



TCKI Resources for Juniors & Seniors

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Letter from the TCK Office

Dear TCKs and TCK Parents,

High-school graduation is just around the corner and all of us at the TCK Office would like to say congratulations!

Graduation is a significant milestone. It marks the end of your high-school years and on a larger scale, it marks the beginning of your transition into independence and adulthood. No matter what decisions you make, your life is about to change dramatically. You may be feeling overwhelmed by all the decisions to be made, nervous about making the transition to college and about leaving the mission field, and even undecided about your college, your major or your career path.

We are here to help! The TCK Office was created as a support to families and for TCKs during all phases of their lives, including making the transition from high school to college and beyond.

The purpose of this book is to offer you some practical information. We want you to know about all the opportunities and benefits available to you through the TCK Office during your college years, such as Thanksgiving Retreat, working MT/MR, Task Forces, scholarships, etc. We also want to help you with practical information about college decisions, reentry back into American culture, financial aid, etc. We have done our best to compile this booklet with the most current information available. And for those questions we do not have the expertise to answer, we have tried to point you to the best source of accurate information so you can do your own research!

If you have any questions, we are here for you. Please feel free to contact our office at 417-862-2781 x 2040. Our office is open 8:00 AM – 4:30 PM CST Monday through Friday. We are thinking about you!

The TCK Office Staff

TCK Office & the College Years

“Once a TCK, always a TCK!”

There are many things to look forward to after graduation from high school. The next few pages outline a few benefits to college-aged TCKs provided by the TCK office and/or our affiliates. Please read this information carefully.

Thanksgiving Retreat

College & working TCKs are invited to the annual TCK Thanksgiving Retreat in Winter Park, Colorado. This retreat, which goes from the Wednesday before Thanksgiving to the Sunday following, is a time to ski, snowboard or just hang out with old TCK friends and new ones. Activities are provided during the afternoons. Sessions in the morning and evening provide a spiritual retreat designed to help TCKs transitioning in their college-years to grow in their relationship with the Father.

Thanksgiving Retreat is for TCKs who have graduated from high school and who have not yet turned 23 (they must still be 22 by the first day of retreat). All TCKs, regardless of their parent's current status are invited.

The retreat is intended to have little or no cost for the TCK. All lodging, meal and activity costs are covered by the TCK program.

Airfare from any US city for the first year of attendance is also provided by the TCK program; * Airfare for an TCKs second and subsequent years of attending the retreat, travel to and from Colorado will be paid from the parents' (00) account if the account has sufficient funds. If there are insufficient funds in the (00) account, airfare costs will also be covered for these students by the TCK program. * If the family is no longer listed as *active* at the time of the retreat, the TCK will be responsible for the cost of airfare, but all other retreat expenses will be covered by the TCK program.

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

To attend the retreat, register online at www.tckinternational.org. Registration for the retreat begins August 1, and ends October 1.

TCK Task Force

TCKs who would like the opportunity to minister overseas, broaden their understanding of the mission field, bring perspective to their future role in the Great Commission, and serve as models for younger TCKs

should consider going on an TCK task force trip. Most often (although not exclusively), Task Force teams go to Regional and Area retreats to minister to younger TCKs.

Task forces are self-funded trips. Usually team members are asked to raise their own airfare plus additional funds to help pay for the event. With Regional Director approval, parents may be able to pay for some or all of a Task Force trip for their TCK using (00) funds. For information on upcoming Task Forces, visit www.tckinternational.org under the “events” heading. The application to work a Task Force is also located on the website. Feel free to contact the TCK office at any time with questions about Task Forces.

Working MT/PFO, MR, and Re-Entry

One of the historical strengths of the MT/MR TCK program is that the veteran TCKs teach the new TCKs. For this reason, veteran TCKs are encouraged to apply for a paid position at the camps each summer. Staff positions are available to work with every age group from birth through Senior High. The employment dates vary slightly from year to year, but usually center around the month of June and sometimes into July.

The employment dates for 2011 MT/MR/Reentry are June 6- July 1. All housing and most meals are covered during the time of hire, so TCK staff need only pay for their meals on free days throughout the program. Up to \$500 in travel expenses is reimbursable (with receipts) for travel expenses to/from Springfield.

Applications are accepted online at www.tckinternational.org from January 1st through April 1st. Hiring decisions are made the week of April 15th. Hiring is done on a seniority basis, so applicants are asked to indicate their top three choices of programs to work.

Return Trip to the Field

TCKs who were raised on the field may return to visit their parents overseas one time paid for out of the TCK Travel Fund. The intent of this trip is to allow TCKs closure and a chance to say goodbye to that chapter in their life. The criteria for this trip are:

1. The MK must have graduated from high school and be under the age of 23.
2. The TCK must be returning to the field where they spent at least part of their growing-up years.
3. The TCK parent must still be *active*, currently working in that field.

Approved trips are covered by the TCK Travel Fund, which is supported through a standard monthly deduction of \$10 from the parents' account. Expenses for non-TCK spouses are not covered.

To begin processing a TCK Return Trip, parents should contact their Area Director for approval. Once the official approvals have been completed, the family has two options for purchasing airline tickets for their TCK.

1. You may purchase the airline ticket for your TCK's return trip. Claim the expense on your next quarterly report and the funds will be transferred back to your account from the TCK travel account.
2. Contact your Financial Services representative. He/she can work directly with your needs and with Great Southern Travel to purchase a ticket in your TCKs name and bill the TCK travel account directly.*

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

TCK Scholarship

The TCK Program and the Regional Offices are privileged to provide seven scholarship opportunities annually for any Third Culture Kid who has served on the field a minimum of four years. The standard scholarship amount is \$1,000.00 and amounts may be supplemented based on funds available. The application is available on request from the TCK Office beginning January 1st, and applications will be accepted until May 1st. Only one application per year is necessary; once applied for, TCK applicants will be considered for every scholarship available. TCKs may reapply annually with the same or a new essay. TCK applicants are eligible to receive a maximum of one scholarship from TCKI. (See page 17 for complete details)

Reentry

The transition out of high school and into either college or the work force is difficult for everyone. Even students raised in the US find themselves facing new challenges and undergoing major life changes during this period. But TCKs will be facing another monumental transition: that of reentering into American culture after leaving their home on the field. All of these changes can be overwhelming for students and parents alike. TCKI is here to help!

To smooth this transition process, preparation for reentry should begin long before the plane leaves the tarmac on its way to America. Be intentional about preparation. RAFT is an acronym for some concrete actions that should be taken prior to departure to help smooth transition times. It was developed by David Pollock of Interaction, Inc. By intentionally following the RAFT plan, TCKs and families can create a "life RAFT" to help them navigate a potentially tumultuous transition period.

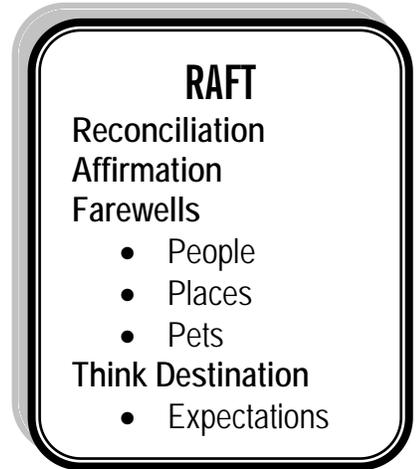
Reconciliation involves taking time to think of any open-ended relationships TCKs might have. For example, if they have been arguing with someone, it is vital that they resolve the conflict before leaving. Reconciliation is important because leaving without resolving issues cause the issue to fester, and the lack of closure can be emotionally taxing later on. Reconciliation can range from just returning marbles that were borrowed to resolving an ongoing conflict.

Affirmation involves finding those important people in life and letting them know either how much they are loved or will be missed. Affirmation is important since the TCK may not return to the same country or see the same person again.

Farewells are also very important. Take the time to say farewell to people, to places, to things and to traditions. In addition to verbal farewells, taking pictures of friends, places, and pets can also help. Saying goodbye to the family's favorite restaurant, the house workers, the cook at the community group, friends, vehicles, or school can help bring a sense of closure.

Think Destination. Take time to discuss thoughts and feelings about the new location. Gather information about the new destination; school, city, state, etc. Look at photos of the school, the dorms, new apartments, etc. The more realistic the expectations, the less dissatisfaction you will experience if the expectations aren't completely met upon arrival.

(Third Culture Kids: The Experience of Growing Up Among Worlds, David C. Pollock & Ruth E. Van Reken, pg. 181-182.)



Other Seminars

MuKappa Reentry Seminars and Interaction Transition Seminars are excellent opportunities for TCKs to learn skills to help them with the various transitions they will encounter as they adjust to the United States upon graduation from high school.

High school graduate TCKs are eligible to participate in the MuKappa (a branch of Barnabas International) or Interaction re-entry programs prior to their first year of college in the United States. The seminar fee and the cost of travel to and from the seminar is a one-time only expense, can be paid from the parents' (00) account and will accumulate as taxable income.

The TCK Office recommends that graduated seniors to attend this seminar rather than MR. MR is designed for TCKs still in high school and doesn't deal with the important topics these seminars cover in depth. Taking part in a reentry seminar especially beneficial for TCKs for the following reasons:

- **Reentry after graduation will be the most permanent transition your TCK will make:** If a TCK wishes to return to their home country, it will most likely take a minimum of eight years to do so with college, work experience and itineration. Therefore, TCKs need to focus on a long-term adjustment to life in the United States.
- **The U.S. culture is different than it was four years ago.**
- **College and work are both new sub-cultures to which TCKs will have to adjust.**
- **This will most likely be a TCK's first transition without their parents.**

During the seminars, TCKs are able to do group activities and receive personal counseling to treat any individual concerns they may have about the transition. Please note, the seminars do fill up on a first come—first serve basis, so if interested, sign up right away.

Barnabas International (MuKappa):

Barnabas International hosts MuKappa Reentry seminars once a year. This retreat, designed for high school graduates, will provide insights, activities and seminars aimed at transitioning into life in the United States. Students will have opportunities to connect with other third-culture young adults as well as experienced staff as they prepare for the next journey in life. *For more information or to register (be sure to verify deadlines), visit their website: barnabas.org.* The average cost for the seminar is \$475.

Interaction International:

For almost 30 years Interaction International has been preparing adolescent Third Culture Kids through their Transition Seminars. The content is designed to be interactive, fun, insightful and if applicable, healing.

The average cost per is \$375 per TCK. *For more information or to register visit, interactionintl.org.*

College Preparation Timeline

Junior Year:

Summer-October:

- Begin your college planning with a self-evaluation: consider personality, interests, values, abilities & spiritual direction.
- Talk with your parents and teachers about college options and visit colleges if you are able to.
- Begin driver education classes in the summer before your junior year or work a part-time job to save money for college.
- Consider running for leadership positions in your school and clubs. Leadership experience is valued by colleges & universities and can give you an advantage for college acceptance.
- Start volunteering and log hours. (Many colleges require volunteer hours and experience for various programs)

September-November:

- Begin a college search (see websites listed in this packet for assistance in beginning your search)
- Prepare for the SAT or ACT
 - Check the admissions requirements of the colleges of your top choices to know which test they accept (most accept either)
 - Look at both ACT & SAT prep material to determine which testing format is preferred by the TCK
 - Work on improving weak areas in the PSAT to prepare for the SAT or ACT
 - Register for the May or June SAT or ACT

December:

- Request more information and applications from colleges of interest.
- Begin to narrow down college list.
- Learn the admissions standards of colleges of interest

March- May:

- Select difficult courses for high school senior year. (Now is not the time for *Senioritis*)
- Take the SAT or ACT.

Summer:

- If home on itineration, make it a priority to visit college campuses.
- Prepare a working list (resume) of your personal accomplishments, activities, and work/volunteer experience.
- Prepare a personal essay of your life-long learning intentions and the reason for these goals.

Senior Year

September:

- Narrow down the list of colleges to at least 4-5.
- Investigate scholarship opportunities.
- Register online for the October & November SAT I & II or ACT.

October:

- Begin filling out applications, concentrating on essays. (Be aware of deadlines; colleges vary.)
Request letters of recommendation from your teachers and others.
- Have test scores sent to at least four or more colleges.

November:

- Parents and TCKs should discuss college financing strategies, such as work study, grants, parent plus loans, etc.

December:

- Complete applications to meet January 1 deadlines.
- Keep copies of all your applications.

January-February:

- Complete and submit college applications to meet February 1 deadlines.
- Submit FASFA as soon as possible after January 1, but before the March 15 deadline. *Keep copies of everything you send.* (For more information about FAFSA, see page 12)
- Continue scholarship searches.
- Begin R.A.F.T. model for Reentry (see page 6)

March-April:

- Most colleges notify students of admissions decisions during these months.
- Make decisions between colleges that have accepted the student – weigh the annual cost of the college against scholarships offered.
- Respond by letter to those schools accepting or declining the offer.

May- June:

- Graduate High School.
- Prepare for the transition to college life away from parents.

Financial Aid

Most families are not able to pay fully for a TCKs education. However there are a lot of resources available for financial aid for college students. The following information is provided to help you make financial decisions regarding college education.

There are four primary sources of financial aid:

Private Sources

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

Colleges/ Universities

- Some colleges give discounts to TCKs. Nearly all A/G Institutions offer some discount to third culture kids, and many other schools may give discounts as well.
- Academic, athletic, and music scholarships are also available – contact the school to learn how to qualify.
- Work opportunities on campus can be used to fund education.
- 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, public libraries, or the state's department of higher education office for more information.

Federal Government

The Federal government has several different types of financial aid programs.

Scholarships & Grants*

- Grants are a type of financial aid that does not have to be repaid. The amount of the grant is based on need, cost of attendance, and enrollment status.
 - *Pell Grant** offers a maximum of \$5,500 each year
 - *The Federal Supplemental Educational Opportunity Grant (FSEOG)* for *undergraduate** students only: \$100 - \$4,000 a year possible grant. 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 actually tax credits rather than scholarships, but they can save tax money each year for attending college.

Loans

- Loans are borrowed money that must be repaid with interest. Parents may also borrow to pay education expenses for dependent students.
 - *Federal Perkins Loan Program**
 - Undergraduate students can receive up to \$4,000 a year
 - Repayment of the loan begins nine months after graduation or change of school schedule to part-time student. Some post-graduation occupations may reduce or cancel the repayment (such as teachers in low income areas.)
 - *Parent's Loan for Undergraduate Students (PLUS)**
 - PLUS loans can be taken out by parents of students

A free booklet is available to help you get started. *Funding Education Beyond High School: The Guide to Federal Student Aid* (issued through the US Department of Education) can be obtained for free by writing to the following address:

Consumer Information Center
Department WWW
Pueblo, CO 81109

You can also call 1-888-878-3256 to obtain a copy, or you can download the book from the following site:

http://studentaid.ed.gov/students/publications/student_guide/index.html

- Repayment begins within 60 days of final loan disbursement for the year.
- *Stafford Loan* – Used to make up any remaining need for tuition costs
 - Government pays the interest while the student is in school full-time
 - Repayment begins six months after graduation
 - Both PLUS and Stafford loans can be subsidized (no interest charged until repayment begins) or unsubsidized (interest charged immediately)

Student Employment – Federal Work-study Program

- The Federal Work-Study Program pays an hourly wage for on-campus work during the school year to help pay for education expenses. Eligibility is determined by financial need.

Free Application for Federal Student Aid (FAFSA)

Introduction to the FAFSA

In order to obtain any type of financial aid from the federal government, each student must fill out and file the FAFSA (Free Application for Federal Student Aid) form. Information and application forms are available on-line at www.fafsa.ed.gov.

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

- Financial aid amounts are decided by the college and/or scholarship program.
- The FAFSA can be filed after January 2 of the calendar year you plan to enter college.
- One FAFSA is required per student per year.
- After filling a FAFSA once, you can use a Renewal FAFSA and make changes from the previous year's figures
- Federal, state, and school deadlines may vary. It is important for you to contact the financial aid office at your school so that you know the dates of each different deadline.
- Provide accurate and complete information

When completing your FAFSA, you will need:

- Student's Social Security card and driver's license.
- Parents' Social Security Numbers, if student is a dependent.
- Student's income tax return.
- Parents' income tax return, if student is a dependent.
- Your W-2* forms.
- Parents' W-2* forms, if student is a dependent.
- Records of other untaxed income received such as Social Security benefits, Temporary Assistance for Needy Families (TANF), or veteran's benefits.
- Current bank statements and records of stocks, bonds, and other investments.
- Business or farm records, if applicable.
- Alien registration card (if not a U.S. citizen).

Overseas FAFSA Processing

Filing a FAFSA on the Internet (www.fafsa.ed.gov) is easier than ever! There are no more time delays or sending forms back and forth for signatures—providing that a Personal Identification Number (PIN) is used. Apply for a PIN at www.pin.ed.gov. They even have a chat room to ask questions while filing a FAFSA.

To expedite the process, use a U.S. address for the PIN to be mailed to. This can be either a relative or a power of attorney. Let that person know that it is coming and that they will need to e-mail or call and tell you the PIN. Otherwise, if mailed overseas, it may take a couple of months to get the information, and may miss important federal, state, and school deadlines.

Helpful Tips for filing a FAFSA:

- **Save Your FAFSA:** Save your application frequently using the Save button at the bottom of the screen. That way, if you lose your Internet connection, you'll have a copy of the FAFSA data you've already entered.
- **Get Help:** To get an index of help topics, click on the Help button. You can also chat with a Customer Service representative directly over the Internet via the "Chat" button. If you need more help, call 1-800-4FED-AID.
- **Don't Erase Your Form:** Use the button labeled "Exit" with caution. Selecting this button and answering "OK" to the prompt that appears will erase all the answers you've entered since the last time you saved your application.
- **Sign Your Application:** If you print the signature page, you and your parents (if you're dependent) need to sign it and mail it in. If you stated that you or your parents want to electronically sign your application, go to www.fafsa.ed.gov and follow the link to electronic signatures.
- **Submit Your Application:** After you click on the Submit button you will be taken to a new web page that confirms your submission and gives you a confirmation number.
- ****Note:** *If you and your parents want to electronically sign your application, you should apply for a PIN now at www.pin.ed.gov. If you already have a PIN, you need not reapply.*
 - If you don't already have a PIN, apply for one now.
 - Parents, high school students, college students, and others can apply for a PIN.
 - Your PIN will be mailed to you a few weeks after you apply for one. If you provide your e-mail address, your PIN will be e-mailed to you a few days after you apply.
 - Remember your PIN and don't share it with others.

FAFSA Guide

Before you do anything else, you must complete the FAFSA (The Free Application for Federal Student Aid). This will determine your eligibility for financial aid, including scholarships, grants, and student loans.

Why Submit a FAFSA?

To apply for federal student financial aid, and to apply for many state student aid programs, students must complete a Free Application for Federal Student Aid (FAFSA). The information you provide on your FAFSA will determine whether you are eligible for financial aid.

Who can I call with FAFSA questions?

You can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) with questions about the electronic or paper application process or about federal student financial aid in general.

Mistakes to Avoid While Completing the FAFSA

Nearly 15% of all FAFSA forms are returned due to errors. Avoid making a mistake on the FAFSA by reading the list of mistakes below and following the instructions that follow each one. An error on your FAFSA could delay the processing of your application by up to three weeks.

Don't leave fields blank

This is the most common mistake made by applicants. If the answer is zero—enter a zero. If the question does not apply to you—enter a zero. Do not leave the field blank. If the field is left blank, it will appear to the processor that you forgot to answer the question.

Be sure to read all instructions carefully

If you are not sure about a question or are having difficulty completing the FAFSA, you can call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243).

Be sure to use the specified writing tool

Use the correct tax return form for reporting income and taxes paid. The 1040 Federal tax return should be used when reporting income and taxes paid. It is quite common for parents and students to mistakenly use their W-2 form.

Report all required sources of income

Among these are Social Security, child support and Aid to Dependent Children (ADC). Report your marital status accurately. In order to file as a married student, you must be married on or before the date your FAFSA is signed.

Include stepparent information

But only if it is applicable. Be sure to include yourself in the household size. Regardless of whether you lived with your parents during the previous year, you should count yourself as part of their household.

Sign the application

This is a more common error than many would believe. If you are filing as a dependant, be certain both you and your parents have signed. (If you file electronically, make sure you return the certification page.)

Remember to file on time

The sooner you file, the better off you will be. Many programs with limited funds will favor students who file the FAFSA as soon after January 1 as they possibly can.

Don't forget to visit www.scholarships.com to conduct a free college scholarship search and to get more free financial aid information.

Suggestions from Financial Aid Directors

- **Always apply for financial aid.** No *single* factor will eliminate a student from receiving financial aid. Even if a student does not qualify for financial aid one year, they could qualify for aid and receive it the next year. Apply each year.
- **Apply to several different schools** if not settled on one school already.
- **Every school and state has a different deadline.** Find out the school's deadline.
- **Apply early.** Most places have *limited funds*. The bulk of money is given to those who apply before the deadline. People who apply after the deadline get what is left over.
- **Search for private aid sources.** Try the Chamber of Commerce, library, and home community group. Some community groups give scholarships to graduating seniors, college students, and students going to private colleges. Other private aid sources could be grandparents, friends, relatives, and yourself.
- For general information about scholarships, *contact www.fastweb.com*. You should never have to pay to apply for a scholarship.
- **Be prepared to work during college.** Most financial aid packages assume that a student will work during the college year, so apply for on campus work through the work study program or look for a job off campus. Most colleges have employment services that will help students find a job.
- **Follow up on the application.** When the college financial aid office sends verification forms or follow-up information forms, fill them out and return them quickly. You may need to answer correspondence or forward certain forms to the College Scholarship Service. Call or write the college financial aid office asking how things are progressing. **Do not assume everything is okay.**
- **If late, apply anyway.** Most colleges accept applications for financial aid until April or May of the current school year. A student can complete a FAFSA and apply for a loan anytime during the academic year.
- **Ask questions, ask questions, ask questions.** When contacting a financial aid office, ask what kinds of aids are available. Ask for grants, loans, work study programs, supplementary grants, and anything else that might help.
- **Become acquainted with the financial aid advisor** at the student's top schools. Once a school is selected, check with the advisor every semester for new scholarships.

Donor Options

For giving money towards TCK college expenses

Direct Gift (Annual Gift Tax Exclusion)

- Donors may give up to \$13,000 each year as a gift with no tax benefit to the donor or tax liability to the recipient, or gift tax liability. Couples filing jointly may give up to \$26,000.00 each year.
- Donation is made to the individual.

College Scholarship

- Donors may give money to a college scholarship program if the college has such a fund.
- Donor must release ownership of money and the college determines the recipient.
- Donor receives tax receipt from the college.

Gift through a *community group*

- Donors may give money to a community group's college scholarship program. This would limit the money to those students involved in a sponsored denominational college and would be shared among the qualified applicants or awarded based on the policy of the community group program. If the desired student is the only one in a sponsored college, then they might receive the full amount. The community group scholarship program governs the funds.
- The donor could receive tax credit, but would lose control of the money.
- Donors can also give through a community group/college matching grant program of the college.

Direct gift to the family

- Donors may give money to the parents of the student with the agreement that those funds will be used only for college expenses.
- Families may receive up to \$12,000 per year in personal (09) offerings. If the family is living in the U.S., they must pay all applicable federal, state and social security tax.
- If the family lives overseas they may only have to pay the 15% self-employment tax. Furthermore, if the gift pushes the personal offering amount over \$11,000/year, all monies over \$11,000 will go toward work funds, not personal funds.

TCK Scholarship Application Information

The TCK Program and the Regional Offices are privileged to provide seven scholarship opportunities annually for any Third Culture Kids who has served on the field a minimum of four years. The standard scholarship amount is \$1,000.00 and amounts may be supplemented based on funds available.

Please contact the TCK office if you are interested in obtaining the application form or for more details.

TCK Regional Scholarship

The TCK Regional Scholarship was created through donations from the Regional Offices. Each Regional Office has a desire to invest in TCKs from their region. One TCK from each region will be awarded a scholarship. The regional scholarship is for TCKs whose parents are *currently* working in that region.

TCK General Scholarship

The TCK General Scholarship was created through donations by community groups and individuals. Special thanks to Brother John Bueno and Randy Hurst for their work in making this scholarship available. We are continuing to raise funds for this scholarship.

TCK Memorial Scholarship

The TCK Memorial Scholarship is for third culture kids who are studying in the area of public service. This includes military, law enforcement, humanitarian, public service, social work, education, counseling majors, or similar fields of study. Any TCK who has lived overseas a minimum of four years may apply. This scholarship has been made possible through contributions to the JJ Smeya and Phil Billings Memorial fund.

Phil and JJ were both highly involved in work with TCKs. They volunteered on TCK Task Forces and ministered during the summer TCK programs. Their involvement enriched many lives. It is in memory of these two outstanding Third Culture Kids that we are able to offer this scholarship. We are still trying to raise enough money to have this scholarship fully endowed.

Glossary of Terms

Cost of Attendance (COA)

(Also known as the cost of education or "budget") The total amount it should cost the student 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. Child care 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

For a child or other person to be considered your dependent, they must live with you and you must provide them with more than half of their support. Spouses do not count as dependents in the Federal Methodology. You and your spouse cannot both claim the same child as a dependent.

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

Entitlement programs award funds to all qualified applicants. The Pell Grant is an example of such a program.

Estimated Family Contributions (EFCs)

The amount of money that the family is expected to be able to contribute to the student's education, as determined by the Federal Methodology need analysis formula approved by Congress. The EFC includes the parent contribution and the student contribution, and depends on the student's dependency status, family size, number of family members in school, taxable and nontaxable income and assets. The difference between the COA and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid. If you have unusual financial circumstances (such as high medical expenses, loss of employment or death of a parent) that may affect your ability to pay for your education, tell your financial aid administrator (FAA). He or she can adjust the COA or EFC to compensate.

Financial Aid

Money provided to the student and the family to help them pay for the student's education or which is conditioned on the student's 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 a student's grades, converted to a 4.0 scale (4.0 is an A, 3.0 is a B, and 2.0 is a C). Some schools use a 5.0 scale for the GPA.

Graduate Student

A student who is enrolled in a Masters or PhD program.

Grant

A type of financial aid based on financial need that the student does not have to repay.

Gross Income

Income before taxes, deductions and allowances have been subtracted.

Half-Time

Most financial aid programs require that the student be enrolled at least half-time to be eligible for aid. Some programs require the student to be enrolled full-time.

In-State Student

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

Independent

An independent student 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 US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18). A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent. (See also [Dependent](#).)

Institutional Methodology (IM)

If a college or university uses its own formula to determine financial need for allocation of the school's own financial aid funds, the formula is referred to as the Institutional Methodology.

Merit-based

Financial aid that is merit-based depends on your academic, artistic or athletic merit or some other criteria, and does not depend on the existence of financial need. Merit-based awards use your grades, test scores, hobbies and special talents to determine your eligibility for scholarships.

Need

The difference between the COA and the EFC is the student's financial need -- the gap between the cost of attending the school and the student's resources. The financial aid package is based on the amount of financial need. The process of determining a student's need is known as need analysis.

Cost of Attendance (COA)

- Expected Family Contribution (EFC)

= Financial Need

Net Income

This is income after taxes, deductions and allowances have been subtracted.

Out-of-Pocket Cost

Out-of-Pocket cost is the difference between the cost of attendance and just the grants and scholarships and other gift aid in the need-based financial aid package. It reflects the bottom line cost to the family, the amount the family 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, based on how much of need is met with grants instead of loans. Some of the elite non-profit colleges that have adopted no loans financial aid policies have lower out-of-pocket costs than many public colleges. Generally, families should evaluate college financial aid award letters using out-of-pocket cost, not net cost.

Parent Loans for Undergraduate Students (PLUS)

Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the EFC. There is a minimal credit check required for the PLUS loan, so a good credit history is required. Check with your local bank to see if they participate in the PLUS loan program. If your application for a PLUS loan is turned down, your child may be eligible to borrow additional money under the Unsubsidized Stafford Loan program.

Pell Grant

A federal grant that provides funds of up to \$5,550 (2010-11) based on the student's financial need.

Reaching School

A school that the student would love to attend, but which isn't "guaranteed" to admit you. Every student should apply to at least one reaching school.

Safety School

A school that will almost certainly admit the student. The college admissions process is not predictable. Even "sure admits" are sometimes rejected. Some students are admitted to all the schools to which they apply; others are rejected by all the schools. To protect yourself against the latter scenario, you should apply to at least one safety school.

Scholarship

A form of financial aid given to undergraduate students to help pay for their education. Most scholarships are restricted to paying all or part of tuition expenses, though some scholarships 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 US citizens and have reached the age of 18 and were born after December 31, 1959 must be registered with Selective Service to be eligible for federal financial aid. If the student did not register and is past the age of doing so (18-25), and the school determines that the failure to register was knowing and willful, the student is 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. Students needing help resolving problems concerning their Selective Service registration should call 1-847-688-6888.

Student Aid Report (SAR)

Report that summarizes the information included in the FAFSA and must be provided to your school's FAO. The SAR will also indicate the amount of Pell Grant eligibility, if any, and the Expected Family Contribution (EFC). You should receive a copy of your SAR four to six weeks after you file your FAFSA. Review your SAR and correct any errors on part 2 of the SAR. Keep a photocopy of the SAR for your records.

Student Contribution

The amount of money the federal government expects the student to contribute to his or her education and is included as part of the EFC. The SC depends on the student's income and assets, but can vary from school to school. Usually a student is expected to contribute about 20% of his or her savings and approximately one-half of his summer earnings above \$3,000.

Subsidized Loan

With a subsidized loan, such as the Perkins Loan or the Subsidized Stafford Loan, the government pays the interest on the loan while the student is in school, during the six-month grace period and during any deferment periods. Subsidized loans are awarded based on financial need and may not be used to finance the family contribution. See Stafford Loans for information about subsidized Stafford Loans. See also [Unsubsidized Loan](#).

Undergraduate Student

A student who is enrolled in an Associate's Degree or Bachelor's degree program.

Unsubsidized Loan

A loan for which the government does not pay the interest. The borrower is responsible for the interest on an unsubsidized loan from the date the loan is disbursed, even while the student is still in school. Students may avoid paying the interest while they 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 Stafford Loans for information about unsubsidized Stafford Loans. See also [Subsidized Loan](#).

W2 Form

The form listing an employee's wages and tax withheld. Employers are required by the IRS to issue a W2 form for each employee before February 28.