

# Helping the Impossible Become Possible

## Removing the Financial Barriers to Enrollment

By Gene Edelbach

**B**ill and Larry were twins who had spent most of their lives in the foster-care system. Neither boy grew up as a Seventh-day Adventist; however, at some point during their early teenage years, they were placed in an Adventist member's home. While there, they attended church only occasionally, but often enough to meet all the members of the tiny Adventist congregation.

This is where our paths crossed. One of the church members made a desperate call to me about the wonderful mission opportunity my academy was missing. Although this member could contribute only a few dollars a month to the boys' tuition, he made a great effort to talk others into assisting. We put together a financial plan involving the church, eight members, social services, my academy's scholarship program, and the boys' commitment to work. The bills were paid, and both boys graduated free of debt. They continued on, earning a college degree as well. This was one of my first experiences with helping the impossible become possible.

Adventist education, from elementary through university level, is very expensive. For every student we enroll, the families make an extraordinary financial commitment. Very few purchases in a fam-

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ily's lifetime, other than a home, will be larger than Christian education. In cases where several students from one family receive 12 to 16 years or more of Adventist education, the fees may even exceed the cost of the family's home. It is no wonder, then, that finances are the number-one factor that keeps students from obtaining a private school education.<sup>1</sup>

Because the characteristics of our target audience are constantly in flux, we must look for emerging trends and adapt our recruitment and marketing tactics accordingly. No single set of solutions will work for all our institutions. However, helping parents and students solve the problem of financing Adventist education may be the single most important factor in growing an institution and enrolling as many students as possible in Christian education.

Of course, this is only one part of an integrated approach to recruitment and retention. There still must be effective PR and recruitment, good facilities, excellent curriculum and instruction, a strong spiritual-life program, and various other marketing factors. How-

ever, to state the obvious, students will not consider enrolling in a school if they think they cannot afford to do so.

Throughout the United States, our schools, as a group, are improving their communication with their target markets. Many of us are using very sophisticated materials and sales approaches. We are doing better at convincing people that our schools offer high-quality

ity education at a reasonable price. However, as the cost of education continues to climb, more and more people find paying for tuition an insurmountable barrier.

The days are gone when students could say upon graduating that they worked their way through academy and college. Today, probably less than one percent of the population is able to do so. In many cases, the cost of Christian education is equal to or greater than the total family income for a given year.

While many Adventists are affluent and well educated, a large number of new members are not. Our church is largely comprised of individuals who are climbing the economic ladder. Much of our church growth<sup>2</sup> comes from people of lower educational and economic status. Education has traditionally helped our members achieve high levels of affluence. However, schooling requires an investment before the reward and before the ability to pay is achieved.<sup>3</sup>

We cannot afford to cut much from the operating costs of our institutions. Our teachers and administrators, although not at poverty level, are not overpaid. Our church is already making major contributions<sup>4</sup> to the operation of our schools. So lowering tuition, in most cases, is not a viable option. We must find new revenue sources and new methods for students to pay for their education. While the situation may seem discouraging, I would suggest that it is possible for the majority of Seventh-day Adventists to obtain the denominational education that they need and desire.

### **Believe It Can Be Done**

It is very easy, when you are responsible for the finances of an institution, to divide prospective students into those who qualify financially and those who do not. It is also easy to assume that lower-income families cannot afford to send their children to church school. However, Adventist education can be affordable for almost everyone. School board members, financial administrators, principals, church pastors, and constituents must be convinced of the viability and need for the school's program, and enthusiastically share their convictions with parents and everyone with whom they come in contact. Christian education must be presented as an imperative and financial problems approached from a positive perspective. Teamwork, creativity,

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and earnest prayer will help solve seemingly insurmountable problems. During my 16 years of experience with marketing elementary-through university-level private education, I have found only a few students who have been unable to afford to attend Adventist schools. It will, of course, require diligence on the part of the student, the institution, the community, family members, and other involved parties to find ways to enable families to send their children to Adventist schools.

### **Create a Financial Solutions Czar**

Whether a school has five students or 5,000, it should assign an individual or a select group on campus to assist parents and students in solving any financial difficulties they may confront during

the application and enrollment process. Assume that every student who is interested and qualified to attend your school is a candidate, regardless of his or her financial background. Empower the campus financial czar to work creatively with each student and family to achieve solutions. Although the czar does not have to be a paid employee or someone in the accounting or collections area, he or she must be knowledgeable about finance. Most importantly, this person must become an expert on the many resources in the community and the varied methods of paying for education. He or she must also be very creative, patient, and politically astute to be able to deal with all the various policies and people both inside and outside the institution.

### **The Plan Is Everything**

Very few people walk into a car dealership and pay full price on the spot for a new automobile. Likewise, very few people will walk into an Adventist school and pay full price on the spot for the education that they are purchasing. How far you are willing to go in creating a financial package for a student will, in many cases, determine whether that purchase will be made. Bills do need to be paid; tuition does need to be collected. No student should be given a free ride, but by using creative approaches and tapping many different resources, there should be enough money to fund almost any education. Be flexible about how much can be paid, when it can be paid, and by whom. Even the large monthly

payment for boarding academy can be manageable if the resources come from several sources. Many times, assistance can be obtained from both sets of grandparents, church members, worthy student funds, student employment, and payments from the parents. School financial administrators must become experts in putting together workable plans for families. In most cases, parents have never had to deal with a monthly payment of this size and have no idea that resources are available to help them. It is up to us to continually be researching creative ways to make Adventist education affordable. If we wait for the student and/or parent(s) to search for a solution, we will lose many students.

### Scholarships

A major factor in financing the education of many students is the incentives (scholarships) offered by various institutions. Because most Adventist schools do not have large endowments or an overabundance of operating revenue, it is very important for them to develop well-thought-out scholarship plans. Across the United States, at the university level, 78.8 percent of all students do not pay full price to attend.<sup>5</sup> While percentages are certainly much lower for elementary and secondary schools, the trend toward discounting continues to grow at all levels.

Scholarship programs need to be carefully planned and administered, and appropriate for each institution. Planning must include a way of determining how much aid should be given and who should receive it. There are many pitfalls to not having a well-established plan. First, too much money may be awarded, threatening the institution's cash flow. Second, a poorly thought-out plan can create perceptions of unfairness about the way students are given aid. And third, disorganized or poorly thought-out plans mean wasted resources that could be better used to bring in more students or to target a different demographic group.

Here are some guidelines to follow in developing a strong scholarship plan:

- The probability of a student enrolling in your school depends on how many of your school's characteristics match his or her needs.
- Don't get in a bidding war for students. You cannot compete with the financial incentives offered by well-funded private and state institutions. Recruit by highlighting your school's strengths, like integration of faith and learning, a safe campus, low teacher-student ratios, etc. Use scholarship monies to target students who will be successful and happy at your institution.
- Fairness is important. There must be a sense that similar students are treated similarly (Adventist young people share notes!).

### Questions to Ask Yourself

1. Has the scholarship policy increased or decreased net tuition revenue?
2. What has been its impact on total class size? Has it increased the number of credit hours in which students are enrolled?

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3. Will the policy attract more dormitory and/or commuting students? How will this affect our master plan for campus facilities?

4. What has been the policy's impact on minority enrollment?

5. Are we using scholarships to attract students who will be successful at our institution? What are the test scores and grade-point averages of incoming students who have received scholarships? Will they need expensive remedial courses?

6. What has been the scholarship program's effect on specific academic and athletic programs?

7. How does the policy impact spiritual life on campus?

8. Does the current distribution of scholarships give a positive perception to parents, church administrators, and constituents of our institution's priorities?

### Plan Early

Students choose a college or university many years before they actually enroll. Parents with students at the elementary and academy level may not know yet in which college their child will enroll, but they should be planning ahead. Contact parents early to encourage them to plan on Christian education for their children. Families that plan ahead to enroll their children at a more expensive school also have a tendency to plan

ahead for the funding of the tuition.

In addition to the need to inform families, in a convincing way, of the need for a Seventh-day Adventist education for their children, it is also our responsibility to inform church members of the need to plan ahead financially. Each church member in the Adventist community must be made aware of the cost of education, the possibilities of paying for it, and the need to plan and pay early. Financial planning may involve an actual savings account or investment fund, or just a conscientious effort on the family's part to put aside as much as they can on a consistent basis. This effort includes making timely purchases of homes, automobiles, and other large-ticket items to assure that the necessary cash will be available to fund their children's education.

Active and early financial planning, using specific numbers, should occur with the student and family at least one year before enrollment at both elementary and high school levels and up to one-and-a-half to two years before university entrance. Schools need to present the actual costs, payment plans, and available opportunities to families up to a year before the student enrolls. Families need some time to mentally and financially prepare themselves to adjust their work and spending habits so the extra expenditure for Christian education will not be an extreme burden.

### Consider All Sources

At the college/university level, we have many different sources for funding tuition. These include a dozen or more types of federal and state grants and loans; special scholarships from churches, con-

ferences, and unions; institutional aid, student work, and matching scholarships. While most government funding is unavailable at the elementary and high school levels, administrators should not be content to consider a student's eligibility based only on the parents' ability to pay.

Consider first the church community. While most constituent churches that sponsor elementary and secondary schools already contribute heavily to the school operations, many churches have also set up a worthy student fund. All churches, regardless of size, can and should have such a fund. Many members who value Christian education will contribute to a worthy student fund or assist with the needs of specific students when the time comes for them to enroll. Many colleges and universities, and some academies, already have matching-funds programs that enable them to double a portion of the aid that they receive from churches. If your school does not have such a program, you should consider beginning one.

Also, consider students' extended biological and church family. As a church, God has blessed us greatly. Many people who no longer have the responsibility of raising and educating their own children can tap savings or investments to contribute to worthwhile causes. Often, parents, grandparents, other relatives, and friends of the family are pleased to assist with the education of specific students. Your school should aggressively seek to identify these people and then assist families in understanding how to approach people who might assist them financially.

How should students approach family and friends for donations? This depends on the individual. Whether they write letters, make telephone calls or visit personally, here are some guidelines to help ensure students' successful fund-raising:

1. *The student must have a specific plan.* Donors want to know exactly how much money is needed and for what. Breaking the year down into segments for funding will help donors understand that their commitment is being counted on.

2. *Match your request with the donor's ability to pay.* Although a grandmother living on a fixed income can't pay the tuition each month, she may very well be able to pay for books each quarter or for some other small but consistent cost.

3. *Encourage students to ask for support before they reach the point of desperation.* Donors in most cases take time to think about their level of commitment—and more importantly, they need time to actually make a payment to the account. Early planning will inspire more consistent and reliable payments.

4. *Help the students to understand that they are not begging, but rather allowing people who care about them to be involved in their lives.* Explain to the students that most of these people received help at some point in their lives and that they, the students, will someday continue the cycle and assist someone else in the future.

After including donations in the financial plan, remember to include the student's contribution. Although it's difficult for students to earn their way through any level of Adventist education, some are still doing it. At Platte Valley Academy in central Nebraska, I observed many students who worked on the dairy farm to pay their entire boarding school bill. Many of our boarding academies

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still have very aggressive work programs that allow students to earn 20 to 50 percent of the total cost of attendance. Even many day schools have developed programs that help students or parents to defray costs by doing various tasks for the school—including campus cleaning and upkeep. Many of our students at the college and university level can earn \$2,000 to \$4,000 toward their bill during a school year.

Attention should also be given to summer programs. Many academies and colleges encourage students to apply for church-related summer jobs. The contributions to the student's tuition from such jobs is dou-

bled if the school has set up matching programs. Money raised by book sales, work at summer camps, and other forms of employment also can make a major contribution. Each school must aggressively foster as many summer programs as possible within its own conference or union and promote them heavily to students and parents.

The viability and growth of many of our institutions will continue to depend on creative tuition financing. Although it is reassuring to realize that financial solutions can result in substantial change, it can be a disconcerting prospect to tackle an area as difficult and volatile as student finance. Plans must be carefully laid. The school must train and involve every constituent group—ranging from the board to relatives of the students. Talking to parents and potential donors about personal finances will have to be done more openly and without embarrassment. Compartmentalization of student finance, marketing, programming, and institutional promotion must cease. The future of our schools depends on enrolling every student who can benefit from a Christian education, including those who have not been given an opportunity because no one has sought creative solutions to their financial problems. ☞

*The co-coordinator for this special issue, Gene Edelbach currently serves as Enrollment Services Vice-President at La Sierra University in Riverside, California. He has held similar positions at several other Adventist institutions of higher learning. Prior to his involvement with college marketing and enrollment, he served as a boarding school principal, teacher, men's dean, and marketing person at the secondary level. The JOURNAL staff would like to express appreciation for his enthusiasm, guidance, and diligence in helping put together materials for this important area.*

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