

# **College Education Without Debt**

**(A Letter to the Parent of a College-bound Son or Daughter)**

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Parent of College-Bound Son or Daughter

Re: College Education Without Debt

Dear Parent,

It is good to know that you are preparing for your children's education and I think that the following information can be very helpful to get a four year degree for children that qualify and can stay focused for a six or seven year period.

When college-bound students consider an area of study and begin looking for a school, they are almost always encouraged into a four-year program that is financed primarily by student loans, summer work, help from parents and amounts that have been previously saved. At the date of graduation, many if not most of these students begin life with a four year degree and a debt load of \$15,000 to \$40,000. In the Financial Stewardship Mentoring Program ministry that I work with, we are finding that these student loans have become an extreme impediment to the future well being of the families that have them. We are encountering people in their forties, fifties and even sixties that are still trying to pay off their student loans. I also fear that we are entering a new financial world for Americans, where the amount of an individual's paycheck and the increases in pay that occur over time will be far more limited than we have been used to receiving. This appears to be a realignment of American wages with that of the rest of the world as international trade, law, government and the international mobility of the individual are putting us on a more equal footing with other countries. At the same time, access to financing has been brought back to reality with mortgage companies demanding 20% down on a home (how many young people that you know have an extra \$30,000 in cash to purchase a \$150,000 condo?) and car companies demanding greater down payments for vehicles. The presence of significant other debt in a household, such as student loans, will become a formidable obstacle for young families to finance the major purchases of their lives and save for retirement. I think what I am telling you is that borrowing for your children's education is a terrible mistake for the world that they will be living in. I am suggesting that you and your children consider a six to seven year timeframe to get a bachelor's degree on a pay as you go plan that leaves them debt-

free at graduation. Furthermore you and your children should make affordability a major consideration in their choice of a school or schools. Now I know this isn't the course most college bound students want to take, but let me point this fact out: If your children have the discipline, drive and work ethic to stick to a six or seven year plan for a bachelor's degree, then at the ripe old age of 25, they will find themselves ready to take on the next major financial decisions that most American families make. These decisions usually relate to paying for a car, a home, a family and saving for retirement. I think what I am asking you and your children to do is to stop planning for four years of college and instead plan how the upcoming years will fit into the rest of their earthly life.

So how do you embark on a plan that does not fit the standard college process for a four-year degree? There are a number of ways to do this, but let me recommend one that my Wife and I personally used and still is available today. I enlisted in the United States Air Force. Allow me to use my Air Force experience as an example, even though I suspect that the U.S. Navy would have similar opportunities for educational advancement. I think that I am correct when I say that, in general, these two branches of the service focus less on the physical training of the individual and probably more on the technical training of the individual unless the service member chooses to join a specific combat-related specialty such as the Navy Seals.

Now a mother's first reaction to enlisting in the military is an abject horror that her son or daughter may be placing his or her life in danger and may become killed or horribly maimed. But let me suggest to you that there are vast differences in the degree of danger between the various branches of service and for the job areas within each branch of service. Most people don't even consider this fact and lump all military experiences as fraught with danger. Absolute nonsense! In fact, I have a great deal of respect for members of the Army and Marine Corp. because many if not most of them do place themselves in harms way, while most service members in the U.S. Air Force and U.S. Navy find their military time to be more service than sacrifice. In fact, unless you *choose* a job specialty like flying combat aircraft or *choose* to be on an air rescue team, the chances of your life being threatened by hostilities in the U.S. Air Force is almost nil. There is no way that an air base would be located in an area that is dangerous because nobody in their right mind would place millions of dollars of aircraft and equipment where it could be destroyed by hostilities. Our military aircraft fly in and out of danger, but we certainly don't locate airbases in dangerous places.

A second issue to consider is whether the job and service branch offers a reasonable opportunity for completing college courses. In other words, are you located in one place for a long enough time and with appropriate surroundings that you can successfully take college courses? It is pretty difficult to take college courses unless you are in one place for a period of time and that place is suitable for reading, writing and probably using a computer. Most Air Force service-members are stationed at a specific airbase and the enlisted "barracks" are two person dormitory rooms with at least one desk & chair, a refrigerator, a bunk bed arrangement and plenty of lighting. In addition, these enlisted quarters are almost always comparable or better than a college dorm room, but the cleanliness rules and requirements are a few notches above your average college dorm.

Now let me suggest the process as to how your children might plan to get their bachelor's degree in six to seven years, without either you or them incurring debt, by using the U.S. Air Force as a vehicle for attaining their education:

*While still in high school –*

Look up the “Enlisted Education – Opportunities in the U.S. Air Force” website at <http://www.airforce.com/benefits/enlisted-education/> and pay special attention to articles on “Community College of the Air Force,” “Money for School” (specifically the “Air Force Tuition Assistance (TA)” program; “The Post-9/11 Bill”; “The Montgomery GI Bill (MGIB)” and also “Technical Training.” Just so you know, the credits earned through the “Community College of the Air Force” and your “Technical Training” while in the Air Force are often transferable credits to most public colleges and universities.

After reading up on the programs and considering what field of work your children may wish to pursue, then set up an appointment with an Air Force Recruiter to discuss the jobs available in the U.S. Air Force, the opportunities for further study and any other questions you may have about “basic training,” “technical school,” and the Air Force in general. Ask about the pay he or she will receive and discuss how you might be able to get set up to utilize either “The Post-9/11 Bill” or the “Montgomery GI Bill – Category I.” Both of these educational benefit programs pay for tuition and fees, housing and books after you are discharged from the Air Force. You should specifically ask the recruiter to explain these programs and the differences between them, because you want to choose the program that you think will best suit your needs. It is one of these two programs that will enable your son or daughter to finish a bachelor's degree at the expense of the government once he or she has completed four years of enlisted duty in the Air Force.

Your recruiter will ask your child to take an aptitude test that is offered to individuals considering any branch of military service (Air Force, Army, Navy and Marine Corp.) at specific dates and at a specific location. This test indicates where his or her technical abilities lie and it is this test that determines which job categories he or she is eligible for when joining the military. So your child needs to get some sleep the night before, because this test is important to the work that he or she is trained to perform in the service. After taking the test, he or she will meet again with the recruiter to discuss his or her specific job opportunities in the Air Force based on the test scores. If a person can score well on specific categories of the test, the Air Force will often give that person priority in a job category that is desired, providing the Air force has a need in that area. Your child may also wish to put some serious consideration into what his or her second and third job choices might be.

If you and your son or daughter decide that enlisting in the Air Force is something he or she would like to do, then try to set up the Air Force entry date as soon after high school graduation as the Air Force can arrange. This usually means that making a decision to go into the Air Force early as possible gives him or her the greatest chance of being scheduled to get inducted immediately after high school graduation. He or she will also be required to take a physical prior to being inducted into the service to ensure that he or she is physically and psychologically fit to function in the military.

Year 1 –

After an induction (swearing in) ceremony you are flown down to Lackland Air Force base in San Antonio, Texas for eight weeks of basic training. Your initial night and the next two weeks are pretty much what you see as military basic training in the movies. But after your first two weeks, your drill instructors start to become more approachable and they work with you and your flight to function as a team. Air Force basic training is primarily learning how the military works - learning the different ranks, understanding the different unit categories such as squad, flight, squadron, etc. learning how to march and doing formations and learning the Air Force rules and regulations. During your basic training, the Air Force tries to determine if you can pay attention to details and work with others as a team and you must pass two written exams to prove that you understand what you have been learning. I think most people would also agree that Air Force basic training is much more educational than physical when compared to the other branches of the service. You learn CPR, how to march as a unit, how to do guard duty, how to care for your uniform, make your bed and fold your clothes the Air Force way. There really isn't much physical training other than stretching exercises, running a mile and a half, and maybe some extra exercises if you are overweight. Believe it or not, the food is pretty good and you are in air conditioned barracks – and yes, the men do get their hair cut off. You also don't get much sleep – I would guess three to five hours a night because you usually have to pull guard duty for an hour or so when others are sleeping.

After eight weeks of basic training you are shipped to your assigned base for technical school. Depending on your job category, your technical school may last a few weeks or many weeks (10 to 15 weeks) as you learn what will be your Air Force job. Technical school usually qualifies for college credit via the Community College of the Air Force and it should. Your day usually begins at 4:00 a.m. when you rise, shower, dress, get to the mess hall to eat and are in formation by about 5:15 a.m. From there you march (about a half mile in my case) to class which begins at 6:00 a.m. and lasts until noon. You march back from class and break for lunch, then usually have some assigned maintenance-type duties for the afternoon. In the late afternoon and evening you study your training materials, eat dinner, and continue studying until 10:00 or 11:00 p.m. The Air Force technical schools are top notch and you will either learn or wash out. They don't fool around when it comes to education and this probably changes the way you approach schooling for the rest of your life – for the better!

When you graduate from technical school you are given an assigned base as your permanent duty location and most airmen take some leave to go see their families and friends before reporting for duty. When you get home, you are still calling people “Sir” and “Ma’am”, and you are a different person. You are disciplined and focused; you look different and sound different – the kid is gone.

You report to your first duty station which is usually a large airbase. I recommend that you spend the next three to six months becoming acclimated to your job, your base and the opportunities available to you. This means that during this three to six months, you investigate your educational opportunities at this base, meet with educational counselors and get set up for any college programs at the base and actually get enrolled in a college

program that begins after you have had three to six months to acclimate yourself to your job and your base. Despite what your educational counselor may tell you, I would recommend that you sign up for only one college course in your first semester.

Years 2 through 4 –

By taking evening courses and utilizing the Air Force “Tuition Assistance” program, you should be able to take four to five college courses per year if you stay focused. You already have your room and board covered and the Air Force is paying for most of your books and tuition via the “Tuition Assistance” program. Stay focused on a goal to fully complete your first two years of college while you are on active duty and try to set aside additional funds from every paycheck, so you will have some extra money for a car, clothing, etc. when you are discharged.

When you are finishing your third year in the service or beginning your fourth year in the service, you should once again discuss the specifics of your chosen post-discharge education program (i.e. “The Post 9/11 Bill” program or the “Montgomery GI Bill – Category I” program) with an education counselor. You should also make certain that you have a chosen field of study so that you can apply to a four-year college or university that will accept these service-member education programs. Then apply to the schools that you wish to attend, making certain that they understand that you cannot begin school until after your date of discharge. Be aware that it will take a little bit of time for your transcripts to be transferred and for the school(s) to either indicate that they are accepting you or that you are being rejected, so you had better get started at least a year in advance of your discharge date. Let me point out the fact that if you have decent grades in your college courses while in the Air Force, then you will be in very good shape to be accepted at most public universities. Schools love disciplined people, with a proven record of college performance and the means to pay their bills.

Years 5 through 7 –

Complete the final two years of your bachelor’s degree as a full-time student at the public university of your choice, using your chosen “Post 9/11 Bill” program or “Montgomery GI Bill – Category I” program.

If your son or daughter has the discipline, ability and work ethic to stick with a six to seven year program like this, then he or she will have earned his or her college degree without borrowing a dime or spending your money. Furthermore, he or she will have performed his or her duty to his/her country, traveled, had three years of work experience, developed a disciplined life and will be financially miles ahead of his or her peers who chose to get their college degrees in four years by using other people’s money.

Finally, I apologize for the length of this letter, but how you do a college education is extremely important to the financial well-being of Christian families. In addition, I don’t think many people would give a six or seven year college plan or the military option much

consideration without a detailed explanation of the real risks involved, how it can work and what the results can be.

Yours in Christ,

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