

“INDEBTED MISSIONARIES: A SIMPLE SOLUTION TO A COMPLEX PROBLEM”

INTRODUCTION

Imagine there is a war raging in an overseas country. This country is far away and the soldiers who volunteer to go must count the cost. It is going to be difficult, likely the hardest thing they ever do. They train, say their goodbyes and head off, not knowing when they might return. It is a significant sacrifice, but one they make willingly, believing that the reward far outweighs the cost. They want to ensure the same freedom for their children that they had as children.

There are many costs to the mission. The financial cost is that they are given a modest monthly salary which must pay for their food and supplies while fighting and also provide for the family back home.

Sounds reasonable right? The story continues. As the months progress, the war begins to crush the economy and their monthly salaries are cut. For a time, the soldiers press on, focused on the important mission they have been given. They remind themselves daily that they expected this to be hard. And their families are even on board, willingly sacrificing to take part in the mission. But one day, the fateful phone call comes. The soldier's wife calls and says, "We can't afford rent this month." With tears in their eyes, they both realize the mission is not possible. The soldier must come home to provide for his family.

What country would underfund their front line workers, pushing them to the point that they have to come home before the mission is complete?! The strategy is not sound! The front line worker needs to focus on the most important task, one that the rest of the home country counts on for their future.

This is exactly what the church has done to our front-line missionaries: encouraged indebted missionaries to go overseas without a solid plan to remove the burden causing many to drop out of the mission. Like the soldier, the missionary is living on a modest salary that generally experiences attrition while overseas. Yet, many missionaries are going overseas with a heavy burden of monthly payments going towards debts. Often their only option is to leave their mission to take care of their financial obligations. Until recently, missionaries did not carry long term debt obligations to the field, and the support system stateside has been reactive rather than proactive with how this component affects the ability to accomplish the mission. Our strategies for sending must be evaluated or the mission could be at risk.

Consider three pieces of evidence that proves the recent strategy to encourage indebted missionaries to go overseas is not sustainable and will put the mission at risk.

DEBT LIMITS ON THE RISE

When [The Go Fund](#) started in 2014, most missionary sending agencies had an average student debt cap of \$20,000, meaning that they would not approve missionaries with more than this amount of household debt. Over and over again, mission agencies have increased this debt limit, or removed it altogether. If a missionary has \$40,000 in student debt, they will be paying around \$450 per month for 10 years! It is understandable that mission agencies are beginning to pivot, considering the amount of applicants who have student debt. If agencies kept to the once stringent student debt cap of \$20,000, they would severely limit their sending pool. I am not intending to indict mission agencies who are accomplishing so much good. However, the question is worth considering: does compromising on the student debt cap ultimately help or hurt the mission to reach people from every tribe, tongue, and nation?

MID-TERM ASSIGNMENTS GONE WRONG

Many young people are encouraged to do a “test run” overseas by committing for a one to three year stint. Let me be clear, I do not think mid-term missionary work is wrong, but what comes with it can be extremely devastating to many young people. If a missionary hopeful applies for a mid-term assignment, but has student debt, the agency generally tells them they are only allowed to apply with lower than a specific monthly student debt payment. This number is often much lower than their standard minimum loan payment. So, the missionary is encouraged to refinance or change the terms on their loans to reduce the monthly payment. At The Go Fund, we come across many young people who have just completed their mid-term assignment and would like to go back long-term. Praise God! But, as we begin to look into their financials, we realize that their loan balance has ballooned by thousands of dollars, because they moved to a lower monthly payment that didn't even cover the interest accrued each month. So, what once was a heavy burden is now a mission critical barrier.

PROOF IS IN THE EMAILS- COMING HOME BECAUSE OF DEBT

Over the last few years, The Go Fund has received many emails from current missionaries on the field. Let me summarize the common request: “We have completed three years overseas and just passed our final language assessment, but we recently lost a few supporters and cannot afford our student debt payments any more, requiring us to return stateside indefinitely. Can The Go Fund help?” So this missionary has raised support, been commissioned by their local church, attended and completed training with their missions agency, moved their family to a foreign land, experienced the intensity of culture shock, and learned a new language. In other words, they have overcome each of the factors most linked with early term missionary attrition. They are finally ready to begin sharing the gospel with a people group who have never had access, but are forced to come home because of a government loan for education. This has to stop!

WE MUST DO BETTER

Here is the solution: Resolve the student debt barrier before walking into a lifetime commitment of low wages and an eternity dependent mission. Every situation is different, but here are three tangible solutions that apply to the majority of cases we have encountered:

1. Pay off the student debt by asking your church, family and friends to contribute to your long-term mission.
2. If possible in 18 months or less, get a job (or a few) and pay off your student debt.
3. If it will take 18 months or more, apply with The Go Fund. For approved missionaries, The Go Fund promises to pay 100% of the student debt for long term missionaries to the unreached.

Church leaders and church members have made reactionary compromises for an ever-increasing problem that currently renders many missionaries in a dead-end position. We keep encouraging indebted missionaries to pursue their calling without any real solution for their debt. The Church must do better for the best and brightest who are willing to give up everything for the sake of King Jesus' fame among the nations.