



Greetings,

I want to introduce myself and the work that I have been involved in. With the increasing costs of earning a college degree, many families and students are looking for alternatives. I have been helping students understand and utilize alternative credit-earning programs that can lead to earning a degree without debt. I feel the time is right and the connections have been made to expand the services I offer to overseas missionary families who desire an accredited college degree for their students.

COST FACTORS:

- 2011 graduates on average owe over \$26,000 in student loans: <http://www.projectonstudentdebt.org/>
- The College Board reports that a "moderate" college budget for an in-state public college for the 2011-2012 academic year averaged \$21,447.

HISTORY: In 2003-2004 my husband Tim and I had the opportunity to serve as short-term missionaries with MAF. Our family traveled to Sentani, Indonesia where Tim taught high school math at Hillcrest International School and I served where needed at the school and in the community. It was an incredible year for us as well as our three children.

When we returned, I invested a large amount of time researching and discovering options to allow our own children the opportunity to earn a college degree without debt. Our recent experience overseas was a gift and we wanted our children to graduate without debt so they could serve when and where God calls them. As a homeschool family, we were able to implement these ideas into our high school / college planning. Two of our three children have since graduated with their four-year degrees in less than four years and for less than the cost of just one year of tuition at a Minnesota state university.

RECENTLY: In 2006 I founded a company, *Credits Before College LLC*, to share this information with families. Through speaking engagements hosted by homeschool community groups I am sharing this new model for making higher education accessible and affordable. It is making a powerful impact on families and is growing rapidly, spreading through word of mouth and workshops and conferences where I am invited to speak. While my background and experience uniquely qualifies me to be an expert in this area, I am certainly not the first or only person/organization sharing this model. The movement toward alternatives is still in its infancy but it continues to grow with increased development and access to free and online learning and the reality that college costs have outpaced families' financial means.

PARTNERSHIP RELATIONSHIPS: Through God's leading, I have recently developed relationships with a few key organizations that now position me strategically to share this information with missionary organizations and schools serving those families.

- The College Board: In January 2012, I became a CLEP Consultant for The College Board. Though College Board has offered the College Level Exam Program (CLEP) since 1967, it is becoming more popular as a means of earning affordable college credits. As an experienced home educator and user of their CLEP program (see enclosure), I attend and speak at regional homeschool conventions on their behalf to share information with attendees. This position also affords me a relationship with the administrators of this flexible college-credit-earning option.
- Verity Institute: Though I have no formal arrangement with Verity Institute, we do hold the same Christ-Centered values toward education. They have agreed to partner with me in my invitation to offer services to college-interested students. Their staff can provide professional individual advising for college degree-seeking students either through distance learning or with their residential program on campus in Indiana, USA. I invite you to take a look at their website.

clep.collegeboard.org	verityinstitute.org
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OPTIONS FOR STUDENTS TO CONSIDER:

1. Dual Credit: Earn college credit while completing their high school courses by adding a proficiency exam (credit by exam) at the end of their study. These tests often replace the need to repeat a entry level college courses in that same subject area.
2. Earn college credit post-high school by studying independently and earning credit with credit by exam options which then can transfer to the college of their choice. Visa issues aside, this would allow MKs the opportunity to continue residing in their host country with their family while earning a college degree through distant learning.
3. Enjoy the residential surroundings of a campus-based program in the U.S. through Verity Institute, who affords students the opportunity to complete their degrees in a Christian atmosphere while maximizing their affordable credit by exam options.

ACTION STEPS:

Since our family served with MAF, I continue to have a passion to help MKs. Whether you are attending a school or homeschooling, these resources are available and flexible enough to be used by all students. Personally, we blended earning college credits with our homeschool studies starting in 7th grade. Knowing your options early will help you take advantage of all the options available to you.

- I would invite you to read through the attachments and review the websites referenced, starting with my own site: <http://CreditsBeforeCollege.com/>
- Contact me to discuss these options and resources and how they might benefit your family: Cheri@CreditsBeforeCollege.com
- Contact Verity Institute to discuss their program: Lisa Spindler pr@verityinstitute.org

I would enjoy the opportunity to continue the conversation via e-mail or over the phone. My heart is to support those in ministry.

Sincerely,



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www.CreditsBeforeCollege.com

Why a Need for College Alternatives?

The purpose of a college degree is often two-fold:

- To be challenged academically, and
- To receive the credentials necessary to open doors

Unfortunately, with the costs of a degree out of reach for many families, and the compromising culture often found on college campuses, these two goals become compromised. What good is an education that assaults our worldview and leaves us with debt that closes doors?

With the technology now available to bring teachers and courses directly to the student instead of the student having to go where the teachers are, we are at a tipping point of how education is being delivered. For example, Harvard, Stanford, MIT are all hosting free online courses available with open access. Credit is not earned unless the student pays for the class, but the instruction is free. Affordable? Certainly. However, without credentials, or credits being awarded, it does not lead to a degree.

What is Credit By Exam?

The College Level Examination Program offered by the College Board, and DSST exams offered by Prometric, are both nationally recognized programs offering a suite of exams in college subjects, helping students earn college credits for learning acquired outside of a traditional classroom setting. The exams are administered at testing locations globally, are available year round, and are extremely affordable.

CLEP and DSST exams are reviewed and approved for credit by the American Council on Education. More than 2900 colleges and universities award credit for demonstrating achievement through CLEP exams.

- CLEP with College Board: <http://clep.collegeboard.org/>
- DSST with Prometric: <http://getcollegecredit.com/>

Who is using Credit By Exam?

- It has become very popular among homeschool and high school students who want to earn college credit for subjects they are already studying in high school, such as biology, algebra, composition and U.S. history.
- Students who have graduated high school and are not ready to enroll in a college, often for financial reasons, but want to continue their education in an affordable manner. CLEP and DSST credits will often be transferred in to meet the first two years of college course requirements. Students must check the transfer policy of their college to ensure transferability.
- High school graduates who want to maximize their CLEP/DSST options to earn a 4-year degree without attending a traditional college. *See brochure from Verity Institute.*

CLEP: Quick Facts

- ❖ More than six million CLEP exams have been administered since the program's inception in 1967.
- ❖ CLEP offers 33 exams in five subject areas, covering material taught in courses that students generally take in your first two years of college.
- ❖ Accelerate and graduate: Taking CLEP exams early can help students fulfill the requirements of his or her major more quickly.
- ❖ No specific curriculum is required - teach within your worldview and with your resources.
- ❖ Earn 3-12 credits per exam.
- ❖ Any age can take CLEP exams, including middle and high school students.
- ❖ CLEP exams are accepted at 2,900 colleges and universities.
- ❖ Exams are administered year-round at 1700+ testing centers.
- ❖ Each 5-question multiple-choice test is approximately 90 minutes.
- ❖ College Composition includes an essay section. Language exams include listening sections.
- ❖ Exams cost \$80 with a \$15-\$25 administrative fee payable to the testing center.
- ❖ Practice exams are available.
- ❖ Scores are on file for 20 years.



Alternatives for Higher Education for Overseas Missionary Students

Affordable • Accessible • Accredited

With today's technology, having access to quality courses and affordable resources is more available than ever before. Combining this availability with the expanding options offered by U.S. colleges allows students to customize their education and earn a four-year degree when, where and how they want. Awareness and promotion of these options is the vision.

STEPS TOWARD IMPLEMENTATION:

1. Outreach:
 - Individual Overseas Missionary Families who have students interested in pursuing a college education, including those in remote locations
 - US-Accredited schools overseas that serve Missionary Kids (MKs)
 - Central offices of parachurch and missionary organizations
2. Create an awareness of existing programs and resources through the development of:
 - Resource page on Credits Before College website
 - Resource page and links on other organizations' websites
 - E-mails to individual missionary families
3. Develop a relationship with MK schools to include credit by exam options in their existing honors courses, and/or in the development of future courses. Teach strategies to successfully blend earning college credit by exam into current high school course offerings and work with school advisors to help students transfer those credits to the college of their choice.

Note: As a parent-educator for all grades K-12, and a successful homeschool co-op classroom instructor, I am very familiar with curriculum, course preparation, and student skills and preparation necessary for students to add CLEP or other forms of credit-by-exam to their current studies to earn both high school credit and college credit at the same time. This is the service I currently provide to families in the US.
4. These same resources and method of earning college credit can be applied to those already graduated from high school. Once the options are understood, students could choose to pursue earning college credits or an entire degree using these resources, or partner with a turn-key provider such as Verity Institute.

GOAL: To offer options for an accredited college degrees within students' financial means, for students have the option to continue their education while residing with their family, to create a base of second-generation missionaries.

33 CLEP EXAMS BY COLLEGE BOARD

History & Social Sciences

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

World Languages

French Language (Levels 1 and 2)
 German Language (Levels 1 and 2)
 Spanish Language (Levels 1 and 2)

Science and Math

Biology
 Calculus
 Chemistry
 College Algebra
 College Mathematics
 Natural Sciences
 Precalculus

Business

Financial Accounting
 Information Systems and Computer Applications
 Introductory Business Law
 Principles of Management
 Principles of Marketing

Composition and Literature

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

38 DSST EXAMS BY PROMETRIC

Business

Business Law II
 Business Mathematics
 Human Resource Management
 Introduction to Business
 Introduction to Computing
 Management Information Systems
 Money and Banking
 Organizational Behavior
 Personal Finance
 Principles of Finance
 Principles of Financial Accounting
 Principles of Supervision

Mathematics

Fundamentals of College Algebra
 Principles of Statistics

Physical Science

Astronomy
 Environment and Humanity: The Race to Save the Planet
 Here's to Your Health
 Physical Geology
 Principles of Physical Science I

Humanities

Ethics in America
 Introduction to World Religions
 Principles of Public Speaking

Social Sciences

A History of the Vietnam War
 An Introduction to the Modern Middle East
 Art of the Western World
 Western Europe: Since 1945
 Criminal Justice
 Drug and Alcohol Abuse
 Foundations of Education
 Fundamentals of Counseling
 General Anthropology
 Human Cultural Geography
 Introduction to Law Enforcement
 Lifespan Developmental Psychology
 Rise and Fall of the Soviet Union
 The Civil War and Reconstruction

Applied Technology

Technical Writing