required to take the ACT Writing Test if they need it for the college they plan to attend. Contact perspective colleges for further details. (cont.)

There is a new PreACT test that was launched in the fall of 2016 that is directed at sophomores. Much like the PSAT, the PreACT allows students to see what it will be like to take the ACT test before they actually have to take it. The cost is \$12 per student.

When registering for the SAT or ACT, you should request the scores be sent to the colleges of your choice. Otherwise, the scores will not be sent to any. Usually the first four colleges are included in the registration fee with a charge of \$12 for SAT and \$13.00 for ACT for each additional college.

### **Changes to the SAT Suite of Assessments:**

The SAT returned to the 1600-point system based on 800-point math and 800-point evidence-based reading and writing sections, and making the essay optional. This change is intended to better reflect the material students are or should be learning in high school, as well as to improve the SAT's reliability as an indicator of how prepared applicants are to tackle college work.

### **College Prep Tests Online**

Prior to taking a test, be sure to review the sample questions so you feel familiar with the test's style and format. It can affect your score. There are books and online programs to help you prepare for the tests. For free online college prep tests, see the following sites:

PSAT Prep: <https://collegereadiness.collegeboard.org/psat-nmsqt-psat-10/practice/full-length-practice-tests>

SAT Prep: <https://www.khanacademy.org/sat>

<https://collegereadiness.collegeboard.org/sat/practice/full-length-practice-tests>

ACT Prep: <https://www.act.org/content/dam/act/unsecured/documents/Preparing-for-the-ACT.pdf>

## **D. Helps for Students with Disabilities**

In the US, the College Board offers help in taking the PSAT, SAT, and AP tests for students with disabilities. Information can be found at <https://www.collegeboard.org/students-with-disabilities>. **NEW:** *SSD Online Disabilities Accommodation Management System* was created for students to submit and track their accommodation requests for exams. This can also include temporary conditions like a broken arm. Follow the link above.

Some of the disabilities are listed below:

- Blindness/Vision problems
- Learning disabilities
- Deafness/Hard of hearing
- Certain medical conditions
- AD/HD (formerly known as ADD/ADHD)
- Physical challenges

### **Learning Disabilities Resources**

Antony, Pavan John, and Shore, Stephen M., *College for Students with Disabilities: We Do Belong*, Jessica Kingsley Publishers, 1st Edition, 2015.

Glade, George, *The Stimulus Driven Brain: The Essential Guide for the ADD/ADHD College Student*, Kindle Edition, 2013. (cont.)

- Kravets, Marybeth and Wax, Amy, *K & W Guide to Colleges for Students with Learning Disabilities, 13th Edition*, Princeton Review, 2016.
- Quinn, Patricia and Maitland, Theresa Laurie, *On Your Own: A College Readiness Guide for Teens with ADHD/LD*, Magination Press, 2011.
- Quinn, Patricia, *AD/HD and the College Student: The Everything Guide to Your Most Urgent Questions*, Magination Press, 2012.
- Reiff, Henry B., *Self-Advocacy Skills for Students with Learning Disabilities: Making It Happen in College and Beyond*, Dude Publishing/National Professional Resources, 2007.
- Sarkis, Stephanie, *Making the Grade with ADD: A Student's Guide to Succeeding in College with Attention Deficit Disorder*, New Harbinger Publications, 2008.
- Simpson, Cynthia and Spencer, Vicky, *College Success for Students with Learning Disabilities: Strategies and Tips for Making the Most of Your College Experience*, Prufrock Press, 2009.

## E. Study Skills

Learning new skills related to studying, note taking, and test taking can be very helpful for students of any age. Included here are some helpful web resources that are in addition to the specific test preps for the SAT or ACT. They encompass such topics as time management; improving listening, reading, and note-taking skills; plus helpful hints about how to reduce test anxiety or writing basics.

**How-To-Study:** <http://www.how-to-study.com>

Includes study prep ideas, improving skills in listening, reading, and note-taking

**Study Guides and Strategies:** <http://www.studygs.net> (available in several languages)

Includes sections on preparing to learn, studying, classroom participation, test taking, and writing basics, etc.

**How To Study:** <http://www.howtostudy.org>

Includes the areas of time management, test anxiety, processing, and how to study

**Homework Center:** <http://www.infoplease.com/homework/studyskills1.html>

Includes information on taking notes, reading textbooks, and taking tests

**VARK-Learn:** <http://www.vark-learn.com>

Includes a brief survey to help determine learning styles matched with study skills

## F. Resources for Homeschooling Students

With the increasing number of homeschoolers both in North America and around the world, there has been a growing awareness at the university level as more and more homeschooling students are applying for both scholarships and advanced education. Below are some resources that may be helpful as homeschooling families prepare for college and beyond.

**Magazines:** *HomeSchool.com:* <http://www.homeschool.com/magazine/>

*Homeschooling Today:* <http://homeschoolingtoday.com/>

*Practical Homeschooling:* <http://www.practicalhomeschooling.com>

(cont.)

- Books:**
- Bell, Debra, *The Ultimate Guide to Homeschooling*, Apologia Press, 4th edition, 2009.
  - Binz, Lee, *Setting the Records Straight: How to Craft Homeschool Transcripts and Course Descriptions for College Admission and Scholarships*, Create Space Independent Publishing Platform, 2010.
  - Byers, David & Chandra, *College-Prep Homeschooling: Your Complete Guide to Homeschooling Through High School*, Mapletree Publishing Co., 2012.
  - Dennis, Jeanne Gowen, *Homeschooling High School: Planning Ahead for College Admission*, Emerald Books, 2004.
  - Duffy, Cathy, *101 Top Picks for Homeschool Curriculum: Choosing the Right Curriculum and Approach for Your Child's Learning Style*, Grove Publishing, 2012.
  - Duffy, Cathy, *Christian Home Educators' Curriculum Manual: Junior and Senior High*, Grove Publishing, 2000.
- Web sites:**
- Home School Legal Defense Association:** <http://www.hslda.org/>
  - Canadian Home Based Learning Resource Page:**  
<http://www.webring.org/l/rd?ring=homeschooling;id=1;url=http%3A%2F%2Fwww%2Eflora%2Eorg%2Fhomeschool-ca%2F>
  - US Colleges That Admit Homeschoolers:**  
<http://www.homeschoolfacts.com/colleges/index.php/Colleges>  
<http://learninfreedom.org/colleges-home-schooled-students.html>
  - International Homeschooling** (follow pull down menu under “Regional”):  
<http://a2zhomeschooling.com/>
  - “Resumé Building for Homeschoolers”:**  
<http://www.collegeconfidential.com/dean/archives/000065.htm>

## G. Career Guidance and Assessments

Taking a career assessment may be beneficial for students who are evaluating their interests, skills, and future career options. Consider contacting the guidance counselor at your school to see what information is available. It can be very helpful to go over the results of any assessment with a guidance counselor or someone trained in giving these types of assessments to see how you can use the results and what your next step should be in pursuing education or a career. There are also alternatives mentioned below that you can do yourself online or by ordering workbooks to do independently.

- **Career Direct Guidance System** (Larry Burkett): \$80 for the online assessment  
<http://www.careerdirectonline.org/>
- **The Career Key:** <http://www.careerkey.org/> (\$13+ for online assessment)
- **Finding Your Fit Discovery Workbook: Discover Your Unique Design** (for teens) by Jane Kise & Kevin Johnson, Karen Eiler, Bethany House, 2018. (price may vary)
- **Flag Page:** <http://www.flagpagetest.com> (\$24.99 for an online assessment about personality, talents, and identifying what you like to do)
- **Highlands Program:** <http://www.highlandscs.com/> (price varies depending on provider of the exam)
- **John Holland's SDS (Self-Directed Search):** <http://www.self-directed-search.com> (\$9.95 online and uses Holland codes; a report is e-mailed back to you.) (cont.)

- **Keirsey Character Sorter/Temperament Sorter:** <http://www.keirsey.com/> (It requires a log-in with e-mail address to take the assessment. It has other helpful information about different temperament styles.)
- **Life Keys: Discover Who You Are,** Jane Kise, David Stark, & Sandra Krebs Hirsh, Bethany House, 2005. (can be purchased on <http://www.amazon.com>)
- **Personality Type:** <http://www.personalitytype.com> (a short Myers-Briggs version)
- **What Color is Your Parachute?** (online): <http://www.jobhuntersbible.com> (has many links) (book version updated periodically by Richard Bolles)

## H. GED (General Educational Development)

The GED test can be used as a diploma equivalent for secondary school. The 2014 GED is the latest version of the test, contains four sections, and is seven and a half hours long. The four sections are Reasoning through Language Arts, Mathematical Reasoning, Science, and Social Studies. A student must pass all tests in order to receive a secondary school diploma. The tests can be taken one at a time. The cost is \$120. There are 3,400 testing centers worldwide. It is also available in Spanish and Braille. Contact information: <https://ged.com>, e-mail: [help@GEDtestingservice.com](mailto:help@GEDtestingservice.com), phone: 1-877-392-6433.

## I. Advanced Placement Courses and Tests / AP International Diploma

College credits can be earned by taking Advanced Placement (AP) courses in high schools where they are offered and by passing the tests given at accredited testing sites. Currently the AP program offers 37 courses in 22 subject areas. More than 90 percent of US colleges and universities grant credit for incoming students who have qualifying AP exam grades. For more information, see <https://apstudent.collegeboard.org/home>. The AP cost is \$92 per test. Public high schools in the US will sometimes wave their rebate. Outside of the US, the cost starts at \$122.

### AP International Diploma for Overseas Study (APID)

([http://apcentral.collegeboard.com/apc/public/score\\_reports\\_data/awards/232781.html](http://apcentral.collegeboard.com/apc/public/score_reports_data/awards/232781.html))

“The AP International Diploma for Overseas Study (APID) certifies the achievement of successful AP candidates and is designed for students whose higher education plans include the prospect of enrolling in a university outside the US or Canada. Approximately 300 universities internationally accept AP grades in their admissions process. AP courses are offered in a variety of schools in 80 countries.

“To qualify for the APID, you must earn AP grades of 3 or higher on AP exams for five or more full-year courses (or the equivalent number of half-year courses) during your high-school career, encompassing three of the five academic areas below. You must take a total of two exams in two different languages from Area I\*, one exam from Area II or Area III, and one or more exams from any other area not already selected.

As of May 2006, five AP exam grades of 3 or higher are required for the diploma. Also, the APID candidates must include among their five courses and exams one of the AP Global Perspective exams: AP World History, AP Human Geography, or AP Government and Politics: Comparative.

The following are the four new Areas (reduced from five) and the numbers of exams:

- **Area I: Languages** (select two exams from different languages including English and/or world languages)—English Language & Composition, English Literature & Composition, French Language & Culture, French Literature, German Language & Culture, Spanish Language & Culture, Spanish Literature & Culture, Italian Language & Culture, Chinese Language & Culture, Japanese Language & Culture.
- **Area II: Global Perspectives** (select one from this category)—Comparative Government and Politics, Human Geography, World History, Art History, Environmental Science, Macroeconomics.
- **Area III: Sciences or Mathematics** (select one exam from this category)—Calculus AB, Calculus BC, Statistics, Computer Science A, Biology, Chemistry, Environmental Science, Physics 1, Physics 2, Physics C: Mechanics, Physics C: Electricity & Magnetism.
- **Area IV: History, Social Sciences, and Arts** (one or two additional exams from any content area except English and world languages)—Macroeconomics, Microeconomics, US History, European History, US Government & Politics, Psychology, Comparative Government and Politics, Human Geography, Art History, Latin, Latin Literature, Latin: Vergil, Music Theory, Studio Art—Drawing, Studio Art: 2-D Design, Studio Art: 3-D Design, Math & Computer Sciences (see list above), Sciences (see list above). In 2015, AP Seminar was added, and AP Research was added in 2016. (For more information, see AP Capstone below.)

If you successfully qualify for the APID and are living outside the US, you will automatically receive your diploma shortly after your exam grades have been processed. If you are living within the US and qualify for the diploma, you will automatically receive your certificate if you request that your AP grades be submitted to a university outside the US. However, if you send your AP grades to universities outside the US before being identified as an APID award recipient, you will be responsible for notifying those universities about your diploma.

\*If you are fluent in a language that is not among those offered by the AP Program, you may still qualify for an AP International Diploma. In such a case, your school should fax a letter to AP Services (1-609-530-0482) certifying your college-level mastery of the other language. You must then take one exam from Area I, one exam from Area II or III, and two or more exams from any other area—one of which must be from an area not already selected.” ~ College Board  
Questions can be e-mailed to [international@collegeboard.org](mailto:international@collegeboard.org).

**Note:** The APID Honors Option is no longer available.

**New: The AP | Cambridge Capstone Program and Credential** – a new program has been developed separately from the APID to help students develop a stronger background in independent research, collaborative teamwork, and 21st-century knowledge and skills. For more information, follow this link: <https://aphighered.collegeboard.org/exams/ap-capstone>.

## J. International Baccalaureate (IB)

International Baccalaureate (IB) is a non-profit educational foundation created in 1968 and is based in Geneva, Switzerland. It offers programs for primary (ages 3-12), middle years (ages 11-

16), and diploma (ages 16-19). These programs are currently offered in more than 5,000 schools in 150+ countries. IB schools include state, public, private, and international schools which have met certain requirements. It is designed for highly motivated and academic students who hope to attend university.

Six major areas are studied – cultures, history, artistic expression, plus political, economic, and belief systems of the world. Exams are given in each area. Scores range from 1 (low) to 7 (high) for those who are enrolled in the diploma program. Some universities give credit for scores of 4 and above. An IB diploma is recognized around the world and is usually sufficient for entrance into a variety of universities. For more information, check their web site at <http://www.ibo.org/>.

## K. CLEP

CLEP (College-Level Examination Program) tests cover material usually taught in freshman and sophomore-level college courses. These are much like AP tests, except with these exams you can earn college credit without taking the actual course. The CLEP is sponsored by the College Board (<http://clep.collegeboard.org/>); however, the College Board cannot award college credit for these tests. Individual colleges evaluate the exam score, assign between 3-12 credit hours per exam, and then record those credits on your permanent transcript. Around 2,900 colleges give credit for the CLEP exams.

The tests are multiple choice and last for 90 minutes. (For language tests, there may be two parts—one written and one listening.) There are 1,800 testing sites located at junior/community colleges and public universities. Contact the closest college to learn testing times and to register, or check the following web site: <http://clep.collegeboard.org/search/test-centers/>. CLEP costs: \$80, plus possible registration fee depending on the testing site. For a listing of different test subjects, see Appendix C. E-mail: [CLEP@info.collegeboard.org](mailto:CLEP@info.collegeboard.org) or phone: 1-800-257-9558 (toll free in the US), PO Box 6600, Princeton, NJ 08541-6600.

**NOTE:** Some colleges may give credit for other foreign languages for which there are no CLEP tests. Check with your college to find out if they are willing to make such accommodations.

## L. DANTE (DSST)

DSST (DANTES Subject Standardized Tests) also provide an opportunity for students to obtain college credit. Test subjects are included in the areas of Business, Physical Science, Humanities, Social Science, and Applied Technology. Tests in 30+ subjects may be taken at military installations and some colleges/universities. It takes about two hours to complete a exam. There are over 1,900 colleges and universities that recognize the DSST program. For more information, check the web site <http://getcollegecredit.com> or e-mail: [getcollegecredit@prometric.com](mailto:getcollegecredit@prometric.com) or phone: 1-877-471-9860. Each test costs \$80, and most testing centers charge an administrative fee as well. Military personnel can apply for a reimbursement for the fee.

# II. Choosing the Right College

## A. Institutions of Higher Learning

### 1. Universities and Colleges (private and public)

- Undergraduate school (2-5 years)  
AA—Associate of Arts degree in two-year and most four-year institutions  
BA or BS—Bachelor of Arts or Bachelor of Science degrees  
Average tuition: public (4 year): \$9,410 per year with residency/ \$23,893 for out-of state residents; private (4 year): \$32,405 in 2015-16 per year
- Graduate school (1-7 years), Master and/or Doctoral degrees

### 2. Junior/Community Colleges (<http://www.aacc.nche.edu>)

- There are 1,100+ public and independent two-year colleges with 7.3 million students and an average cost of \$3,660 per year—a real savings of tuition costs.
- Student population: 60% are part-time students, 40% are full-time students.
- Eligibility is usually based upon establishment of residency. (See Section 3 below.)
- Upon completion of required courses with a satisfactory grade-point average (GPA), a student may earn an AA degree and/or transfer to a four-year college or university.  
**NEW:** Currently, 88 public community colleges and 58 independent colleges have also awarded **bachelor's degrees**.
- The year or two at a community college may give extra time for you to choose a major, if not decided beforehand, and/or to raise your GPA.
- Most community colleges are designed for commuter or off-campus residents. Check with your local county, particularly if you are coming from overseas.
- If you enroll in a community college and are intending to transfer, be sure you are on a “transfer track.”
- If available, living at home or with relatives or family friends while attending a community college can be a good way to save money and to transition to life in the US.

### 3. Establishing Residency for Public/State Universities

The question of residency for TCKs is important. In addition to lower tuition fees and other charges, most public colleges and universities have a more lenient admissions policy for residents than for out-of-state students. Residency can usually be established on the basis of one or a combination of the following factors:

1. Parental voter registration in a state
2. Driver's license held by a student or parent from a particular state
3. Motor vehicle registration
4. Property ownership in a state
5. Property or income tax paid in a state

A letter written by your entity's personnel director concerning eligibility for state residency can be very helpful. See the sample letter on the following page.

## Sample Letter to Petition State Residency

ATTN: Office of Admissions  
*University of Texas*  
*123 Sam Houston Road*  
*Collegetown, TX 75123*

*October 12, 20\_\_*

Dear Office of Admissions:

I am writing on behalf of Mr. & Mrs. *Joe Doe*, who are members of SIL International. Their *son/daughter*, \_\_\_\_\_, is making application to your university and plans to begin in the fall of 20\_\_. As their HR Director, I am writing to petition state residency for Mr. & Mrs. *Doe's son/daughter* on their behalf.

Due to the nature of our organization's primary task, many of our members are assigned to overseas locations to serve for a given time period. Mr. & Mrs. *Doe* are serving in \_\_\_\_\_. When they return to the US on furlough, they reside in *Texas*. They (*use as many of the following criteria as possible*)

- *Own a home in Texas and pay property taxes*
- *Have Texas driver's licenses or motor vehicle registration*
- *Are registered to vote in Texas*
- *Pay state income tax (if that applies in your state)*

We appreciate your kind attention to this matter and consideration for state residency status for \_\_\_\_\_ (*student's name*). If you have any further questions, contact me by e-mail at ***michael\_hearsay@sil.org***.

Sincerely,

*Michael Hearsay*  
Human Resources Director for \_\_\_\_\_ (*country*)  
SIL International

*Italics* represent items that need to be personalized.

#### 4. Domestic Exchange Programs: National, Regional, and State-to-State

- **National Student Exchange (NSE):** A not-for-profit consortium of US colleges/universities that provide students with access to courses and other resources at nearly 200 institutions in 48 states, Canada, and three U.S. territories. The program operates like study abroad and includes tuition reciprocity. For more information, contact the National Student Exchange President at 2613 Northridge Parkway, Suite 106, Ames, IA 50010, phone 1-515-450-5529, or <http://www.nse.org>.

- **Regional Exchange Programs:**

1. **Academic Common Market/Electronic Campus (ACM/EC):** includes the southeastern states of Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia, and West Virginia. Florida and Texas participate on the graduate level. Texas doesn't include online degree programs in its ACM inventory. The program allows students from participating states to study out-of-state at in-state tuition rates. Contact the Academic Common Market Southern Regional Education Board: 592 - 10th Street NW, Atlanta, GA 30318, phone 1-404-875-9211, e-mail: [online form](#) or <http://www.sreb.org/>

2. **Midwestern Higher Education Compact (MHEC):** includes the midwestern states of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. It allows residents of participating states to pursue specific programs of study at reduced out-of-state tuition levels at more than 125 institutions (150% of in-state tuition at public institutions and 10% tuition reduction at private institutions). For more information, contact the Director of Student Initiatives Midwestern Higher Education Compact, 105 Fifth Avenue South, Suite 450, Minneapolis, MN 55401, phone 1-612-677-2777, e-mail: [online form](#), or web site: <http://www.mhec.org>.

3. **New England Board of Higher Education (NEBHE):** includes the northeastern states of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont. The NEBHE offers the New England Regional Student Program (RSP) where students pay reduced out-of-state tuition when they pursue a major that is not available at the public universities in their home state. For more information, contact the New England Board of Higher Education, 45 Temple Place, Boston, MA 02111, phone 1-617-357-9620, or <http://www.nebhe.org>.

4. **Western Interstate Commission for Higher Education (WICHE):** includes the western states of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, U.S. Pacific Territories and Freely Associated States, Utah, Washington, and Wyoming. The WICHE administers the Western Undergraduate Exchange Program (WUE), the Professional Student Exchange Program, and the Western Regional Graduate Program. Students in these programs receive a reduction on out-of-state tuition (150% of in-state tuition). For more information, contact the Student Exchange Programs Western Interstate Commission for Higher Education, 3035 Center Green Drive, Suite 200, Boulder, CO 80301-2204, phone 1-303-541-0200, or <http://www.wiche.edu>.

**5. State-to-State Exchange Programs:** Several states have their own individual agreements with other states. Check to see if the state where you plan to attend university has a tuition reciprocity program.

**B. Vocational or Technical Institutions** (See *High School to Occupation Handbook* on [tkccare-ed.org](http://tkccare-ed.org).)

- Special training for specialized professions, e.g., IT
- Vocational programs to teach needed skills for specific careers such as hairdressing, welding, auto mechanics, and midwifery
- Varied lengths of time for completion (1-2 years)
- Examples: **College Surfing:** <http://www.collegesurfing.com/>  
**Computer Training Schools:** <http://www.computertrainingschools.com>  
**DeVry University:** <http://www.devry.edu>  
**Texas State Technical College:** <http://www.tstc.edu>

**C. Military**

**1. United States Service Academies**

The Navy, Air Force, Army, Merchant Marine, and Coast Guard academies offer free tuition, room, and board. To be admitted to the Navy, Air Force, Army, or Merchant Marine academies, you need your US congressman or senator's endorsement. Active duty of up to five years is required after graduation.

**Air Force Academy:** <http://www.academyadmissions.com>

**US Naval Academy:** <http://www.usna.edu>

**US Coast Guard Academy:** <http://www.uscga.edu>

**US Military Academy (West Point):** <http://www.usma.edu>

**Merchant Marine Academy:** <http://www.usmma.edu> (no long-term commitment required)

**2. ROTC (Reserve Officer Training Corps)**

(ROTC areas include Army, Air Force, Navy/Marines)

ROTC is a program available at regular colleges and universities. Normally, ROTC covers tuition, fees, and books, plus a monthly stipend. Graduates must make at least a four-year commitment to active duty after graduation from the college.

Application forms and more information are available online:

<http://www.goarmy.com/rotc.html>

<http://www.afrotc.com>

<http://www.nrotc.navy.mil/>

**3. College Classes in the Military**

- You can opt to take college courses from a local university or by distance education while serving in the Armed Forces.
- Training received in the military may transfer as college credit to a regular college/university. The Armed Forces can provide you with a transcript, or you can access it online.

## D. Online Universities

More than seven million students took at least one online course during the fall of 2012. Some universities are completely online, though periodic visits to a campus may be required.

- **Affordable Colleges Online:** <http://www.affordablecollegesonline.org/>
- **Get Educated:** <http://www.geteducated.com/> (for undergraduate and graduate)
- **Guide to Online Schools:** <http://www.guidetoonschools.com/online-schools>
- **E-Learners:** <http://www.elearners.com>
- **Online Universities:** <http://www.onlineuniversities.com>
- **World Wide Learn:** <http://www.worldwidelearn.com/online-degrees/index.html>
- Examples of colleges:
  - Western Governors University:** <http://www.wgu.edu>, 1-866-225-5948
  - University of Phoenix:** <http://www.phoenix.edu>, 1-866-766-0766
  - Walden University:** <http://info.waldenu.edu>, 1-888-505-7381

## Diploma Mills

When looking into online programs, it is important to realize that there are illegitimate colleges or universities that advertise degree programs or diplomas. *Webster's Third New International Dictionary* defines a diploma mill as “an institution of higher education operating without supervision of a state or professional agency and granting diplomas which are either fraudulent or because of the lack of proper standards, worthless.”

For more information about diploma mills, check out the following web sites:

**US Dept. of Education:** <http://www2.ed.gov/students/prep/college/diplomamills/index.html>

**Commission on Higher Education Accreditation (CHEA):** <http://www.chea.org>

**Better Business Bureau:** <http://www.bbb.org/council/> (Institutions of education/training can be checked through the Better Business Bureau for legitimacy.)

**Get Educated:** <http://www.geteducated.com/diploma-mill-police/>

## E. Tuition-Free or Reduced-Tuition Colleges

Some colleges can offer free or reduced tuition by having students work to cover tuition costs at the college. (See the eight schools listed in Appendix G.)

## F. Cooperative Education

You may check to see if any college in which you are interested offers cooperative education. Co-op education is a college program that integrates classroom studies with paid, productive, real-life work experience in a related field. Students get the best of both worlds—a high-quality academic degree and an impressive resumé of practical work experience, plus they can reduce their tuition debt with monies from working. A scholarship program is available through co-op and partner colleges/universities.

In addition to gaining work experience, you gain self-reliance, maturity, and independence. You become familiar with the work environment and have an opportunity to confirm or revise your career focus. For more information, check out <http://www.waceinc.org>. WACE (World Association for Cooperative Education), 600 Suffolk Street, Suite 125, Lowell, MA 01854.

## G. Current Trends

### Free Community College!

In early 2015, two states began to move forward with the idea of free tuition at community colleges despite the fact that Congress did not approve it. Oregon designated \$10 million to its first year called the Oregon Promise program. It helps to bridge the gap between the benefits of a higher education to an individual and the overall economy. There are requirements like having earned a high school diploma in the past six months and filing for the FAFSA (Free Application for Student Aid). After federal and state aid is applied, the program makes up the difference in tuition. If grants cover all tuition, then students can qualify for up to \$1,000 to help with books, board, or transportation.

Tennessee has started a similar Promise program and added a requirement that students meet regularly with a career mentor and participate in volunteer hours each term. Minnesota is now piloting a program for students from families who make up to \$90,000 annually. Seven other states – Oklahoma, Washington, New York, Massachusetts, Illinois, Hawaii, and California – are currently considering similar legislation.

### Fast Tracking a Degree

As the price of a college degree increases, students are looking at ways to cut overall debt upon graduation. One option to consider is a three-year bachelor's degree. This can be accomplished in a variety of ways including taking more credit hours each semester, adding summer or January terms, or including AP or IB courses. Some universities are changing their programs to a more rigorous three-year degree plan that includes mentoring, internships, and opportunities to study abroad.

Other universities are combining bachelor's and graduate degrees into a four-year program with their own accelerated tracks. One can choose a faster track to graduation than other students who are doing the normal 4-year degree. Check with the university where you plan to attend to see if they offer a faster track to graduation or degree programs.

### Enhancing the Learning Experience

Here are three other initiatives gaining popularity in US universities. One is joining a learning community your first year at college. These learning communities include students who typically take two or three courses together as a group and may even live together. This helps to engage new students into a community, to involve volunteering in their local communities, and to gain hands-on experience through their academics in their local environment. A second initiative involves real-life experience in the area that you are studying. This can include internships, practicums, or co-op opportunities (see page 17 for more on co-op education). Service learning is the third initiative gaining in popularity. This is where schools use volunteer work as a teaching tool. This may be coupled with the learning communities mentioned above.

## H. Bible Schools or Colleges

Some Bible schools/colleges offer Bible certificates (usually one year), associate degrees (AAs—usually two years), BA/BSSs, and MAs. For information on accredited Bible colleges or universities, contact the Association for Biblical Higher Education (<https://www.abhe.org/>). Students who

only go for one or two years of Bible school can transfer some credits to other Christian and/or four-year colleges or universities. If it is your intention to transfer, check to see which credits will be transferable before signing up for classes.

Examples of Bible schools:

- **Torchbearers International:** <http://www.torchbearers.org/>
- **Word of Life:** <http://wordoflife.edu/>, 1-800-331-9673, **online form**
- **Columbia International University:** <http://www.ciu.edu>, 1-800-777-2227, **online form**
- **YWAM (Youth With a Mission):** <http://www.ywam.org>
- **Moody Bible Institute:** <http://www.moody.edu>, 1-800-356-6639 or **apply@moody.edu**
- **Eternity Bible College:** <http://eternitybiblecollege.com/>, 1-805-581-1233, **info@eternitybiblecollege.com**
- **US Bible Colleges:** <http://a2zcolleges.com/religion/bibleschools.html>

## I. Canadian College Options

Canadian colleges are another option for both US and international students as well as Canadian students, of course! Admissions requirements tend to be simpler and based more on secondary school grades and test scores and less on essays, recommendations, and interviews. Public universities are subsidized which makes tuition, even for international students, more affordable compared to their US counterparts. While US/international students do not qualify for need-based financial aid, they can get merit-based scholarships and participate in the work-study program. US students can also get US-guaranteed loans. Here are some Canadian college options.

### Canadian Universities & Career Colleges

**Association of Universities & Colleges of Canada:** <http://www.aucc.ca/>

**Canadian Universities, Colleges, Higher Education & Employment:**  
<http://www.canadian-universities.net/index.html>

**Canadian Career Colleges:** <http://www.career-college.com/>

**Schools in Canada:** <http://www.schoolsincanada.com/Universities-In-Canada.cfm>

### Public Universities

**Concordia University:** 1455 de Maisonneuve Blvd. W., Montreal, QC, Canada H3G 1M8  
<http://www.concordia.ca>, 1-514-848-2424, **online email form - Connect2Concordia**

**McGill University:** 845 Sherbrooke Street West, Montreal, QC, Canada H3A 2T5  
<http://www.mcgill.ca>, 1-514-398-4455, **servicepoint@mcgill.ca**

**Queen's University:** 99 University Avenue, Kingston, ON, Canada K7L 3N6  
<http://www.queensu.ca/>, 1-613-533-2000, **admission@queensu.ca**

**University of British Columbia:** 2329 West Mall, Vancouver, BC, Canada V6T 1Z4  
<http://www.ubc.ca>, 1-604-822-2211, **online email form**

**University of Toronto:** 27 King's College Circle, Toronto, ON, Canada M5S 1A1  
<http://www.utoronto.ca>, 1-416-978-2190, **online email form** (cont.)

**Christian Colleges:** <http://www.campusstarter.com/ChristianCollegesCanada.cfm>

**Prairie Bible College:** Box 4000, 330 5th Ave. NE, Three Hills, AB, Canada T0M 2N0  
<http://www.prairie.edu>, 1-800-661-2425, [info@prairie.edu](mailto:info@prairie.edu)

**Providence University College and Theological Seminary:** 10 College Crescent,  
Otterburne, MB, Canada R0A 1G0, <http://www.providencecollege.ca>, 1-800-668-7768,  
[info@prov.ca](mailto:info@prov.ca)

**Trinity Western University:** 7600 Glover Road, Langley, BC, Canada V2Y 1Y1  
<http://www.twu.ca>, 1-604-888-7511 or 1-888-468-6898, [admissions@twu.ca](mailto:admissions@twu.ca)

## J. UK University Options & Information

Application to universities in the UK happens through a central agency called UCAS (Universities and Colleges Admissions Service). Offers are based on the results of the A-level examinations or other qualifications such as APs, IB, or French Baccalaureate. For more information, check out the links below. WEC International has written up a summary of residency issues, tuition fees, and students loans. It can be accessed at this link: <http://www.globalconnections.org.uk/interest-groups/third-culture-kids-forum>

**Complete University Guide (for the UK):** <http://www.thecompleteuniversityguide.co.uk/>

**UCAS (Universities and Colleges Admissions Service):** <https://wwwucas.com/> A comprehensive web site with information about courses of study, universities, and applications in the UK.

**London Colleges:** <http://www.londoncolleges.com/> or <http://www.studylondon.ac.uk/universities>  
Information regarding colleges/universities and courses of study in London.

**UNISTATS:** <http://www.unistats.com> The official web site for comparing UK higher education course data.

**UK Bible Colleges:** <http://www.byfaith.co.uk/bcdirectory.htm>

## K. European University Information

This information and web links were compiled by Christa Göth-Koebel of SIL. Here are some important things to keep in mind when considering higher education options in Europe.

- Most universities require a certain level of the/a national language. Often the main language of instruction is a national language, with only a few courses in English.
- The main entry requirement is usually a school-leaving-certificate. In most countries, students finish their high school (Gymnasium, Lycée, etc.) around age 18 with a general final exam (A-Levels, Abitur, baccalauréat, etc.)
- Courses may have specific additional entry requirements or restricted admission based on GPA or entry exam.

(cont.)

- Tuition fees vary between free to moderate for EU passport-holders. They can be much higher for non-EU passport-holders. Fees in the UK are much higher than on the mainland. <http://www.studyineurope.eu/tuition-fees>
- Many countries offer an alternative educational option to high schools and universities. The “dual-system” is a branch of education that a student can choose after completing the ninth or tenth grade (or later) consisting of a three- or four-year apprenticeship in business or industry coupled with theoretical studies (usually two days a week). When completed, the trained professional obtains a highly-respected diploma.
- Once you have decided on the country where you would like to study, look carefully at the specific requirements on that country’s application system (i.e., UCAS for universities in the UK) to check how it relates to them. This may mean looking into options well before you actually need to apply.

**Comparison of Education Structures in the European Union:** [http://eacea.ec.europa.eu/education/eurydice/documents/facts\\_and\\_figures/education\\_structures\\_EN.pdf](http://eacea.ec.europa.eu/education/eurydice/documents/facts_and_figures/education_structures_EN.pdf)

**Information about University Entry:** <http://www.studyineurope.eu/>

## L. College Selection Worksheet

The College Selection Worksheet (see the next page) and **Appendix D—TCK Scholarships and Church Matching Grants** can help you evaluate colleges to make a more informed choice. Also, see **Appendix E – College Info Web Sites & Scholarship Searches**.

# College/University Selection Worksheet

Colleges/Univ.						
<b>Location</b>						
• Setting - rural, urban, etc.						
• Proximity to family/friends						
• Area of country						
• Weather/Seasons						
<b>Academic</b>						
• Class size, faculty/student ratio						
• Desired majors						
• Faculty accessibility						
• Practical application of academics						
• High academic priorities						
• Reputation of school						
• Requirements for acceptance						
<b>Campus Life</b>						
• Ambience (i.e., feels comfortable)						
• Athletic programs						
• Cultural diversity						
• Dorm or off-campus housing						
• Student organizations (Christian?)						
• Extracurricular opportunities						
• Size						
<b>Costs</b>						
• Affordability						
• Availability of grants/scholarships						
• Work/study program						
• Residency issues						
<b>Career Preparation</b>						
• Career counseling						
• Internships						
• Graduate school						
<b>Other factors</b>						
• Religious affiliation?						
• Health services?						
• Special programs?						
• Meal service options?						

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# III. Applying to Colleges

## A. Contacting Colleges and Universities

Write an e-mail or fill out an online form for the colleges that you are interested in to ask specific questions about the application process, and/or housing and financial aid information. Unless you choose early-decision application (knowing you want to attend one specific school and are willing to commit only to it), you will probably want to apply to three or more colleges. Be sure to include your contact information for them to respond.

1. When on home assignment, visit the colleges you are interested in attending. E-mail or check their web site for available dates and request an appointment. A guide may be available to show you around so that your visit to each campus will be more worthwhile. You may also be able to schedule attending a class or special event during your campus visit.
2. Specific college information such as admission addresses, financial aid, and housing is available online. This information is indispensable in making plans for a four-year program of study. Like all endeavors, you will need an academic plan if you intend to graduate on schedule.

## B. Application for College

### 1. Requests for Transcripts (Record of your grades)

- Some colleges ask for samples of graded, written papers from grade 11.
- Provisional acceptance is made on the basis of the 9th–11th grade transcript. Check with your high school to ensure that your final transcript is sent to the desired colleges and universities. College acceptance is usually not final until this transcript is received.
- All transcripts—official and final—must be requested by you and be sent by the school or its representative. For some SIL-related schools, transcripts are kept at the Global TCK Care and Education office in Dallas or at ACSI (Association of Christian Schools International). ACSI charges \$20 per transcript. ACSI has an online form that you can fill out to speed up delivery.

Global TCK Care and Education - Key 300  
7500 W. Camp Wisdom Rd.  
Dallas, TX 75236  
Phone: 1-972-708-7293  
E-mail: [tckcare-ed@sil.org](mailto:tckcare-ed@sil.org)

ACSI Transcript Depository  
PO Box 65130  
Colorado Springs, CO 80962  
Phone: 1-719-528-6906  
E-mail: [transcripts@acsi.org](mailto:transcripts@acsi.org)

- For junior/community colleges, do not send the transcript until after high-school graduation unless it is requested before that.
- Transcripts from non-English-speaking schools must have certified translations—see US embassy or consulate.

## 2. Filling Out Application Forms

- Read the form thoroughly before you begin to fill it out.
- Fill out completely, asking your principal, counselor, or teacher for help if necessary. Many applications are online. If you have internet connectivity issues, send an email to the college requesting an electronic application form. Colleges use this document in making decisions about prospective students.
- Print a copy of the application for your records in case it is lost in cyberspace.
- Some colleges use a “common application” which contains some of the same basic questions that can be used for multiple colleges, and then they may add specific essays that are customized for their admissions process.

Opening and closing dates for applications vary with each college. Check their web site for exact information. Get the application in on time!

## 3. References

- Give ample time for your references to return the form.
- Give or send by email to the person(s) you have selected the reference form or the link for filling out and submitting the form online.
- Indicate the due date for the reference(s) to be submitted and a statement as to the type of information that is desired.
- Be sure to thank the person(s) for their help and time.
- Obtain different types of reference letters before leaving the field in order to make job and scholarship applications easier later on. (See Appendix B for reference sheets for personal information.)
- Be sure to check with each college to make sure the required forms were received, especially if you haven’t heard back from them.

## 4. Activities Records

One of the most overlooked areas of student development in high school is a student’s activity record. Most colleges and scholarship programs want to know what a given student has done during high school other than just earn grades. While we do not encourage joining just for the sake of developing a “good” record, it is important to realize that this can be a significant area of evaluation.

Begin early to keep a record of your activities in order to help you when it is time to make your application to colleges:

### School activities/community services

- Student government
- Athletics
- Volunteer work
- Extracurricular—yearbooks, school newspaper
- Awards, honors, other achievements
- Organizations/clubs
- Church/mission

(Some overseas schools will include this on the student’s academic transcript.)

## 5. College Housing

If you have already selected your college and feel you will qualify for admission (after high school graduation), write to the college about on-campus housing. Some colleges require early dorm reservations and deposits.

**NOTE:** It is your responsibility to see that all forms are completed and are sent in on time! *Watch those deadlines!* The individual college's web site is your best source of information. When in doubt, *ask!*

## C. Different Kinds of Admissions

### 1. Regular Admission

Each institution has certain specific requirements that will indicate which high school units are required and which college entrance tests you must take. A *nonrefundable* fee is required for most college applications. It is wise to narrow your selections to the top two or three choices before sending in your applications. About a month or two after sending the completed applications, contact the Office of Admissions if you have not heard that the application has been received.

### 2. Early-Decision Admission

Early-decision admission is designed for those who have determined that a particular college is your first choice. You will have to check with the college to determine if early-decision admission is available. Sometimes colleges will wave the application fee for early-decision applications. Also check the deadline for early decision. You can apply to other colleges but must pledge to drop all other applications if you are accepted by early-decision. You are required to go if you are accepted.

Most colleges require that admission applications and the financial applications be received by a specific date—November 1 or 15. If you are thinking about the early-decision application, you should also plan to take the required college entrance test(s) (SAT/ACT) before your senior year. The ideal time to check into early-decision procedures is during your junior year of high school.

**NOTE:** Princeton, Harvard, Yale, Stanford, Beloit College, the University of North Carolina - Chapel Hill, the University of Delaware, and the University of Virginia eliminated early-decision admission in 2006. In 2011, Princeton and Harvard returned to a nonbinding early action admission.

### 3. Early Action and Single-Choice Early Action Admission

Early action is a nonbinding application that generally can be sent to several colleges. Once accepted, you will have until the regular reply date in May to let the college know. This allows for time to compare financial aid and other offers from the colleges where you have applied. Single-choice early action is a nonbinding application; however, it can only be sent to one school. If accepted, the student has until May to respond with a decision.

#### 4. Rolling Admission

Colleges that use a rolling admission system generally give an admission decision as soon as possible after a student's application is received. Thus, a candidate may be notified by one of these colleges well in advance of being notified by another college or university. Sometimes there is no deadline for applications, and the college will continue to accept students as long as it has space.

### D. Information for Canadian and Other International Students Attending US Schools

Begin researching and writing US colleges at least **18 months** before you plan to begin your studies. Besides the requirements listed in Section B, most universities also require the following:

- Proof of English competency from an overseas school (it may be a letter from the school) or passing the TOEFL (Testing of English as a Foreign Language) test. The TOEFL assesses four basic language skills: Listening, Reading, Writing, and Speaking. The cost is between \$160-\$300 and can be taken in more than 130 countries.

TOEFL Services, Educational Testing Service  
PO Box 6151, Princeton, NJ 08541-6151  
Phone: 1-800-468-6335 or 1-443-751-4862

E-mail: [online form](mailto:online_form@ets.org)  
<http://www.ets.org/toefl/>

- Statements of financial support—either by completing forms sent from the college and/or sending a bank statement(s) in English proving the sponsor's financial situation.
- If desiring financial aid from the college, a detailed application form must be completed.
- A health exam and report may be required (in English).

When accepted by a college, the school will send you the documentation necessary to apply for either an F-1 or J-1 nonimmigrant visa at a US embassy or consulate. F-1 visas are granted to most students who have personal funds or a government or private agency supporting them. J-1 visas are given to students entering on an international exchange program or with funding other than personal, government, or private agency funds. (Also see the FAFSA note for noncitizen information at the end of Section IV, E.)

### E. Scholarship Information for Canadian, UK, and Other International Students

#### 1. Canadian Scholarship Links (for Canadian students attending university in Canada)

**Alberta Learning Information System:** <http://alis.alberta.ca/index.html>

**Association of Canadian Community Colleges:** <http://www.accc.ca/>

(click on *What We Do* > *ACCC Awards of Excellence*)

**Canadian Education Savings & Student Financial Aid Resource:**

<http://www.canlearn.ca/eng/index.shtml>

**Canadian Student Financial Assistance:**

[http://www.esdc.gc.ca/en/student\\_loans/index.page](http://www.esdc.gc.ca/en/student_loans/index.page)

**Loran Scholars Foundation:** <http://loranscholar.ca/>

**Manitoba Student Aid:** <http://www.edu.gov.mb.ca/msa/>

**Newfoundland and Labrador Student Financial Aid:** <http://www.edu.gov.nl.ca/studentaid/>

**Ontario Student Assistance Program:** <https://osap.gov.on.ca/> (cont.)

**Scholarships Canada:** <http://www.scholarshipscanada.com>  
**School Finder:** <http://www.schoolfinder.com/Scholarships/Index.aspx>  
(Search for scholarships by school, field of study, or name of scholarship)  
**Yconic:** <https://yconic.com/money-for-school>

**2. UK Scholarship Information (for citizens and non-citizens)**

**Student Finance:** <http://www.england.edu/admissions/financial-aid-for-uk-residents/>  
<http://www.practitioners.slc.co.uk/>

**UK Scholarship Search:** <http://www.scholarship-search.org.uk/>

**International Students wanting to study in the UK:**

<http://www.england.edu/international-students/>  
<http://www.internationalstudent.com/universities-awarding-aid/>

**3. International Student Links (for attending university in the US)**

**EduPass:** <http://www.edupass.org>

**Foreign Born:** <http://www.foreignborn.com>

(click on *Study in the US: Pay for School - Financial Aid*)

**Guia Estudiantil Internacional** (in Spanish): <http://www.guiaestudiantilinternacional.com>

**International Education Financial Aid:** <http://www.iefaf.org>

**International Student:** <http://www.internationalstudent.com>

**International Student Guide:** <http://www.internationalstudentguidetotheusa.com>

**National Association Federal Student Aid:** [http://www.nafsa.org/explore\\_international\\_education/for\\_students/financial\\_aid\\_for\\_study\\_abroad/financial\\_aid\\_for\\_undergraduate\\_international\\_students/](http://www.nafsa.org/explore_international_education/for_students/financial_aid_for_study_abroad/financial_aid_for_undergraduate_international_students/)

**Rotary International Foundation** (search> scholarships): <http://www.rotary.org/>

**Scholarships for Development:** <http://www.scholars4dev.com/6499/scholarships-in-usa-for-international-students/>

**Study USA:** <http://studyusa.com>

**Taking It Global:** <http://www.tigweb.org/resources/opps>

**4. Some Private US Colleges that offer International Student Scholarships/Grants**

**Asbury College (KY):** partial scholarships for international students each year

<http://www.asbury.edu>

**Bethel University (MN):** Up to \$3,000 per year, <http://www.bethel.edu/>

**Carleton College (MN)** offers up to six comprehensive and six partial scholarships for international students: <http://www.carleton.edu>

**Taylor University (IN)** offers up to \$10,000 in scholarships for international students:

<http://www.taylor.edu/>

**Westmont College (CA):** offers up to \$21,000 in aid for international students:

<http://www.westmont.edu>

**5. Book:**

*The College Board International Student Handbook, 2018*, <https://www.collegeboard.org>

## F. Education Systems Around the World

This information should be helpful to you as you try to understand how your school system compares with that of the US. This chart was put together by Judy Hewer from CHED UK and modified.



Chart Showing Age/Year/Name correspondence for Different Education Systems

Age of children at start of school year	England and Wales	USA schools	French system	Scottish System
4	Rising Fives			
5	Year 1	Kindergarten (Elementary)	Maternelle Grande Section	<b>Primary 1</b>
6	Year 2 (Key Stage 1 tests)	Grade 1	CP (Cours Préparatoires)	P2
7	Year 3	Grade 2	CE1 (Cours Elementaires)	P3
8	Year 4	Grade 3	CE2 (Cours Elementaires2)	P4
9	Year 5	Grade 4	CM1 (Cours Moyens1)	P5
10	Year 6 (KS2 tests)	Grade 5	CM2 (Cours Moyens2)	P6
11	Year 7	Grade 6	6eme (Sixieme)	P7
12	Year 8	Grade 7 (Junior High)	5eme (Cinquieme)	<b>Secondary 1</b>
13	Year 9 (KS3 tests)	Grade 8 (Junior High)	4eme (Quatrieme)	S2
14	Year 10	Grade 9 (High School)	3eme (Troisieme)	S3
15	Year 11 (GCSE Exams)	Grade 10	2onde (Seconde)	S4 (SCE standard grade)
16	Year 12	Grade 11	1ere (Premiere)	S5 (SCE higher grade)
17	Year 13 (A levels)	Grade 12	Terminale (BAC)	S6 (CSYS)
18	<b>University</b>	<b>University/College</b>	<b>Université</b>	<b>University</b>

**Educational Systems, continued on page 29**

**Education Systems, continued from page 28**

Age of children at start of school year	Korean	Finnish	Swedish	Canadian
5	Optional Kindergarten	Optional Kindergarten	Optional Nursery for working parents	<b>Elementary</b> Kindergarten
6	Institute of Music and Art		Compulsory Pre-school or Year 0	Grade 1
7	Need to be able to read	<b>Lower Level</b> Primary 1	<b>Lower Stage</b> Primary 1	Grade 2
8	<b>Primary 1</b>	Primary 2	2	Grade 3
9	2	3	3	Grade 4
10	3	4	<b>Middle Stage 4</b>	Grade 5
11	4	5	5	Grade 6
12	5	6	6	Grade 7
13	6	7	<b>Higher Stage 7</b>	Grade 8
14	<b>Middle School 1</b>	<b>Upper Level 1</b>	8	Grade 9 (Secondary School)
15	2	2	9	Grade 10
16	3	3	<b>Gymnasium 1</b>	Grade 11
17	<b>High School 1</b>	<b>High School/College 1</b>	2	Grade 12
18	2	2	3	<b>College/University</b>
19	3	<b>University</b>	<b>University</b>	
20	<b>University</b>			*Quebec has slight modifications

# IV. Scholarships and Financial Aid

Though more expensive than public colleges or universities, private schools are affordable with the help of federal aid and different scholarship opportunities. Many Christian colleges have a discount for dependents of those in full-time ministry (see **Appendix D – TCK Scholarships and Church-Matching Grants** and **Appendix E – College Info Web Sites & Scholarship Searches**). Contact the financial aid office at the school you wish to attend to find out what is available to you and what documents you should file with that office. Also, see the spending plan article in **Appendix F – “Spending Plan is Key to Controlling College Debt”** for ways to save and budget money for college.

## Free Resources for US Federal Student Financial Aid

The Federal Student Aid web site of the US Department of Education contains many resources, articles, fact sheets, and videos that can help to explain and navigate using the federal financial aid for college as well as provide assistance to individuals. You can also call the Federal Aid Information Center at 1-800-433-3243 or access the resources mentioned above at (available in English, Spanish, and Braille)  
<http://studentaid.ed.gov/resources#funding>.

Money is available on a first-come, first-served basis to those who apply. Research by the Institute for College Access and Success on the Project on Student Debt indicates that the average college graduate had \$29,200 in student loans upon graduation in 2018. Many of the following financial aid programs are supported by the federal government and are available at almost any accredited college or university. Many are controlled by the financial aid office of each college.  
[\(http://ticas.org/posd/home/\)](http://ticas.org/posd/home/)

Basically, there are **three types** of financial aid:

1. Scholarships/Grants
2. Loans
3. Work-Study Program (Student Employment)

There are **four primary sources** of financial aid:

1. Colleges/Universities
2. Federal government
3. State government
4. Private sources

### A. College/University Aid

Colleges/Universities provide all three types of financial aid:

1. Academic scholarships/grants
2. Low-interest loans
3. Work-Study program on campus (cont.)

Some colleges give discounts if more than one family member attends or for dependents of those in full-time ministry. (See Appendix D.)

Tuition assistance is available to low-income families at some Ivy League universities. For example, a family earning less than \$40,000 a year with an honor student graduating would not need to pay tuition at Harvard University. Different universities have different income thresholds, so it is important to check with the registrar for their specific requirements.

## B. Federal Government Aid

The federal government has **three types** of financial aid programs (see FAFSA on page 33).

### 1. Scholarships/Grants (4)

- a. **Pell Grant:** up to \$6,195 granted a year (for 2019-20)  
Effective July 1, 2012, you can receive the Pell Grant for no more than 12 semesters or the equivalent. You may not receive the pell grant from more than one school at a time.
- b. **The Federal Supplemental Educational Opportunity Grant (FSEOG)** for undergraduate students only: \$100-\$4,000 a year
- c. **TEACH Grant Program** (Teacher Education Assistance for College & Higher Education): up to \$4,000/yr. to students who intend to teach in public or private elementary or secondary schools that serve low-income families. If you do not complete your service obligation, the TEACH Grant will be converted to a Direct Unsubsidized Loan with interest charged from the date of disbursement.
- d. **Iraq & Afghanistan Service Grant:** up to \$5,829.50 dispersed to students not eligible for the Pell Grant whose parent/guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001, or who are younger than 24 years old and enrolled part-time at an institution of higher education at the time of a parent/guardian's death.

**NOTE:** American Opportunity (<http://www.irs.gov/publications/p970/ch02.html>) and Lifetime Learning Credit (<http://www.irs.gov/publications/p970/ch03.html>) are actually tax credits rather than scholarships. See the yearly tax information packet from your organization or check the web sites above.

### 2. Loans (3)

All new student loans are dispersed under the Department of Education Direct Loan Program. The federal government grants debt forgiveness to students with direct loans from the government after 10 years in certain public sectors (includes emergency first responders, nurses, firefighters, early childhood educators, and librarians.)

- a. Federal Perkins Loan Program: 5% interest rate
  - Undergraduate students can receive up to \$5,500 a year.
  - Both undergraduate and graduate students can receive this loan.
  - College is the lender; payment is owed to the college that made the loan.
  - Repayment begins nine months after graduation or a change of school schedule to part-time student. Some post-graduation occupations may reduce or cancel the repayment requirement.

(cont.)

- b. Parent Loan for Undergraduate Students (PLUS)\*
  - PLUS can be taken out by parents of dependent students enrolled at least half-time.
  - Cost – Financial Aid = PLUS
  - Interest on loans made after July 1, 2019 and before July 1, 2020 is 7.08%.
  - Repayment begins within 60 days of final loan disbursement for the year.
  
- c. Federal Direct Loans (formerly Stafford Loan)
  - Government pays the interest while the student is enrolled at least half-time and demonstrates financial need.
  - Interest for subsidized rate 4.53% (July 2019 - July 2020)
  - Unsubsidized interest rate 4.53% for undergraduates / 6.08% graduate students
  - Amounts range from \$5,500 for Freshman up to \$7,500 for Juniors+ of loans available. Of these amounts \$3,500 - \$5,500 are Subsidized Loans (depending on grade level) for dependent students. See charts online (on page 30) for independent student amounts.
  - Repayment begins six months after graduation.

\*Both PLUS and Federal Direct loans can be subsidized (no interest charged until repayment begins) or unsubsidized (interest charged immediately).

### 3. Student Employment - Federal Work-Study Program

The Federal Work-Study Program pays an hourly wage for on- or off-campus work during the school year. There are no annual minimum or maximum amounts. Eligibility is determined by financial need.

## C. State Government Aid

- **State Tuition Equalization Grant** - When students have residency in a particular state where they plan to attend a private university, there is a grant available to help offset the cost difference between a public/state university and a private one. Check with the state where you plan to attend college to see if a Tuition Equalization Grant exists and if you meet the criteria to qualify for the grant. Examples of states that offer the equalization grant are Texas and North Carolina.
- Most state aid is available through merit scholarships (such as the **Robert C. Byrd National Honor Scholarship Program**—<http://www2.ed.gov/programs/idadesbyrd/index.html>), grants, or work study.
- Contact the college’s financial aid office, public libraries, or the state’s department of higher education office for more information:  
<http://www2.ed.gov/about/contacts/state/index.html>

## D. Private Sources

- Awarded through corporations, unions, religious, or civic groups, etc.
- Contact the college’s financial aid office or the public library for more information.

(cont.)

- Examples:
  - **Lancaster Bible College (PA)** offers a *Mission Agency Partnership Scholarship* of \$7,000 for those serving on a foreign field with specific agencies. They also have a *Child of Full-time Christian Worker Scholarship* that ranges from \$1,000 - \$5,000. However, if you qualify for one, you won't receive both! <https://www.lbc.edu/undergraduate/financial-aid/>
  - **Liberty University (VA)** has established a *M'ry Kid Scholarship* that provides up to full tuition for 4 years. It is available to the children of m'ries serving overseas who are strategic partners and are US citizens. There is a list of additional requirements and information at the following links: <http://www.liberty.edu/financeadmin/financialaid/index.cfm?PID=28747>, call 1-888-583-5704 or email: [mkscholarship@liberty.edu](mailto:mkscholarship@liberty.edu).
  - **Regent University (VA)** offers a 25% discount for Wycliffe USA staff (paid or supported), spouses, and dependents. For more information, check the following link: <https://www.regent.edu/corporate-partners/#tab-current-partners>.
  - **Christian M'ry Scholarship** is available to students who will attend Calvin College, Dordt College, Hope College, Kuyper College, Trinity Christian College, or Wheaton College. Scholarship awards have been given to up to 100 students a year. Award amounts may vary depending on the year and the number of awards being given. For more information: <http://www.christianmissionaryscholarship.org>, call 1-616-526-7731, e-mail: [cmsf01@gmail.com](mailto:cmsf01@gmail.com). Online or downloadable applications available.
  - **Grant Edwards Allen Endowment** is available only at Georgia Institute of Technology for students who have demonstrated financial need, with a first preference for students who (or whose parents) are affiliated with WBT. If no qualified student applies, second preference shall be given to students who are actively involved in the PCA, and third preference to students who are involved in other ministries. The minimum annual scholarship per student is to be \$2,000. Recipients will be selected and the scholarship administered by the Office of Student Financial Planning and Services. For more information: <http://osfa.gatech.edu/grant-edwards-allen-endowment>
  - **Cedarville College (OH)** has new scholarships available. One is the One Campus Scholarship for up to \$5,000 and is renewable. For more information: <http://www.cedarville.edu/cf/finaid/scholarships/currentaid/>.
  - **Telios Law:** <https://telioslaw.com/scholarships> (TCK scholarships - no attendance to law school required!)

## E. FAFSA

In order to obtain financial aid from the Federal government, you must fill out and file the FAFSA (**F**ree **A**pplication for **F**ederal **S**tudent **A**id) form. Information and application forms are available online at <http://www.fafsa.ed.gov>. The application can be completed online. The FAFSA is designed to evaluate a family's financial ability to contribute to the costs of the student's post-secondary education.

The College Scholarship Services (CSS), a branch of the College Entrance Examination Board, reviews the FAFSA and sends a copy and an analysis to the colleges and scholarship programs designated by the family. The information you provide on the FAFSA is confidential and is sent only to the colleges and scholarship programs you specifically designate. (cont.)

- Financial aid amounts are decided by the college and/or scholarship program.
- The FAFSA can be filed October 1 during the last year you attend secondary school.
- One FAFSA is required per student per year.
- Accurate and complete information must be provided.

### Financial Aid Calculator

The following online calculators can be very helpful in preparing the FAFSA for submission. It allows the opportunity to check different figures and see the end results.

- **College Board Calculators:**  
<https://bigfuture.collegeboard.org/pay-for-college/tools-calculators>
- Each university web site provides a *Net Price* calculator to help parents and students assess the actual cost of attending a given school.

### Information Needed to Complete the FAFSA

- Income tax return or estimate (Check the website to see which year's tax return to use.)
- Current mortgage information
- W-2 forms and records of interest earned
- Business and farm information
- Records of investments
- Records of untaxed income
- Current bank statements
- Student's driver's license number & Social Security number

### Mailing the FAFSA

- Create an electronic signature/PIN for online submission.
- List the colleges to which you want this information sent.  
(School Codes Finder: [https://fafsa.ed.gov/FAFSA/app/schoolSearch?locale=en\\_EN](https://fafsa.ed.gov/FAFSA/app/schoolSearch?locale=en_EN))
- To make any changes, modify the one you have filled out online.
- For general questions, call 1-800-4-FED-AID.

### Student Aid Report (SAR)

- Processing the FAFSA usually takes a month.
- If you are overseas, response time is usually longer.
- To check on the status, call 1-800-433-3243 or check with the college(s).
- Once processed, you will receive a copy of the SAR.
- The colleges you listed on the FAFSA will also receive a copy.
- Colleges will respond to you with their aid package based on the SAR.

### Renewal FAFSA

- After filing a FAFSA once, you can use a Renewal FAFSA.
- Make changes as needed from the previous year's figures.
- The Renewal FAFSA can also be filed online.

### NEW: Tips for Filing FAFSA Form

When filing the FAFSA form, take care to order the colleges where you want the results sent. Instead of placing colleges in your order of preference for attending them, consider placing your first choice in second place on the FAFSA. At times, colleges who know that they are your first

choice will not give you as much financial aid help as they assume that you will choose to attend there regardless of the aid package. Colleges who find themselves on the bottom of your list may also not even return an aid package to you if they think that you are unlikely to attend. Another idea is to order the colleges alphabetically so as not to reveal your first, second, and third choice.

### **Selective Service Applications**

All male citizens of the US are required to register with the Selective Service when they turn 18. Forms are found at any US post office, embassy, or consulate. Registration can also be done online at <http://www.sss.gov> or on the FAFSA form.

### **Non-US Citizen Information**

**NOTE:** FAFSAs are primarily for US citizens or those who meet the following eligibility requirements:

“Generally, you are an eligible noncitizen if you are:

- (1) a permanent US resident with a Permanent Resident Card (I-551);
- (2) a conditional permanent resident (I-551C);
- (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: ‘Refugee,’ ‘Asylum Granted,’ ‘Parolee,’ (I-94 confirms that you were paroled for a minimum of one year and status has not expired), ‘T-Visa holder (T-1, T-2, T-3, etc.),’ or ‘Cuban-Haitian Entrant;’ or
- (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of “Victim of human trafficking.”
- (5) A resident of the Republic of Palau (PW), the Republic of the Marshall Islands (ME), or the Federated States of Micronesia (FM).
- (6) A Canadian-born Native American under terms of the Jay Treaty. ~ 2019-20 FAFSA

## **F. PROFILE**

Along with the FAFSA form, some universities require the PROFILE (a financial aid application that includes more comprehensive questions than the FAFSA) to award nonfederal student aid. Besides the 600 colleges and universities that use the information collected on the PROFILE, about 350 scholarship programs also include it in their applications. Reach them at <http://student.collegeboard.org/css-financial-aid-profile>. There is an initial application and school report fee of \$25 and a \$16 charge for each report sent to a school or organization. Check the link above or phone: 1-844-202-0524 (USA or Canada) or internationally 1-212-299-0096.

### **The 568 Presidents’ Group**

The 568 Presidents’ Group is a group of 24 elite universities which use the PROFILE and apply a common formula to figure out the costs of tuition. Each of the members of the 568 Group determines how much of the financial need they will meet and how to meet it. “Membership in the 568 Presidents’ Group is open to any college or university that admits all students on a need-blind basis – that is, without considering the financial circumstances of the student or the student’s family in the admissions process.” (<http://www.568group.org>)

## G. QuestBridge

QuestBridge National College Match Program “helps high-achieving, low-income high school seniors gain admission and full four-year scholarships to some of the nation’s most selective colleges.” They partner with 40 colleges/universities. The scholarships cover tuition, room, and board. There is no fee for application to the National College Match Program, and QuestBridge is a non-profit organization. QuestBridge uses a variety of selection criteria including academic, financial, and other areas (like parents’ level of education, other achievements, and extenuating circumstances, etc.) For more information: <http://www.questbridge.org>, [questions@questbridge.org](mailto:questions@questbridge.org), 1-888-275-2054 (toll free in the US) or 1-650-331-3280. They are located at 445 Sherman Avenue, Suite 100, Palo Alto, CA 94306.

## H. Scholarship Scams

There are many scholarship searches that require a log-in of information so that they can generate appropriate scholarships for each student. However, there are also scholarship searches that charge for their services or are simply scams that are trying to make money or steal personal information (identity theft). Included in Appendix E are *FREE* scholarship search engines. *If* you are questioning the legitimacy of a particular search engine, then it would be prudent to check the web site below:

**Department of Education:** <http://www2.ed.gov/about/offices/list/oig/misused/sscams.html>  
(identity theft included here)

# V. College Life

## A. Transition/Re-Entry Seminars & Camps

These seminars are usually for those finishing secondary school and returning from overseas to attend university for the first time. Some exceptions can be made to include TCKs who are younger or older than that.

### 1. US Seminars

- **Interaction:** <http://www.interactionintl.org>, E-mail: [online form](#)
- **Barnabas International:** <https://www.barnabas.org/member-care/events/mk-transitional-seminar> E-mail: [mktransition@barnabas.org](mailto:mktransition@barnabas.org)
- **Narramore Christian Foundation:** <https://ncfliving.org/> (see What We Do)

### 2. Canadian Seminars

- **Canadian MK Network:** <https://cmkn.outreach.ca/> (see Reboot)

### 3. European TCKs / Care / Seminars / Camps

- **Steve & Gill Bryant (WEC):** <http://www.eurotck.net>, Email: [online contact form](#)
- **MK-Care Germany:** <http://www.mk-care.org>
- **TCK Netherlands:** <https://www.missionederland.nl/tck>
- **Missionärsbarn Träff (Sweden):** [ledning@mbt.se](mailto:ledning@mbt.se) (for ages 10 and above from Scandanavia, Denmark, Norway, and Sweden; held annually in the summer)

### 4. Korean MKs / Seminars / Camps

- **MKNest:** <http://www.mknest.org>
- **MKainos (Korean MKs in the US):** <http://www.mkainos.org/>
- **World M'ry Koinonia (WMK):** <https://www.facebook.com/wmkministry>

## B. Gap Year Resources (for those planning to take a year off before or after college)

- **Daraja: Gap Year Semesters for TCKs –** <http://www.daraja.us/>
- **International Studies Abroad/Gap Year:** <https://studiesabroad.com/about-isa/divisions/isa-gap-programs>
- **USA Gap Year Fairs & Programs:** <http://www.usagapyearfairs.org/programs>
- **One Life Path:** <https://www.onelifepath.org/>
- **YWAM Gap Year Programs:** <https://www.ywam.org/> (search “Gap Year”)
- **Pais Movement:** <https://paismovement.com/mission-year-options/>
- **The Fellows Initiative:** <https://www.thefellowsinitiative.org/> (for after college)
- **OM Ships International (Logos):** [http://www.omships.org/index.php?option=com\\_content&view=article&id=48&Itemid=154&lang=en](http://www.omships.org/index.php?option=com_content&view=article&id=48&Itemid=154&lang=en) (one and two year programs)

## C. On-campus Christian Organizations

1. **MuKappa** (available specifically for TCKs on Christian college campuses):  
<http://www.mukappa.org>; E-mail: **online form**
2. **InterVarsity Christian Fellowship**: <http://www.intervarsity.org>
3. **Cru (formerly Campus Crusade for Christ)**: <http://www.cru.org/campus/index.htm>
4. **The Navigators**: <http://www.campusnavs.org/Locations>
5. Others (Fellowship of Christian Athletes, denominational groups)

## D. Helpful Web sites

1. **Every Student**: <http://www.everystudent.com>
2. **Student Information**: <https://studentaid.ed.gov/sa/prepare-for-college>  
(college prep information from the US Department of Education)

## E. Secondary School/College Comparisons

<b>SECONDARY SCHOOL</b>	<b>COLLEGE</b>
• Usually required education/GED	• Your choice of further education/training
• Public schools are free	• You pay for your classes/training or find applicable scholarships/loans
• Time is more structured/managed	• You manage your time
• Others remind you of deadlines/due dates	• You are responsible to get things in on time
• Teachers are more available	• You schedule appointments to see professors
• Teachers usually follow the textbook	• Professors follow a syllabus
• Teachers may provide handouts/write notes on board or overheads, etc.	• Professors lecture and expect you to pick up on the important information
• Tests cover smaller amounts of material	• Fewer exams generally over more material
• Tests/assignments may accommodate school activities/special schedule	• Professors schedule exams and due dates without consulting other professors or college activities/events
• Tests and assignments are to mirror information given by teacher in class	• Professors may expect different insights or research than what they give in class
• Grades may encompass class participation, assignments, and exams	• Grades are mostly based on exams and/or papers
• Make-up tests or assignments may be more readily available and encouraged	• Make-up assignments or exams may not be available or may need to be specifically requested.

## F. TCK Transition Helps

### 1. TCK Web sites

- **Cultural Transplants:** <http://tckness.blogspot.com/>
- **Denizen Online Magazine** (for TCKs): <http://www.denizenmag.com/>
- **Global Nomads:** <http://www.gng.org>
- **Interaction** (resources for TCKs): <http://www.interactionintl.org>
- **International Family Transitions:** <http://www.internationalfamilytransitions.com/>
- **TCKid:** <http://tckidnow.com/>
- **Transition Dynamics:** <http://www.transitiondynamics.wordpress.com>

### 2. Publications

*Among Worlds* (magazine for TCKs), online/app access - <http://www.interactionintl.org>  
Global TCK Care & Education, *Transitions Packet*, e-mail: [tkcared@sil.org](mailto:tkcared@sil.org) or download at <http://www.tkcared.org> > *Third Culture Kids* > *Transitions* > *Transition Resources*

### 3. TCK Host Homes/ Retreat Locations (Places for TCKs to live while attending college)

- **Compass Ministries** (local and regional retreats): Cindy Duff is the Executive Director. E-mail: [cindy@compass-ministries.org](mailto:cindy@compass-ministries.org) or call 727-458-8104, <http://compass-ministries.org/>
- **Gatehouse Ministries:** 2211 College View Drive, Redding, CA 96003, 1-530-229-0900 (home), \$500 a semester (\$100 refundable) and five-seven hours of work per week (two hours outside the house). Scott & Marianna Studebaker are the host parents. E-mail is an **online form**, <http://gatehouseministries.org/>
- **Home Front Ministries:** 6125 E. Farm Road #152, Springfield, MO 65809, 1-417-886-4444 (office), 1-417-887-5381 (home), \$50/week. E-mail Ron and Debi Canada—[ccanada@juno.com](mailto:ccanada@juno.com)
- **MKM** (M'ry Family Host Home): 2801 Cowpath Road, Hatfield, PA 19440, 1-215-368-0485. Contact Margaret Rineer—[Rick-Margaret.Rineer@aimint.net](mailto:Rick-Margaret.Rineer@aimint.net) or [MKM.Hatfield@aimint.net](mailto:MKM.Hatfield@aimint.net)
- **MKM, Inc.** (Retreat place for TCKs): PO Box 9286, Cedar Pines Park, CA 92322, 1-909-338-4838, \$5 a night for retreats. Dale and Sharon Wisner—[missionarykid-sministries@gmail.com](mailto:missionarykid-sministries@gmail.com), <http://www.mkministries.net/>
- **Paradise Mountain Ministries** (2 host homes): PO Box 635, Toccoa Falls, GA 30577, 1-706-297-7499. No charge for room & board/7 hrs. work/week. Carolyn Eckman (president emeritus), John and Susanna Gailer (host parents), Jim & Vicki Gardner, Jeannie Burkhardt. General e-mail: [paradisemtnministries@gmail.com](mailto:paradisemtnministries@gmail.com), <http://www.paradisemtn.org>

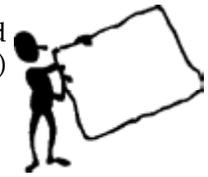
# Appendices

## Appendix A

### Common Abbreviations

- ACT.....American College Testing Program
- CCK.....Cross Cultural Kid
- CLEP.....College Level Examination Program
- COA.....Cost of Attendance (total college cost)
- COF.....Certificate of Finances (needed for International Students)
- CPS.....Central Processing System (calculates EFC & delivers SAR)
- CSS.....College Scholarship Services
- EFC.....Expected Family Contribution
- FAFSA.....Free Application for Federal Student Aid
- FDSLPL.....Federal Direct Student Loan Program
- FSEOG.....Federal Supplemental Education Opportunity Grant
- FSFAA.....Foreign Student Financial Aid Application
- FWS.....Federal Work-Study
- GED.....General Education Development (certificate)
- LEAP.....Leveraging Educational Assistance Partnership
- PIN.....Personal Identification Number
- PLUS.....Parent Loan for Undergraduate Students
- PSAT/NMSQT.....Preliminary SAT/National Merit Scholarship Qualifying Test
- ROTC.....Reserve Officer Training Corps
- SAR.....Student Aid Report
- SAT.....Scholastic Assessment Test
- SSN.....Social Security Number
- TCK.....Third Culture Kid
- TEACH.....Teacher Education Assistance for College & Higher Education Grant
- TOEFL iBT.....Testing of English as a Foreign Language internet-Based Test

**Appendix B** (NOTE: Students need to have this information before leaving home and need to guard it carefully. Keep a copy with parents.)  
**Personal Data Sheet I**



Your Full Name:

Blood type:

Date of Birth:

Selective Service #:

Place of Birth (city, state, country):

Social Security #:

Date and place of baptism:

Passport #:

Names and numbers of credit cards:

Driver's License #:

I.D. of country where resident:

Location of your birth certificate:

Location of your high school records:

List schools attended. Begin with primary schools, giving dates attended, addresses, special activities or courses of study, and any special awards won or degrees earned.

1.

2.

3.

4.

5.

6.

Childhood diseases you have had (give dates):

Vaccination records (be sure to have your yellow official health record—International Certificate of Vaccination):

As babies (yes/no): DPT \_\_\_\_\_ Polio \_\_\_\_\_ MMR \_\_\_\_\_ Measles Booster \_\_\_\_\_

Diphtheria/Tetanus (every decade) \_\_\_\_\_

Typhoid and Yellow Fever (depending on country where living) \_\_\_\_\_

Hepatitis A and B \_\_\_\_\_

Your present address and telephone number:

Permanent address:

Address and phone # of person to notify in case of emergency:



## Personal Data Sheet II (Guard this information carefully.)

Employment: For each job, list the name of the company, name of supervisor, address, dates worked, salary, responsibilities, and reasons you left.

- 1.
- 2.
- 3.
- 4.

Parents:

Father's full name:

Date and place of birth:

Mother's maiden name:

Date and place of birth:

Parents' approximate annual income:

Diseases known to run in the family (such as diabetes, heart disease, cancer, etc.)

Names and addresses of people who know you well enough to write a recommendation for WORK:

- 1.
- 2.
- 3.

...for a SCHOLARSHIP based on CLASSROOM PERFORMANCE / ACADEMICS:

- 1.
- 2.
- 3.

...for a SCHOLARSHIP based on SPIRITUAL MATURITY:

- 1.
- 2.
- 3.

Hobbies, Interests, and Special Abilities:

## Appendix C

# CLEP Test Subject List

<http://clep.collegeboard.org/exam>

### General Exams Areas

Composition and Literature  
World Languages  
Science and Mathematics  
Business  
History and Social Sciences

### Subject Exams

#### Composition and Literature

American Literature	Analyzing and Interpreting Literature
Humanities	College Composition Modular
English Literature	College Composition

#### World Languages

College French Language Levels 1 and 2  
College German Language Levels 1 and 2  
College Spanish Language Levels 1 and 2 and Spanish Language Writing Levels 1 and 2

#### Science and Mathematics

Calculus	Biology
College Algebra	Natural Sciences
College Mathematics	Chemistry
Precalculus	

#### Business

Information Systems  
Principles of Management  
Financial Accounting  
Introductory Business Law  
Principles of Marketing

#### History and Social Sciences

American Government  
US History I: Early Colonizations to 1877  
US History II: 1865 to the Present  
Human Growth and Development  
Introduction to Educational Psychology  
Principles of Macroeconomics  
Principles of Microeconomics  
Introductory Psychology  
Introductory Sociology  
Western Civilization I: Ancient Near East to 1648  
Western Civilization II: 1648 to the Present  
Social Science and History

## Appendix D

# TCK Scholarships and Church-Matching Grants

**Wycliffe USA's TCK Scholarship** (includes the John H. Strong Scholarship, Barnett Scholarship, and the Moore Scholarship): Check with perspective colleges to see if they have a matching program. For Wycliffe USA students to access the TCK Scholarship application (deadline is March 1), contact [mkscholarships\\_USA@wycliffe.org](mailto:mkscholarships_USA@wycliffe.org).

### Colleges with Church-Matching Grants:

- **Asbury College (KY)**: up to \$1,000 per year (& will match from an M agency or Christian organization.)
- **Bethany Global University (MN)**: free tuition
- **Bethel College (IN)**: \$1,000 if living on campus, \$500 for living off campus to match
- **Bethel University (MN)**: \$2,000 per year (“Partnership Scholarship”)
- **Biola University (CA)**: up to \$1,300 per year
- **Bluffton College (OH)**: up to \$1,000+ (see their web site for matching monies over \$1,000)
- **Cairn University** (formerly Philadelphia Biblical University) (PA): up to \$1,000 annually
- **Dallas Baptist University (TX)**: from any church, up to \$3,500 per year
- **Grace College (IN)**: from \$500-\$1,000 per year of matching monies
- **Houghton College (NY)**: \$750 per year
- **Indiana Wesleyan University (IN)**: up to \$1000- \$1,500 per year (depends on denomination)
- **John Brown University (AR)**: up to \$500 per year
- **Lancaster Bible College (PA)**: up to \$1,000 per year
- **LeTourneau University (TX)**: up to \$1,000 per year
- **San Diego Christian College (CA)**: \$500 per semester
- **Southern Nazarene University (OK)**: will triple up to \$250 per year from Nazarene churches or dollar for dollar, unless receiving the John H. Strong Scholarship
- **Taylor University (IN)**: up to \$1,000 per year
- **Toccoa Falls College (GA)**: \$1,500 per year

### Some Colleges with a TCK Discount/Scholarship:

- **Bethany Global University (MN)** (formerly Bethany College of Missions): free tuition for undergrads
- **Biola University (CA)**: up to \$1,000 per year
- **Bryan College (TN)**: \$1,000 grant for children of full-time ministry workers/\$3,000 Foreign MK Grant
- **Cairn University** (formerly Philadelphia Biblical University) (PA): up to \$3,000 for dependents of full-time workers in ministry.
- **Cedarville College (OH)**: President’s Ministry Impact Scholarship (up to \$5,000/yr.) for dependents of those in full-time ministry.
- **Grace College (IN)**: up to \$1,250 per year
- **Houghton College (NY)**: up to \$5,000 per year
- **John Brown University (AR)**: \$1,000 Family Christian Service Award; up to \$2,000 per year for dependents of overseas m’ries
- **Lancaster Bible College (PA)**: \$7000/yr. for dependents of FT overseas workers with a ministry partnership; \$1,000-\$5,000 for dependents of FT Christian workers.
- **LeTourneau University (TX)**: up to \$1,000 per year (renewable)
- **San Diego Christian College (CA)**: Christian Worker Dependent: \$3,000/yr.
- **Taylor University (IN)**: \$3,000 Cultural Diversity Scholarship
- **Toccoa Falls College (GA)**: grants of \$1,000 per year
- **University of Northwestern (MN)**: \$1,500 per year

See pages 33 for additional scholarships that are available to TCKs.

## College Info Web Sites & Scholarship Searches

**College Search Engines:** Enter in the region and other specifics you desire in a college, and these search engines will generate a list of potential colleges.

- **Best Schools (search):** <http://bestschoolsusa.com> (also has a scholarship search)
- **Career Colleges:** <http://www.careercolleges.com/>
- **Christian College Guide:** <http://www.christiancollegeguide.net> (available in Spanish, too)
- **My Blueprint Story:** <https://myblueprintstory.com/christian-university-college-search>
- **My College Guide:** <http://mycollegeguide.org> (online courses/degrees)
- **Niche (can also search by many criteria):** <https://www.niche.com/colleges/search/best-colleges/>
- **School Portals:** <http://www.StudyPortals.com/> (global comparison of courses/degree programs)
- 

### College Information:

- **Adventures in Education:** <http://www.aie.org/> (scholarships links too)
- **Best Semester (Council for Christian Colleges & Univ.):** <http://www.bestsemester.com>
- **Campus Tours:** <http://www.campustours.com>
- **E-Campus Tours:** <http://www.ecampustours.com>
- **College Bound:** <http://www.collegebound.net>
- **College Data:** <http://www.collegedata.com>
- **College Express:** <http://www.collegexpress.com/college/search/>
- **College.gov:** <http://studentaid.ed.gov/redirects/college-gov>
- **College Parents of America:** <http://www.collegeparents.org>
- **College Night:** <http://www.collegenight.com>
- **Go College:** <http://www.gocollege.com>
- **Peterson's Education Center:** <http://www.petersons.com> (links for int'l students too)
- **The Princeton Review:** <http://www.princetonreview.com> (includes practice SAT/ACT tests)
- **ScholarStuff:** <http://www.scholarstuff.com> (general information and links)

### Community College:

- **American Association of Community Colleges:** <http://www.aacc.nche.edu>
- **Community Colleges:** <http://www.50states.com/cc/>

### Loan and College Savings Information:

- **College Board (Financial Aid 101):** <https://bigfuture.collegeboard.org/pay-for-college/financial-aid>
- **College Savings:** <http://www.collegesavings.org> (529 College Savings state plans)
- **Coverdell Educ. Savings Accounts:** <http://www.irs.gov/taxtopics/tc310.html>
- **Edvisors:** <https://www.edvisors.com/>
- **Sallie Mae:** <https://www.salliemae.com>
- **Saving for College:** <http://www.savingforcollege.com>
- **Simple Tuition:** <http://www.simpletuition.com/>
- **Student Loans:** <http://www.estudentloan.com/>

## Study Abroad:

- **Benjamin A. Gilman International Program:** <https://www.gilmanscholarship.org/>
- **Study Abroad:** <http://www.studyabroad.com/>
- **Study Abroad Directories:** <http://www.iiepassport.org>
- **Best Semester:** <http://www.bestsemester.com> (includes study semesters in US)
- **American Institute of Foreign Study:** <http://www.aifs.com>
- **College Consortium for International Studies:** <http://www.ccisabroad.org/>
- **ScholarStuff:** <http://www.scholarstuff.com/netguide/studyabroad.htm>
- **Study Abroad Scholarships:** <https://www.studyabroad.com/study-abroad-scholarships>
- **IES (International Education of Students):** <http://www.iesabroad.org/>
- **International Studies Abroad:** <http://studiesabroad.com/>
- **UK Scholarship Search:** <http://www.scholarship-search.org.uk/>
- **Canadian Bureau for International Education (non-Canadians):**  
<http://cbie.ca/what-we-do/scholarship-management/>

## College Scholarship Information: (See Section IV for additional helps)

**NOTE:** Create an email address to use for scholarship searches BEFORE beginning your search. Since most free scholarship search engines get their funding through advertising, you will save your “good” email address from receiving a lot of advertising spam.

- **Adventures in Education:** <https://www.aie.org/resources/scholarship-search/>
- **Affordable Schools Online:** <https://www.affordablecollegesonline.org/>
- **AmeriCorps:** <http://www.nationalservice.gov/programs/ameriCorps>  
(organization that gives tuition awards for service)
- **CAPPEX:** <http://www.cappex.com>
- **Chegg:** <https://www.chegg.com/scholarships>
- **Christian Connector:** <http://www.christianconnector.com/> (click \$2,500 Christian College Scholarship Drawing – for TCKs who are high school graduates)
- **College Board Scholarship Search:** <http://bigfuture.collegeboard.org/scholarship-search>
- **College Scholarships:** <http://www.college-scholarships.com> (general listing of other web sites)
- **College Scholarships:** <http://www.collegescholarships.com> (listing of specific scholarships)
- **Edvisors:** <https://www.edvisors.com/>
- **FAFSA (Free Application for Federal Student Aid):** <https://fafsa.ed.gov/> or <http://www.nasfaa.org>
- **FastWEB!:** <http://www.fastweb.com> (log-in required)
- **Financial Aid:** <http://www.finaid.org>
- **FIRST Scholarships (check specific state/college):** <http://www.firstinspires.org/scholarships>
- **Gates Millennium Scholars Program:** <https://gmsp.org/>
- **Good Call:** <https://www.goodcall.com/scholarships/>
- **My Blue Print Story:** <https://myblueprintstory.com/>
- **Peterson’s:** <http://www.petersons.com> (Search Scholarships)
- **Scholarship America:** <https://scholarshipamerica.org/>
- **Scholarships:** <http://www.scholarships.com> (log-in required)
- **Scholarships360:** <https://www.scholarships360.org/> (log-in required)
- **Student Scholarships:** <http://www.studentscholarships.org>
- **Student Scholarship Search:** <http://www.studentscholarshipsearch.com>
- **Super College:** <http://www.supercollege.com> (log-in required) (cont.)

- **Unbound:** <https://getunbound.org/>
- **Unigo:** <https://www.unigo.com/scholarships>
- **Yconic (Student Community & Scholarship Matching):** <https://yconic.com/> (log-in)

#### Degree-Specific Scholarship Information:

- **AORN Foundation** (nursing): <http://www.aorn.org/> (search under *Foundation*)
- **Athletic Scholarships:** <https://www.athleticscholarships.net/sports-scholarships.htm>
- **College Sports Scholarships:** <http://www.collegesportsscholarships.com>
- **Discover Nursing:** <https://www.discovernursing.com/scholarships#no-filters>
- **Engineering Scholarships:** [http://www.engineeringedu.com/store/index.php?route=information/information&information\\_id=66](http://www.engineeringedu.com/store/index.php?route=information/information&information_id=66)
- **NURSE Corps Scholarship Program:**  
<https://bhw.hrsa.gov/loansscholarships/nursecorps/scholarship>
- **Nursing Scholarship:** <http://www.nursingscholarship.us/>
- **Tylenol Future Care Scholarship:** <http://www.tylenol.com/> (link at bottom of web page)
- **Teach.Org Scholarships:** <https://www.teach.org/teaching-scholarships>

#### Graduate School:

- **College Grad:** <https://www.collegegrad.com> (links to job and internship information too)
- **GoGrad:** <http://www.gograd.org/resources/students-with-disabilities/> (for students with disabilities)
- **Grad Schools:** <http://www.gradschools.com> (links to scholarship information)
- **Mapping Your Future:** <https://mappingyourfuture.org/paying/gradfinancialaid.cfm>

#### Dorm Life & Textbook Rental:

- **College Confidential:** <http://www.collegeconfidential.com>
- **Dorm Delicious:** <http://www.dormdelicious.com/>
- **Cheapest Textbooks:** <http://www.cheapesttextbooks.com/>
- **Chegg:** <https://www.chegg.com/>
- **Rate My Professors:** <http://www.ratemyprofessors.com/>
- **Textbook Rentals:** <http://www.textbookrentals.com/>
- **Textbooks.com** (buy, rent, or sell books): <https://www.textbooks.com/>
- **Valore Books:** <http://www.valorebooks.com>

#### Helpful TextBook Apps for Smart Phones:

- **CampusBooks** - compare prices on books
- **BIGWORDS** - compare prices on books
- **Intel Education Study** - rent e-textbooks and read on any device
- **CourseSmart** - rent e-textbooks and read on any device
- **Cash4Books** - scans all barcodes and gives a grand total for all books to sell back

## Spending Plan Is Key to Controlling College Debt

**NOTE:** *Based on US only.*

by **Gordon Wadsworth**<sup>1</sup>

Recently a young man contacted me about student financial aid. He's in his third year of college and already owes nearly \$20,000 in Stafford Loans.

Fortunately, I was able to send him to a number of legitimate scholarship search organizations and refer him to Life Pathways' career planning resources.

Because he is married and has a child, he may qualify for a Pell Grant and a service cancelable Perkins Loan as an independent student.

The best time for him to have begun planning for his college expenses would have been before his freshman year.

Still, it never is too late to begin planning, even if you're in the last two years of studies for a bachelor's degree or working on a graduate degree.

Considering how higher education costs are soaring, students need all the planning they can get. Borrowing by students continues to escalate. As the role shifts from parents to students to pay for college, some analysts predict student borrowing will reach \$50 billion per year by 2000.

<sup>1</sup> Gordon Wadsworth is president of Financial Aid Information Services and author of *The College Trap 2*, a practical guide to pay for college and stay out of debt.

One suggestion for cutting high college costs is to live at home and attend a nearby community college for two years. The student may attend classes in the morning, work a part-time job in the afternoon, and study at night.

But regardless of what college you attend, you need a well-defined spending plan, or budget, to help you meet your needs without going into debt.

### Key Ingredients

Three key ingredients must be part of any college budget in order for it to work. First, it must be flexible. For example, you may allocate \$10 each month for medical expenses but find after several months that you need less. Your budget must be flexible enough to allow you to move some of these dollars into another category where the need is greater.

Second, your budget must be realistic and provide for variables like clothes, dentists, and so forth.

Third, I'd like to share a point from Larry Burkett, who notes that "action is required to make your budget work, and you may need to make sacrifices to live within your means."

### Credit/Credit Cards

One of the greatest threats to maintaining your college budget will be credit cards. You'll be tempted to sign up for them because millions of dollars are

spent to promote them on college campuses.

"The financial services industry outspends all others when it comes to campus promotions," says Robert Bugai, president of New Jersey-based College Marketing Intelligence. "Bookstores often have a table set up with credit card applications and a choice of free gifts. The gifts are used as a hook to get students to apply."

In addition, getting a card can be quick and painless. For example, some banks only require you to present a student ID.

You'll also discover that credit cards are easy to use, which makes them very easy to abuse! In just a short time, some students generate large credit card debts. Some even declare bankruptcy.

In her book, *The Ultimate Credit Handbook*, author and speaker Gerri Detweiler says, "A credit card is nothing more than a means of accessing a personal loan, but because of the glitzy advertising, few people think of a card that way."

One college student began collecting credit cards as a status symbol. By his 20th birthday, he had amassed some 18 cards from gasoline companies and department stores, five from Visa®, five from MasterCard®, one from American Express®, and over \$10,000 of debt.

**Plan,** *continued on next page*

**Plan**, continued from previous page

As the pressure for payment increased, he began to borrow from one card to pay the minimum on another. He had become a slave to the lenders.

Staying out of trouble with credit cards requires that you (1) use the card only for budgeted items and (2) pay the total amount due each time you receive a monthly statement.

When you pay only the minimum due, the grace period is canceled and you're forced to pay a hefty finance charge on every purchase until the card is paid in full.

For example, suppose a student has a balance of \$1,000 on a credit card with an annual fee of \$20 and an interest rate of 19.8 percent. If the student chooses to pay only the minimum three percent of the unpaid balance each month, it will take him or her eight years to pay off the debt, which will include \$843 in finance charges and \$180 in membership fees. The \$1,000 originally owed becomes \$2,023.

The use of credit cards for gasoline, clothes, and eating out is not wrong. It is the misuse of those cards that will come back to haunt students. However, by seeking wise counsel, eliminating impulsive buying, and avoiding excessive high-interest loans, students can remain free of financial bondage.

## SUGGESTED COLLEGE SPENDING PLAN CATEGORIES

<b>Monthly Revenues:</b>		\$ _____
Salary/tips	_____	
Savings or checking	_____	
Parents	_____	
Loans/scholarships	_____	
Other	_____	
<b>Less Tithe/Applicable Taxes</b>		\$ _____
<b>Net Spending Income:</b>		\$ _____
<b>Housing costs</b> ( <i>Divide totals by number of roommates</i> ):		\$ _____
Rent/mortgage	_____	
Utilities	_____	
Telephone	_____	
<b>Food allowance:</b>		\$ _____
<b>Tuition and fees:</b>		\$ _____
<b>Books:</b>		\$ _____
	<i>(Divide amount totals by 9 months)</i>	
<b>Transportation expenses:</b>		\$ _____
Car payments	_____	
Car insurance	_____	
Gas and oil / Car repairs	_____	
<b>Clothing allowance:</b>		\$ _____
<b>Entertainment:</b>		\$ _____
Restaurants	_____	
Movies	_____	
Social events	_____	
<b>Medical allowance:</b>		\$ _____
Doctor / Dentist	_____	
Prescriptions	_____	
Other	_____	
<b>Debts:</b>		\$ _____
Credit cards	_____	
Loans	_____	
Other	_____	
<b>Insurance (other than car):</b>		\$ _____
<b>Savings (bank, mutual funds):</b>		\$ _____
<b>Miscellaneous:</b>		\$ _____
Gifts	_____	
Cosmetics/shaving	_____	
Haircuts/perms	_____	
Laundry	_____	
Cleaning supplies	_____	
Fraternity/sorority dues	_____	
Music & Art supplies	_____	
Extra date money	_____	
Other	_____	
<b>Child care (if applicable):</b>		\$ _____
School tuition	_____	
Transportation	_____	
Day care/ Babysitting	_____	
Diapers/supplies	_____	
<b>Total Expenses</b>		\$ _____
<b>Difference Per Month</b>		\$ _____

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For an expanded spending plan worksheet, check online for free budget worksheets.

## Appendix G

# Tuition-Free or Reduced-Tuition Colleges

- **Moody Bible Institute**, 820 N. LaSalle Blvd., Chicago, IL 60610, 1-800-967-4624 (free tuition only, student pays room and board). Also campuses in Michigan and Washington state. <http://www.moody.edu>, [apply@moody.edu](mailto:apply@moody.edu)
- **Bethany Global University (formerly Bethany College of Missions)**, 6820 Auto Club Rd., Suite C, Bloomington, MN 55438, 1-800-323-3417 <http://www.bcom.org>, [online form](#)
- **Cooper Union**, 30 Cooper Square, New York, NY 10003, 1-212-353-4120, <http://www.cooper.edu>, [admissions@cooper.edu](mailto:admissions@cooper.edu)
- **Curtis Institute of Music**, 1726 Locust Street, Philadelphia, PA 19103, 1-215-893-5262 <http://www.curtis.edu>, [admissions@curtis.edu](mailto:admissions@curtis.edu)
- **Barclay College**, 607 N. Kingman, Haviland, KS 67059, 1-800-862-0226 <http://www.barclaycollege.edu>, [online form](#) at <http://www.barclaycollege.edu/contact/>
- **Webb Institute**, 298 Crescent Beach Road, Glen Cove, NY 11542-1398, 1-516-671-2213 <http://www.webb.edu>, [admissions@webb.edu](mailto:admissions@webb.edu)
- **Macauley Honors College**, 35 West 67th Street, New York, NY 10023, 1-212-729-2900 <http://www.macauley.cuny.edu>, [info@mhc.cuny.edu](mailto:info@mhc.cuny.edu)
- **Deep Springs College** (2-year, men only), Deep Springs Ranch Road, Highway 168, Big Pine, CA 93513, 1-760-872-2000, <http://www.deepsprings.edu>, [apcom@deepsprings.edu](mailto:apcom@deepsprings.edu)
- **Olin College of Engineering**, 1000 Olin Way, Needham, MA 02492, 1-781-292-2222, <http://www.olin.edu>, [online form](#)
- **St. Louis Christian College**, 1360 Grandview Drive, Florissant, MO 63033, 1-800-887-7522 or 1-314-837-6777, <https://stlchristian.edu>, [admissions@stlchristian.edu](mailto:admissions@stlchristian.edu)

The Work College Consortium (<http://www.workcolleges.org>) consists of eight colleges (three\* of which are Christian) where students have on-campus jobs to reduce student debt and receive practical career preparation:

- \*• **Berea College**, Berea, KY 40404, 1-800-326-5948 or 1-859-985-3500 (admissions), <http://www.berea.edu>, [admissions@bereda.edu](mailto:admissions@bereda.edu)
- \*• **College of the Ozarks**, 100 Opportunity Avenue, Point Lookout, MO 65726, 1-800-222-0525 <http://www.cofo.edu>, [admiss4@cofo.edu](mailto:admiss4@cofo.edu)
- \*• **Ecclesia College**, 9653 Nations Drive, Springdale, AR 72762, 1-479-248-7236 <http://www.ecollege.edu>, [admissions@ecollege.edu](mailto:admissions@ecollege.edu)

(cont.)

- **Alice Lloyd College**, 100 Purpose Road, Pippa Passes, KY 41844, 1-888-280-4252  
<http://www.alc.edu>, [admissions@alc.edu](mailto:admissions@alc.edu)
- **Blackburn College** (not completely free), 700 College Ave., Carlinville, IL 62626, 1-800-233-3550  
<http://www.blackburn.edu>, [online form](#)
- **Sterling College** (agricultural), PO Box 72, Craftsbury Common, VT 05827, 1-800-648-3591  
<http://www.sterlingcollege.edu>, [admissions@sterlingcollege.edu](mailto:admissions@sterlingcollege.edu)
- **Warren Wilson College**, PO Box 9000, Asheville, NC 28815, 1-800-934-3536  
<http://www.warren-wilson.edu>, [admit@warren-wilson.edu](mailto:admit@warren-wilson.edu)

### Trade School

**The Williamson Free School of Mechanical Trade**, a three-year post high school institution where “students learn a trade, study a variety of general education courses, and gain practical experience through hands-on training.” Students only pay for personal tools and a few fees. This trade school is for men only. 106 South New Middletown Road, Media, PA 19063, 1-610-566-1776, <http://www.williamson.edu>, [online form](#)

## Appendix H

# Helpful Books

- Andrews, Leslie (Editor), *Family in Mission*, Mission Training International, 2004.
- Austin, Clyde N. (Editor), *Cross-Cultural Reentry: A Book of Readings*, Abilene Christian University, 1986.
- Bell, Linda, *Hidden Immigrants: Legacies of Growing Up Abroad*, Cross Cultural Publications, Inc., 1997.
- Bell-Villada, Gene; Sichel, Nina; Eidse, Faith; Orr, Elaine Neil, *Writing Out of Limbo: International Childhoods, Global Nomads, and Third Culture Kids*, Cambridge Scholars Publishing, 2012.
- Eidse, Faith; Sichel, Nina (Editors), *Unrooted Childhoods: Memoirs of Growing Up Global*, Nicolas Brealey Publishing, 2003/2007.
- \*Gordon, Alma Daughterty, *Don't Pig Out on Junk Food...*, EMIS/Billy Graham Center, 1993.
- Harrison, Dan, *Strongest in the Broken Places*, InterVarsity Press, 1990.
- Hess, Melissa; Linderman, Patricia, *The Expert Expatriate: Your Guide to Successful Relocation Abroad*, Intercultural Press, 2002.
- \*Jordan, Peter, *Re-Entry: Making the Transition...*, YWAM Publishing, 1992.
- \*Kerr, Andy & Deborah, *You Know You're an MK When...*, Watermelon World Publishing, 1997/1999.
- \*Knell, Marion, *Burn-up or Splash Down: Surviving the Culture Shock of Re-entry*, Authentic, 2007.
- \*Miller, Susan, *After the Boxes are Unpacked: Moving on After Moving In*, Focus on the Family Publishing, 1998.
- \*Miller, Susan, *But Mom, I Don't Want to Move!: Easing the Impact of Moving Your Children*, Focus on the Family Publishing, 2004.
- \*O'Shaghnessy, Christopher, *Arrivals, Departures, and the Adventures In-Between*, Summertime Publishing, 2014.
- \*Ota, Douglas W., *Safe Passage*, Summertime Publishing, 2014.
- \*Pollock, David C. and Ruth E. Van Reken, *Third Culture Kids: Growing Up Among Worlds, Revised Edition*, Intercultural Press, 2009.
- Quick, Tina L., *The Global Nomad's Guide to University Transition*, Summertime, 2010.
- \*Roman, Beverly, *Footsteps Around the World: Relocation Tips for Teens*, Br. Anchor Publishing, 2005.
- Sand-Hart, Heidi, *Home Keeps Moving*, McDougal Publishing Company, 2010.
- \*Sanford, Timothy, L., *I Have to Be Perfect*, Llama Press, 1998.
- Smith, Carolyn D., *Strangers At Home*, Aletheia Publications, 1996.
- \*Storti, Craig, *The Art of Coming Home*, Intercultural Press, Inc., 1997.
- Ulstein, Stefan, *Growing Up Fundamentalist: Journeys in Legalism and Grace*, InterVarsity Press, 1995.
- Van Reken, Ruth E., *Letters I Never Wrote*, (also titled *Letters Never Sent*), Darwell Press, 1985.
- \*Young, Amy, *Looming Transitions, Starting and Finishing Well in Cross-Cultural Service*, Create Space Independent Publishing Platform, 2016.

(\* denotes books that may be more practical than others)

## Guidance Counselor Helps

### General Web sites:

- <http://classroom.jc-schools.net/guidance/>
- <http://www.wisemantech.com/guidance>

### College Reference Materials:

- US News & World Report (<http://www.usnews.com>) such as:
  - America's Best Colleges*
  - America's Best Grad Schools*
- US Department of Education (<http://studentaid.ed.gov/resources#funding>)
- The College Board (<https://www.collegeboard.org>)
  - Book of Majors*
  - College Costs & Financial Aid Handbook*
  - College Handbook*
  - College Prep Tests (SAT, CLEP, etc.)
  - International Student Handbook*
  - Parent's Guide to Paying for College*, Krefetz, Gerald, 1995/99
  - Scholarship Handbook*

### Other Helpful Books:

- Hutchenson, Don; McDonald, Bob, *Don't Waste Your Talent: The 8 Critical Steps to Discovering What You Do Best*, Longstreet, 2000/2005 (revised edition).
- Kise, Jane; Johnson, Kevin, *Finding Your Fit: Dare to Act on God's Design for You* (for teens), Bethany House, 1998.
- Kise, Jane; Stark, David; Krebs Hirsh, Sandra, *Life Keys: Discover Who You Are*, Bethany House, 2005.
- Tieger, Paul; Barron-Tieger, Barbara, *Do What You Are*, Little, Brown, & Co., Boston, 1992/2001.
- Wadsworth, Gordon, *Cost Effective College: Creative Ways to Pay for College and Stay Out of Debt*, Moody Press, 2000.
- Wadsworth, Gordon, *The College Trap 2: Web-based Financial Guide for Students and Parents*, Financial Aid Information Services, 2011 (electronic book).

### Career Guidance:

- ASVAB (Armed Services Vocational Aptitude Battery): <http://www.asvabprogram.com>
- Career Direct Guidance System (Larry Burkett): <http://www.careerdirectonline.org>
- The Career Key: <http://www.careerkey.org> (uses Holland codes)
- Flag Page: <http://www.flagpagetest.com> (\$24.99 for an online assessment about personality, talents, and identifying what you like to do)
- JIST (reference and testing materials): <http://jist.emcp.com/>
- John Holland's SDS (Self-Directed Search): <http://www.self-directed-search.com> (cost \$9.95 online and uses Holland codes)
- Highlands Program: <http://www.highlandsc.com/> (price varies depending on provider of the exam)
- Keirse Character Sorter/Temperament Sorter: <http://www.keirse.com/> (cont.)

- Personality Pathways: <http://www.personalitypathways.com/>
- Personality Type: <http://www.personalitytype.com> (a short Myers-Briggs version)
- VARK-Learn: <http://www.VARK-learn.com> (survey for different learning & study styles)
- *What Color is Your Parachute?* (online): <http://www.jobhuntersbible.com>  
(book version updated periodically by Richard Bolles)