



HIGH SCHOOL JUNIOR/SENIOR ISMK RESOURCE

Updated 2021 by Assemblies of God World Missions
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A MESSAGE FROM THE MK OFFICE

Dear MKs and Parents:

High school graduation is just around the corner, and all of us at the MK office would like to say congratulations!

Graduation is a significant milestone marking the end of your high school years and the beginning of your transition into independence and adulthood. Maybe you're trying to decide whether to take a gap year, what career path to follow, whether to attend college or a vocational school, what major to choose, or if God is calling you to full-time ministry. Maybe you feel overwhelmed by choices or nervous about leaving the mission field. No matter what you decide, your life is about to change dramatically.

We are here to help! The MK office was created to support missionary families and MKs during all phases of their lives, including the transition from high school to college, career, and beyond.

This resource offers practical information about the opportunities and benefits available to you through the MK office after high school, such as Thanksgiving Retreat, working MT/MR, task forces, and scholarships. We also want to help you with reentry back into American culture, college and career decisions, financial aid, and much more. We have done our best to include the most current information available and point you to reliable sources for any questions we do not have the expertise to answer.

If you have any questions, please email us at mkoffice@ismk.org or call 417-862-2781, Ext. 2040. For education-related questions, email the TCK Education Team at tckieducation@gmail.com. We are here to guide and help you however we can through the next couple of years.

We are praying for you!

MK Office Staff

MY MK CONNECTION AFTER HIGH SCHOOL

Maybe you've heard friends or your parents' coworkers say, "**Once an MK, always an MK.**" It's true! The MK office continues to support you even after you graduate from high school and leave the mission field. As you look ahead into your future, keep in mind the benefits we at the MK office provide. **Please read the information on the next few pages carefully so you understand all we have to offer!**

THANKSGIVING RETREAT

If you've graduated high school and haven't turned 23, you're invited to the annual MK Thanksgiving Retreat in Winter Park, Colorado, from the Wednesday before Thanksgiving to the Sunday after. (Your parents' status with AGWM doesn't affect your invitation to attend.) You'll be able to ski, snowboard, or just hang out with old and new MK friends. Activities are provided during the afternoons, while morning and evening sessions are designed to help you grow in your relationship with the Lord and navigate all the transitions happening in your life.

The retreat is intended to have little or no cost to you. Lodging, meals, and activities are covered by the MK program. We'll also cover your airfare from any U.S. city the first year you attend. After that, your airfare will be paid from your parents' (00) account if sufficient funds are available.* If not, the MK program will cover your airfare. If your parents are no longer listed as active missionaries at the time of the retreat, you will be responsible for the cost of airfare, but all other retreat expenses will still be covered by the MK program.

**Note to parents: All MK travel is accumulated to taxable income for the parent. Due to the tax issue, the cost of the ticket will appear on your (00) statement, but a reimbursement from the MK program account will post in the same statement period.*

To attend the retreat, register online at ismk.org. Registration opens August 1 and closes October 1.

MK TASK FORCE

If you'd like to minister overseas, broaden your understanding of the mission field, gain perspective on your future role in the Great Commission, and serve as a model for younger MKs, you should consider going on an MK task force trip. Most often, task force teams attend AGWM regional and area retreats to minister to younger MKs.

Task forces are self-funded missions trips. Usually you'll be asked to raise your own airfare plus additional funds to help pay for expenses. With regional director approval, your parents may be able to pay for some or all of a task force trip with (00) funds.

For information on upcoming task forces, visit ismk.org. Click on the *Adult MKs* tab, and then select *Task Forces*. You'll find information about upcoming trips, financial details, and an application. Feel free to contact the MK office with any questions.

WORKING MT/PFO, MR, AND REENTRY

Our MK programs during Missionary Training/Pre-Field Orientation, Missionary Renewal, and Reentry are made stronger when veteran MKs (like you) teach new MKs. We encourage you to apply for a paid position at these camps. You can work with any age group from birth through senior high. The employment dates vary slightly each year but usually fall in June and sometimes July. Please check ismk.org (click on *Adult MKs* then *Summer Program*) for current event dates.

Your employment contract will include compensation details. We'll reimburse up to \$500 in travel expenses (with receipts) and cover your housing and most meals while you're working. You only pay for your meals on free days.

Our office accepts applications at ismk.org from January 1 through April 1, and hiring decisions are made the week of April 15. Please indicate your top three choices of programs to work, and keep in mind we hire based on seniority.

RETURN TRIP TO THE FIELD

If you were raised on the field, the MK Travel fund will pay for one trip to visit your parents overseas. (This fund is supported by \$10 monthly deductions from every missionary's account.) Our intention is to help you find closure and say goodbye to that chapter of your life. Here are the criteria for the trip:

- You must have graduated from high school and be under the age of 23.
- You must be returning to the field where you spent part of your growing-up years.
- Your parents must still be active, appointed AG missionaries currently working in that field.
- If you're married, your non-MK spouse's expenses are not covered.

To begin processing a return trip, ask your parents to contact their area director for approval. Once approval is granted, your parents have two options for purchasing your airline ticket:

1. They may purchase the airline ticket and claim the expense on their next quarterly report. The funds will be transferred back to their account from the MK Travel account.
2. They may contact their Missionary Services representative, who can work directly with Adelman Travel to purchase a ticket in your name and bill the MK Travel account directly.

Note to parents: All MK travel is accumulated to taxable income for the parent. Due to the tax issue, the cost of the ticket will appear on your (00) statement, but a reimbursement from the MK Travel account will post in the same statement period.

REENTRY

The transition from high school to college or the workforce can be difficult for everyone. Even students raised in the States struggle with new challenges and major life changes during this period. But as an MK, you face another giant transition: leaving your home on the field and reentering U.S. culture. It's normal to feel overwhelmed, but AGWM and ISMK are here to help!

To make the transition as smooth as possible, it's important you start preparing long before your plane leaves the tarmac. We suggest you and your family use RAFT to navigate this potentially tumultuous time.

RAFT

RECONCILIATION. Take time to evaluate your open-ended relationships. For example, if you've been arguing with someone, it is vital to resolve the conflict before you leave. Without closure, issues can fester and cause emotional problems later in life. Reconciliation can range from returning borrowed marbles to making peace with an estranged friend.

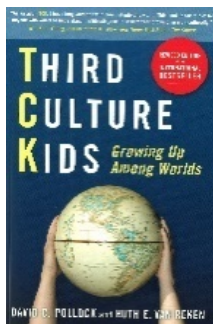
AFFIRMATION. Connect with the people who have been most important in your life on the field, and let them know



how much you love and will miss them. It's possible you may not return to that country or see that person again, so make sure you say what needs to be said.

FAREWELLS. Spend time saying goodbye to people, places, things, and traditions. Take pictures of your friends, classmates, house workers, pets, vehicles, school, favorite restaurant, and anything else you want to remember for years to come.

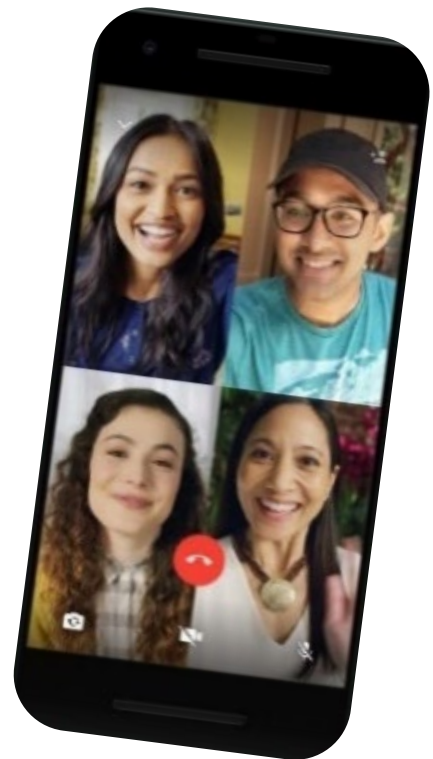
THINK DESTINATION. Discuss your thoughts and feelings about your destination with your family and friends. Gather all the information you can about your new school, city, and state. Realistic expectations will help you avoid dissatisfaction when you arrive.



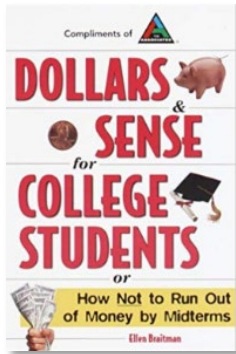
The RAFT concept comes from [Third Culture Kids: Growing Up Among Worlds](#) by David C. Pollock and Ruth E. Van Reken (2nd ed., pp. 181–185). Your parents received this book as missionary candidates, and we strongly recommend you read it to prepare for your transitions as an MK.

REENTRY VIDEO CALLS WITH BWANA CHAD

Reentering U.S. culture is one of the most difficult things you go through as an MK, but our office is here to help. Every spring Bwana Chad hosts an online group reentry discussion designed to help you finish strong and start the next phase of your life with joy. Please make time for these fun, interactive, and helpful calls. Contact the MK office to find out when the next reentry video calls are taking place!

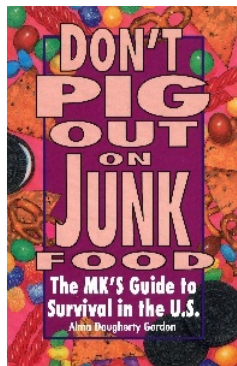


ADDITIONAL REENTRY RESOURCES



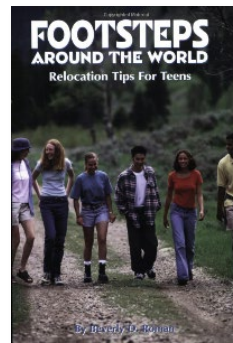
[Dollars and Sense for College Students or How Not to Run Out of Money by Midterms](#)
By Ellen Braitman

Everyone gets the same lecture when they go away to school: Only use your credit card in an emergency. Well, a 1 a.m. pizza is an emergency, right? How about a new snowboard? After a semester or two of “emergencies”—not to mention the phone bill, meal plan, textbooks, car repairs, rent, and spring-break airline tickets—you may find yourself in a serious mess. This book can help.



[Don't Pig Out on Junk Food: The MK's Guide to Survival in the U.S.](#)
By Alma Daugherty Gordon

This book offers valuable insights from experienced MKs that will equip you to make your cross-cultural entry to the United States.



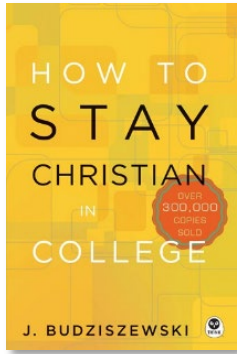
[Footsteps Around the World: Relocation Tips for Teens](#)
By Beverly D. Roman

This book includes domestic and international advice to help you organize your belongings, prepare for college and job interviews, select a new school, make new friends, deal with complex feelings about moving, and more.



[The Global Nomad's Guide to University Transition](#)
By Tina L. Quick

If you've been living outside your passport country and are returning “home” or transitioning to another host country for college, this book is for you. It addresses the common issues students face when making the double transition of adjusting to a new stage of life and a new culture.

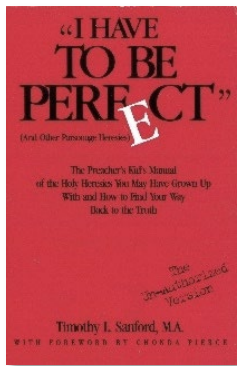


[How to Stay Christian in College](#)

By J. Budziszewski

When you go to college, you're leaving behind your network of support and heading to a

new world with different perspectives, responsibilities, and expectations. This book will guide you through the maze of campus realities while directly addressing different worldviews and myths you may encounter at college and equipping you to conquer the dangers that lie ahead.

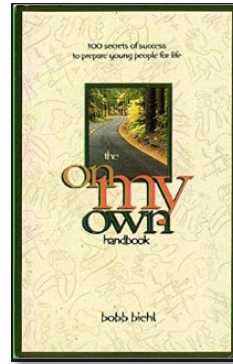


["I Have to Be Perfect" \(And Other Parsonage Heresies\)](#)

By Timothy L. Sanford, M.A.

This book deals with the "holy heresies" you may have

grown up with as an MK (and PK) and how to find your way back to the truth.

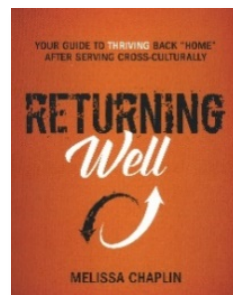


[The On My Own Handbook: 100 Secrets of Success to Prepare Young People for Life](#)

By Bobb Biehl

Each of the 100 "secrets" follows the same easy-to-use

pattern: principle, explanation, life application, questions to think about, and action point. This is an excellent tool to help you transition to adulthood.



[Returning Well: Your Guide to Thriving Back "Home" After Serving Cross-Culturally](#)

By Melissa Chaplin

This resource invites you into a guided conversation with your Creator that will reveal and apply invaluable insights as you reflect on your recent season of service. You will discover how this season influenced you, how to reintegrate well, and what moving forward in faith means for you.

THE EDUCATIONAL TRANSITION

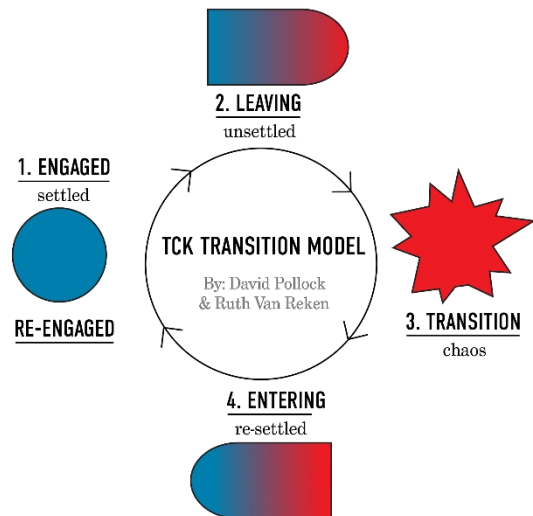
REVISED FROM AN ARTICLE BY DR. BRENDA DICKEY

TRANSITION MODEL. The success of your educational transition depends on family support and your individual developmental stage. As an MK you will go through these stages during your transition from the field: leaving, transition/entering, and reengagement.

LEAVING. Discuss openly with your parents any feelings of sadness about leaving the place that is comfortable and familiar. Talk about the ways your family/friend relationships will change during and after the transition.

TRANSITION/ENTERING. Focus on making new friends as quickly as possible. Plan an event or simply hang out with new friends and their families. It is worth the time and cost involved to develop new relationships.

REENGAGEMENT. Develop school, church, and community routines. Seek out extracurricular activities like sports, art, and music. Foster supportive relationships. Try to connect with other MKs who have experienced transitions. These simple steps can help ease the difficulty of transition and encourage discussions with your family and support team.



REENTRY SEMINARS

Our office recommends you attend AGWM Missionary Renewal and Reentry along with either Barnabas International's MuKappa Reentry Seminar (barnabas.org) or Interaction International Transition Seminar (interactionintl.org). Through these programs, you can learn skills to deal with the various transitions coming up as you adjust to life in the United States.

If you're a high-school graduate, you are eligible to participate in MuKappa or Interaction International reentry programs prior to your first year of college in the United States. The seminar fee and round-trip travel costs are one-time-only expenses and can be paid from your parents' (00) account, accumulating as taxable income. These seminars can help you in several ways:

- Reentry after graduation will be the most permanent transition you will make as an MK. If you plan a career in missions, it will most likely take at least eight years to go to the field after college, pastoring, and itineration. Attending a reentry seminar will help you focus on long-term adjustment to life in the United States.
- The U.S. culture has changed in the last four years, and you'll need some help getting up to speed.
- Whether you go to college or find a job (or both), you will need help adjusting to these new subcultures within the overarching U.S. culture.
- This will probably be your first transition without your parents, and a reentry seminar can equip you with the tools you need to make important decisions with confidence.

During the seminars, you can participate in group activities and receive personal counseling to treat any individual concerns you may have. Please note, the seminars fill up on a first-come, first-served basis, so sign up right away if you're interested.

PREPARATION FOR COLLEGE AND BEYOND

Here are some questions to ask yourself as you prepare for the transition ahead:

- What do I want to do after high school?
- If college is the best fit for me, what type of school should I attend (AG, Christian, state, community, etc.)?
- Will I be able to visit a college or get more information when I'm in the United States on itineration or vacation?
- Do I want to enroll in dual-credit or Advanced Placement courses or the International Baccalaureate (IB) program in high school to give me a head start for college?
- Have I completed my high school graduation requirements to apply for college?
- Have I taken the PSAT, SAT, ACT, or other required test?
 - Visit blog.prepscholar.com/complete-official-act-practice-tests-free-links for free SAT and ACT practice tests and links to more information.
 - Official SAT site: collegereadiness.collegeboard.org/sat
 - Official ACT site: act.org
- Have my parents and I discussed how we will pay for college?
- Have I explored and applied for loans, scholarships, grants, etc.?
- Have my parents and I discussed vocational or technical school options?
- Have I created a workforce plan?

- Have my parents and I discussed whether I should take a gap year before starting college? How would a gap year affect college costs, application timing, and career options?
- How will I prepare for my transition to a U.S. college after living overseas?
- How will I prepare for daily life in the United States (acquiring a driver's license, finding a job, opening a bank account, etc.), knowing that these details affect my education?
- Am I prepared for the style of study required in college? Have I considered factors like class load and attendance requirement?

TAKING A GAP YEAR

EXCERPT FROM "10 REASONS YOU SHOULD TAKE A GAP YEAR" BY SUZY STRUTNER

(Original article: https://www.huffpost.com/entry/gap-year_n_4325969?guccounter=1)

While it's not common in the U.S., taking a gap year is considered the norm in some countries all over the world, including the United Kingdom and Australia. Many colleges and universities in the U.S. not only accept applicants who choose to take gap years, but also actively encourage enrolled students to study abroad during their college tenures. According to study abroad organization CIEE, Harvard College has seen a 33 percent increase in the number of their incoming students taking gap years.

That might be due, in part, to the school's acceptance letters. According to *U.S. News & World Report*, acceptance letters from Harvard even suggest that students might want to take time off before they enroll.

Taking a gap year between high school and college can be tremendously beneficial to one's personal growth, whether one decides on enrolling in a structured gap year program, spending time volunteering abroad, or simply traveling the world. Regardless, taking a gap year means you're living life to the fullest. Here are 10 reasons why:

1. YOU'LL PERFORM BETTER IN COLLEGE. Students might worry that college admissions officials or professors will look down on them for taking a gap year. This isn't true: many schools report that gap year students have higher GPAs and are more involved on campus, so their attitudes toward gap years are far from unfavorable.

2. YOU'LL REALIZE WHAT YOU LOVE BEFORE YOU START STUDYING. More often than not, college students commit themselves to one area of study, realize it's not for them, and then swap to a completely different major—often two or three times.

You'll cut down on coursework, tuition bills, and stress if you take time before college to decide how you want to spend your academic experience before you get there.

3. YOU'LL GET TO ADVENTURE AT YOUR PRIME. When else are you going to be 18 years old with no job, no mortgage payments, no significant other, no kids, no homework, and no worries? Never. The answer is never.

4. YOU'LL KNOW WHAT'S IMPORTANT IN LIFE BEFORE MOST PEOPLE DO. College is ridiculously fun, but it's easy to get so caught up that you begin to believe your fraternity or friend group is the absolute center of the universe. As such, any small crisis might seem like the end of the world. However, if you've traveled the wider world in all its complexity and glory, you'll understand there are bigger issues for humanity than a failed date night or lost game.

5. YOU'LL BE AN EXPERT AT ADAPTING TO NEW PLACES. On a gap year, you'll be forced to integrate into a new society, a new group of friends, and maybe even new languages or cultural norms. College requires similar adaptation skills, and you'll be much more prepared to handle it if you've already shifted societies once before.

6. YOU'LL HAVE SOMETHING TO TALK ABOUT. Skip the same old "Where are you from?" and "What's your major?" chitchat, and nail the "What'd you do this summer?" question with stories from your gap year. You'll have firsthand opinions to share about people, places, and ideas that your peers might have never even heard of.

7. YOU'LL HAVE A SHINIER RESUME. Oftentimes, a gap year involves staying in one spot and soaking up its culture, part of which means getting a job. No matter where you work—a sandwich stand in India or the embassy in London—you'll have valuable (international) experience for your resume and can explain your ability to do business with customers from different cultures. If you travel on the cheap, you might even have some earnings left to use on college tuition.

8. YOU'LL PICK UP THE PIECES YOU MISSED IN HIGH SCHOOL. Did you sleep through every Spanish class? Head to Argentina for your gap year, where you'll be forced to speak the language every day. Do you wish you knew more history? Spend time touring government buildings in Europe. A gap year is your time to refine the specific skills you feel like you're lacking and sharpen them up for college.

9. YOU'LL HAVE TIME TO THINK. Life feels like it's unfolding fast right now, and in college, things only move faster. Give yourself room to think and breathe on long train

rides from country to country or in days spent strolling through new towns. You'll be surprised where your mind wanders when you give it free rein.

10. YOU'LL MAKE NEW FRIENDS. How cool would it be to go through life knowing you have a best friend in Italy or a pen pal in New Zealand? Their unique perspectives on life will hugely enrich yours as you compare all the major events that happen in your 20s and beyond. Plus, you'll have crazy awesome places to visit during college breaks.

VOCATIONAL TRADE SCHOOL

EXCERPT FROM "WHAT ARE THE BENEFITS OF VOCATIONAL TRAINING?" BY DR. KELLY S. MEIER

(Original article: <https://www.theclassroom.com/benefits-vocational-training-8014338.html>)

If you aren't sure that a university experience is right for you, consider vocational training. Focused on developing specific skills in career fields like auto repair, cosmetology, welding, medical billing and more, you can earn your degree in two years or less.

There are many advantages of vocational education. Your classes will focus on the knowledge and skills you need for a particular job, and you'll expend less time and money than you would at a four-year college.

GET STARTED RIGHT AWAY. One of the benefits of vocational training is that you can jump right into classes that speak to your career passions. Unlike at a university, you won't have to take general education classes that are unrelated to your career field. The reduced seat time for most certificates and degrees means that you'll begin learning new skills right away.

GAIN PRACTICAL EXPERIENCE. Vocational school instructors are often industry professionals. The opportunity to learn from someone who works in the field will give you deep insight about what it takes to be successful on the job. Most programs include externships that will allow you to work in the industry for course credit. You may earn an apprenticeship or even a job as a result of this practical experience.

GET A FLEXIBLE CLASS SCHEDULE. Vocational training is designed to help nontraditional students go to school while juggling jobs or families. Flexible class schedules include options for evening, weekend, and online education. If you are trying to develop career expertise, you can continue to work full-time while going to school.

ENTER THE WORK WORLD QUICKLY. You can complete vocational training in a short period of time. For example, if you want to be an emergency medical technician, you can be ready to work after one semester.

PURSUE SPECIALIZED TRAINING PROGRAMS. The programs offered at vocational or trade schools are unique. Here's a sample list of programs commonly found at vocational schools.

- Auto repair
- Blacksmithing
- Carpentry
- Catering and culinary arts
- Cosmetology
- Medical billing
- Massage therapy
- Paralegal studies
- EMT and paramedic
- Pharmacy technician
- Welding
- Small engine repair

LEARN IN A SMALLER ENVIRONMENT. You can expect smaller class sizes, hands-on instruction, and individualized attention at a vocational school. You also can get to know your peers well since you'll move through the vocational program together.

SPEND LESS MONEY. Vocational training is less expensive than attending a college or university. In 2018 a full-time student paid \$5100–\$5600 to study full-time for a year at a community or technical college in Minnesota. A Minnesota state university experience was \$7900—\$8700 for the same time period. Since vocational training programs only take two years or less, the total cost is drastically reduced.

GET A JOB THAT PAYS WELL. Most vocational schools publish job placement data to inform prospective students about the likelihood of employment following graduation. Job placement for vocational graduates is generally high, but it varies by job type. Similarly, industry needs impact job availability. The same can be said about starting salaries. Here's a sample list of vocational jobs and the average starting salary as reported by the Bureau of Labor Statistics in 2017:

- Electrician: \$54,110
- Pharmacy technician: \$31,750
- Welding: \$40,240
- Auto repair: \$39,550
- Paralegal: \$50,410
- EMT/paramedic: \$33,380

COLLEGE PREPARATION TIMELINE

JUNIOR YEAR

- Attend college days at potential college/university. Visit financial aid office.
- Review your four-year plan and coursework. Increase challenges if necessary. Investigate AP classes, GPA ranking, and dual-credit options.
- Research scholarship opportunities.
- Visit your school counselor to discuss college/career options.

SUMMER—OCTOBER

- Get a part-time job to save money for college.
- Complete a self-evaluation by considering your personality, interests, values, abilities, and spiritual direction.
- Discuss college options with parents and teachers. Visit colleges if possible.
- Take the PSAT in October for scholarship monies.
- Take driver's ed classes.

SEPTEMBER—NOVEMBER

- Begin college search.
- Prepare for SAT or ACT.
- Check admissions requirements of potential colleges. Know whether they accept ACT or SAT test results. (Most accept either.)
- Study SAT/ACT prep material to determine which testing format you prefer.
- Improve weak areas in the PSAT to prepare for the SAT/ACT.
- Register for May or June testing.

DECEMBER

- Request information and applications from potential colleges.
- Narrow down college preference list.
- Study admissions standards of preferred colleges.

MARCH—MAY

- Select difficult courses for your high school senior year.
- Take SAT/ACT.

SUMMER

- Visit preferred colleges if possible.
- Prepare resume of accomplishments, activities, work experience, etc.
- Prepare essay of lifelong learning intentions, and explain why these are your goals.

SENIOR YEAR

- Continue working to save money.
- Research/apply for all applicable scholarships, and turn in applications by required deadlines.
- Parents: Pull your income tax information from the previous filing year, and complete the FAFSA when it becomes available October 1.
- Parents: You should receive your SAR (Student Aid Report) within three weeks of completing the FAFSA. If not, contact FAFSA.
- Order second semester transcript to send to prospective college(s).
- Register for any summer classes needed and transfer credits.

SEPTEMBER

- Attend college fairs online or in-person.
- Investigate scholarship opportunities.
- Update and perfect college essays.
- Ask counselor/teachers for recommendation letters. Order transcripts.
- Register online for the October and November SAT/ACT.

OCTOBER

- Fill out college applications, concentrating on essays.
- Complete applications to meet any November 1 deadlines.
- Request letters of recommendation from teachers and others.
- Parents: Submit FAFSA as soon as possible after October 1 and before the government or college deadline, whichever is sooner.
- Send SAT/ACT test scores to four or more preferred colleges.
- Keep copies of everything submitted to colleges.

NOVEMBER—FEBRUARY

- Research college financing (work study, grants, parent PLUS loans, etc.).
- Complete applications to meet any January 1 or February 1 deadlines.

MARCH—APRIL

- Most colleges notify students of admissions decisions during these months.
- Make decisions between colleges to which you've been accepted. Weigh annual cost of college and scholarships offered for different colleges.
- Respond by letter to all schools, accepting or declining their offer(s).

MAY—JUNE

- Graduate high school.
- Prepare for the transition to college life.

MORE COLLEGE PREPARATION TIPS

EXCERPT FROM “8 TIPS FOR HIGH SCHOOL GRADUATES” BY ELIZABETH DORRANCE HALL, PH.D.

(Original article: www.psychologytoday.com/us/blog/conscious-communication/201806/8-tips-high-school-graduates)

1. Have fun and try to embrace the uncertainty that goes along with a major life transition like going to college.
2. Be open to making new friends as soon as you step foot on campus.
3. Hold onto high school friendships—but not too tight.
4. Don't be afraid to talk to your professors or teaching assistants.
5. Lean on your family.

EXCERPT FROM “15 TIPS FOR HIGH SCHOOL GRADUATES” BY TED SPIKER

(Original article: time.com/3842566/15-tips-for-high-school-graduates)

1. Your brain is not your calendar. One life skill you need to master in college is prioritization.
2. To get plugged in, unplug. Maximize your connections through your social media platforms and digital tools, but to develop meaningful contacts, put down the phone.
3. Your most valuable currency? *Ideas*. The front end of a project (time spent developing an original idea) is as crucial as the back end (time spent executing it).
4. Syllabus=law. Not all professors will handcuff you when you deviate, but it's best to assume they will.
5. Handwritten thank-you notes>emails>likes. The new-school communication methods are efficient and effective. Old-school ones show you care enough to do a little extra.

EXCERPT FROM “15 GRADUATES SHARE THEIR SECRETS FOR SURVIVING SENIOR YEAR OF HIGH SCHOOL”

(Original article: https://www.huffingtonpost.com/2014/07/25/senior-year-advice_n_5614397.html)

1. It's not as scary as it all seems.
2. Don't be afraid of goodbyes.
3. Push yourself outside your comfort zone.
4. You are more than just a number.
5. Trust your gut.

FINANCIAL AID

If your family is like most missionary families, they won't be able to pay for your college education without assistance. However, there are many financial aid resources available in four major categories:

PRIVATE SOURCES

- Funds are awarded through corporations, unions, religious or civic groups, etc.
- Many organizations give financial aid specifically to the international community. A quick internet search can lead to many scholarships you may be eligible for.

COLLEGES/UNIVERSITIES

- Nearly all Assemblies of God colleges and universities give discounts to MKs like you, and many other non-AG schools may offer them as well.
- Contact your school to learn how to qualify for academic, athletic, or music scholarships available.
- You can fund part of your education by working on campus.
- Some schools even offer their own low-interest loans.

STATE GOVERNMENT

- Most state aid is available through merit scholarships, grants, or work study.
- Contact the college's financial aid office, your local public library, or the state's department of higher education for more information.

FEDERAL GOVERNMENT

The U.S. federal government offers several types of financial aid, including scholarships and grants, loans, and student employment. You must complete the Free Application for Federal Student Aid (FAFSA) to qualify. Dozens of helpful articles, checklists, and resources are available on the Federal Student Aid website:

SCHOLARSHIPS AND GRANTS

Grants are a type of financial aid you do not have to repay. The amount is based on need, cost of attendance, and enrollment status.

- Pell Grants offer up to \$6345 each year.
- The Federal Supplemental Educational Opportunity Grant (FSEOG) for undergraduate students offers \$100–4000 a year in possible grants. Pell Grant recipients with the lowest Expected Family Contributions (EFCs) will be considered first for the FSEOG.
- The Hope Scholarship and Lifetime Learning Credit are tax credits rather than scholarships, but they can help you and your parents save money on your taxes each year you attend college.

LOANS

Loans are borrowed money that you must repay with interest. Your parents may also borrow to pay education expenses for you and any other dependent students.

- Direct PLUS Loans (parent PLUS loans)
 - Your parents may apply for a PLUS loan to help pay for your education.
 - The current interest rate is 5.30%, and several repayment options are available.
- Direct Subsidized or Unsubsidized Loans (Stafford Loans)
 - You may apply for a Stafford loan to cover the remainder of your tuition costs.
 - The government pays the interest on the loan while you are enrolled in school full-time.
 - Repayment begins six months after graduation.

Both loans above can be subsidized (no interest charged until repayment begins) or unsubsidized (interest charged immediately or accrued until repayment begins).

STUDENT EMPLOYMENT (FEDERAL WORK-STUDY PROGRAM)

The Federal Work-Study program pays an hourly wage for on-campus (or in some cases, off-campus) work during the school year to help pay for education expenses. Eligibility is determined by financial need. Check with your school for details.

SUGGESTIONS FROM FINANCIAL AID DIRECTORS

Always apply for financial aid. Even if you do not qualify for financial aid one year, you could qualify for aid and receive it the next year. Apply each year.

Apply to several different schools if you haven't settled on one school already.

Find out your school's deadline. Different schools and states have different deadlines for applying for aid.

Apply early. Most institutions have limited funds available. Most money is given to those who apply before the deadline. Everyone else gets what is left over.

Search for private aid sources. Try your chamber of commerce, local library, and home church. Some churches give scholarships to graduating seniors, students going to Bible colleges, or ministers' and missionaries' kids.

Visit www.fastweb.com for general information about scholarships. Remember, you should never pay to apply for a scholarship.

Be prepared to work during college. Most financial aid packages assume you will have a job during college, so apply through the work-study program or look for a job off-campus. Most colleges have employment services to help you find a job.

Follow up on your application. When your college financial aid office sends verification forms, fill them out and return them quickly. You may need to answer questions or forward certain forms to the financial aid office. Call or write as needed to ask how your aid is progressing. *Do not assume everything is okay.*

If you're late, apply anyway. Most colleges accept applications for financial aid until April or May of the current school year. You can complete a FAFSA and apply for a loan at any time during the academic year.

Ask questions. Ask questions. Ask questions. When contacting a financial aid office, ask what kinds of aid are available at that school. Ask for grants, loans, work-study opportunities, and anything else that might help.

Get to know the financial aid advisors at your top schools. Once you select a school, check with the advisor every semester for new scholarships.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

In order to obtain any type of financial aid from the U.S. federal government, you must complete and file the FAFSA. **For deadlines, applications, FAQs, and much more, go to the official FAFSA website: studentaid.ed.gov/sa.**

The FAFSA is designed to evaluate your family's financial ability to contribute to the costs of your college education. The information you provide on the FAFSA is confidential and only goes to the colleges and scholarship programs you designate.

You can print and fill out the "FAFSA on the Web" worksheet prior to completing the online FAFSA form. This worksheet will help you collect and organize your and your parents' financial information needed for the online FAFSA form. **The worksheet is not the financial aid application, nor is it part of the application. You can find the worksheet at studentaid.ed.gov/sa/help/fafsa-worksheet.**

It's important to check your school's website to find the deadline for submitting your FAFSA. Many state and college FAFSA deadlines fall in February and March.

Check out the FAFSA website for additional information about preparing for college, types of aid available, checklists for academic and financial preparation, paying off student loans, and much more.

INFORMATION FOR DONORS

If someone offers to donate money toward your education, they have several options available. Here are some details to keep in mind:

DIRECT GIFT (ANNUAL GIFT TAX EXCLUSION)

- Donors may give up to \$15,000 each year as a gift with no tax benefit to the donor or gift tax liability to the recipient. Couples filing jointly may give up to \$30,000 each year.
- The donation should be made to you, the individual student.

COLLEGE SCHOLARSHIP

- Donors may give to a college scholarship program if the college has such a fund.
- Donors must allow the college to determine the recipient.
- Donors will receive tax receipts from the college.

GIVING THROUGH A CHURCH

- Donors may give to a church's college scholarship program, limiting the money to students attending a sponsored denominational college. The scholarship could be shared among qualified applicants or awarded based on the church's policy.
- Donors receive tax credit but lose control of how the money is distributed.
- Donors could also give through a church/college matching grant program.

SCHOLARSHIPS

ONLINE SCHOLARSHIP SEARCH ENGINES

- **Big Future** (bigfuture.collegeboard.org)
Find colleges, explore careers, pay for college, and create your own roadmap.
- **CollegeNET** (collegenet.com)
Sign up for an account to vote for and be eligible to receive scholarship awards.
- **CollegeScholarships.com** (collegescholarships.com)
Check out scholarships for high school, undergraduate, graduate, and international students.
- **Fastweb** (fastweb.com)
Search over 1.5 million scholarships and learn about financial aid options.
- **Scholarships.com** (scholarships.com)
Search over 3.7 million college scholarships and grants, and get more information about financial aid.

SCHOLARSHIP/LOAN SITES

- agcu.org/wp-content/uploads/2019/12/ScholarshipApplication-2020.pdf
- christianmissionaryscholarship.org/
- coca-colascholarsfoundation.org/apply/
- gallerycollection.com/greeting-cards-scholarship.htm
- goodcall.com/scholarships/
- ronbrown.org
- striveforstudents.com/scholarships.html
- telioslaw.com/scholarships
- truman.gov
- salliemae.com/student-loans/

CAREER INVENTORIES

- act.org/content/act/en/products-and-services/act-profile.html
- educationplanner.org/students/index.shtml
- princetonreview.com/quiz/career-quiz
- truity.com/test/holland-code-career-test

MK SCHOLARSHIPS

The MK program, AGWM regional offices, and other ministry partners provide five scholarships each year for AGWM MKs who have served on the field at least four years. The standard amount is \$1000 and may be supplemented based on funds available.

The application is available January 1 through May 1 at ismk.org. You only need to apply once each year to be considered for every scholarship available. (Specific application eligibility requirements are listed below.) You may reapply annually with the same essay or a new essay. You are eligible to receive a maximum of one scholarship per year from ISMK.

STEPS TO APPLY FOR ALL SCHOLARSHIPS

1. Fill out an MK scholarship application form available through the MK office or online at tcki.org/tcks/tcki-scholarship-application/.
2. Write an essay of no more than five pages on the topic "How Growing Up as an MK Influenced My Career Choice."
3. Fill out the online scholarship application, attach your essay, and submit. All completed applications and essays **must be received before May 1**.
4. Essays will be reviewed by the ISMK Advisory Committee. The identity of each applicant will be withheld from committee members.
5. Essays will be rated on a point system. The students whose essays receive the highest points for each scholarship category will be awarded the scholarships.
6. Scholarship funds will be distributed the first week of August.

Essay Criteria

- Clarity of thought
- Understanding of how your MK identity or culture influenced your career decision
- Ability to communicate clearly how the past is influencing your future
- Clear thesis
- Correct spelling and grammar

MK REGIONAL SCHOLARSHIP

The MK Regional Scholarship was created through donations from each AGWM regional office. One applicant from each region will be awarded a scholarship. To be eligible, your parents must be **current** AGWM missionaries in that region.

MK GENERAL SCHOLARSHIP

The MK General Scholarship was created through donations from churches and individuals. There are no unique requirements to be eligible for the MK General Scholarship as long as you have served on the field a minimum of four years. Special thanks to John Bueno and Randy Hurst for making this scholarship available.

MK MEMORIAL SCHOLARSHIP

The MK Memorial Scholarship is for MK applicants who have lived overseas for at least four years and plan to major in public service industries, including military, law enforcement, humanitarian, social work, education, counseling, etc. This scholarship is possible through contributions to the J. J. Smeya and Phil Billings memorial funds. Phil and J. J. were both highly involved in ministry to MKs. They volunteered on MK task forces and ministered during summer MK programs. Their involvement enriched many lives. We continue to raise funds to have this scholarship fully endowed.

SOUTHEASTERN UNIVERSITY (SEU) ALUMNI MK SCHOLARSHIP

The SEU Alumni MK Scholarship is made possible through anonymous donations from MK alumni graduates of Southeastern University. To qualify, you must be enrolled as a full-time student at SEU for the upcoming school year.

MK ALUMNI SCHOLARSHIP FOR CREATIVE ARTS

The MK Scholarship for Creative Arts is made possible by donations from Lucent Digital, a web and print design studio founded by MKs in 2003. To qualify, you must major in graphic design, mass media (film), or electronic arts.

To apply, submit the MK scholarship application and essay, plus an additional project showing your creative art related to one of the majors listed above. Send a PDF including your major and a brief description of the project or send a link to view the project to BSkipper@ag.org.

GLOSSARY OF TERMS

Cost of Attendance (COA)

Also known as the cost of education or “budget,” the total amount it should cost you to go to school, including tuition and fees, room and board, allowances for books and supplies, transportation, and personal and incidental expenses. Loan fees, if applicable, may also be included in the COA. Childcare and expenses for disabilities may also be included at the discretion of the financial aid administrator. Schools establish different standard budget amounts for students living on-campus and off-campus, married and unmarried students, and in-state and out-of-state students.

Dependent

A child or other person who lives with an individual for whom he or she provides more than half of his or her support. Spouses do not count as dependents in the federal methodology. A married couple cannot both claim the same person as a dependent.

Direct (Parent) PLUS Loan

Federal loans available to parents of dependent undergraduate students to help finance education. You parents may borrow up to the full cost of your education, less the amount of any other financial aid received. PLUS loans may be used to pay the EFC. A minimal credit check is required, so a good credit history is important. See if your local bank participates in the PLUS loan program. If your parents’ application for a PLUS loan is turned down, you may be eligible to borrow additional money under the Direct Unsubsidized (Stafford) Loan program.

Endowment

Funds owned by an institution and invested to produce income to support the operation of the institution. Many educational institutions use a portion of their endowment income for financial aid. A school with a larger ratio of endowment per student is more likely to give larger financial aid packages.

Enrollment Status

An indication of whether you are a full-time or part-time student. Generally, you must be enrolled at least half-time (and in some cases full-time) to qualify for financial aid.

Entitlement Programs

Programs that award funds to all qualified applicants. The Pell Grant is an example.

Estimated Family Contribution (EFC)

The amount of money your family is expected to be able to contribute to your education as determined by the federal methodology need-analysis formula approved by Congress. The EFC includes your parents' contribution and your contribution and depends on your dependency status, family size, number of family members in school, taxable and nontaxable income, and assets.

Financial Aid

Money provided to you and your family to help pay for your education, which is conditioned on your attendance at an educational institution. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work).

Grade Point Average (GPA)

An average of your grades, converted to a 4.0 scale (4.0 is an A, 3.0 is a B, 2.0 is a C, etc.).

Graduate Student

A student who is enrolled in a master's or doctoral program.

Grant

A type of need-based financial aid that you do not have to repay.

Gross Income

Income before taxes, deductions, and allowances have been subtracted.

Half-Time

Official enrollment category. Most financial aid programs require you to be enrolled at least half-time to be eligible for aid. Some programs require full-time enrollment.

In-State Student

A student who meets the legal state residency requirements and is eligible for reduced in-state tuition at public colleges and universities in the state.

Independent Student

A student who is at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the U.S. Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18). If your parents refuse to provide support for your education, this does not qualify you to be declared independent. (See also *Dependent*.)

Institutional Methodology (IM)

A college or university's own formula to determine financial need for allocation of financial aid funds (as opposed to the federal methodology).

Merit-Based

Financial aid that depends on your academic, artistic, or athletic merit or some other criteria rather than financial need. Merit-based awards evaluate your grades, test scores, hobbies, and special talents to determine your eligibility for scholarships.

Need

The difference between COA and EFC, indicating the gap between the cost of attending the school and your available resources. Your financial aid package is based on your amount of financial need. The process of determining it is called *need analysis*.

$$\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$$

If you have unusual financial circumstances that may affect your ability to pay for your education (such as high medical expenses, loss of employment, or death of a parent), tell your financial aid administrator, who can adjust the COA or EFC to compensate.

Net Income

Income after taxes, deductions, and allowances have been subtracted.

Out-of-Pocket Cost

The difference between COA and the grants, scholarships, and gift aid in your need-based financial aid package. It reflects the bottom-line cost to your family—the amount they will need to pay out of current and future resources, such as savings, income, and loans. (See *Net Cost* for a related definition.) While net cost does not vary by much from college to college, out-of-pocket cost can vary significantly depending on how much need is met with grants instead of loans. Some elite nonprofit colleges have adopted no-loans financial aid policies and lower out-of-pocket costs than many public colleges. Generally, your family should evaluate college financial aid award letters using out-of-pocket cost, not net cost.

Pell Grant

A federal grant that provides funds of up to \$6345 per year (2020-21) based on your financial need.

Reaching School

A school you would love to attend that is less likely to admit you. You should apply to at least one reaching school.

Safety School

A school that will almost certainly admit you. The college admissions process is not predictable, and even “sure admits” are sometimes rejected. You may be admitted to all the schools where you apply; or you may be rejected by them all. To protect yourself against the latter scenario, apply to at least one safety school.

Scholarship

A form of financial aid given to undergraduate students to help pay for education. Most scholarships pay all or part of tuition expenses, though some also cover room and board. Scholarships are a form of gift aid and do not have to be repaid. Many scholarships are restricted to students in specific courses of study or with academic, athletic, or artistic talent.

Selective Service

Registration for the military draft. Male students who are U.S. citizens and have reached the age of 18 must be registered with Selective Service to be eligible for federal financial aid. If you did not register and should have and the school determines your failure to register was knowing and willful, you are ineligible for all federal student financial aid programs. The school’s decision as to whether the failure to register was willful is not subject to appeal. If you need help resolving problems concerning Selective Service registration, call 1-847-688-6888. Male students can preregister online when they reach 17 years and 3 months of age.

Student Aid Report (SAR)

Report that summarizes the information included in the FAFSA and must be provided to your school’s financial aid officer. The SAR will also indicate the amount of Pell Grant eligibility, if any, and EFC. You should receive a copy of your SAR within three weeks of filing your FAFSA. Review your SAR and correct any errors on part 2. Keep a photocopy for your records.

Student Contribution

The amount of money the federal government expects you to contribute to your education (included as part of the EFC). Student contribution depends on your income and assets but can vary from school to school. Usually you are expected to contribute about 20 percent of your savings and approximately one-half of summer earnings above \$3000.

Subsidized Loan

A loan such as the Direct Subsidized (Stafford) Loan that the government pays interest on while you are in school, during the six-month grace period after you complete

school, and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution. See also *Unsubsidized Loan*.

Undergraduate Student

A student who is enrolled in an associate's or bachelor's degree program.

Unsubsidized Loan

A loan for which the government does not pay interest. You are responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while you are still in school. You may avoid paying the interest while you are in school by capitalizing the interest, which increases the loan amount. Unsubsidized loans are not based on financial need and may be used to finance the family contribution. See also *Subsidized Loan*.

W-2 Form

The form listing an employee's wages and tax withheld. Employers are required by the IRS to issue a W-2 form for each employee by January 31 annually.

ADDITIONAL RESOURCES

ACT (act.org)

Information on the ACT test, registration, test prep, scores, etc.

Affordable Colleges Online (affordablecollegesonline.org)

AG Colleges/Universities (colleges.ag.org)

Links to all AG colleges. Most AG colleges/universities offer discounts or grants for AG MKs. Check with individual schools for details.

Gap Year Association (gapyearassociation.org)

Provides information and tips as well as additional resources and programs to make your gap year beneficial.

Online Schools (onlineschools.org)

Newsweek Education (newsweek.com/education)

Current articles, links, and resources on education topics from around the world.

The Princeton Review (princetonreview.com)

Help for you to get into your dream school. Their goal is to provide personalized, innovative, best-in-class private tutoring; test prep; and admissions products and services to help you knock down barriers and achieve your academic goals.

SAT College Board (sat.collegeboard.com)

Information about locations and registration for the SAT. Also provides test-taking tips and other SAT resources.

U.S. News & World Report (usnews.com/best-colleges/rankings)

Nearly 50 different types of numerical rankings and lists to help narrow your college search, from national universities to A-plus schools for B students.

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