



SEVEN MISTAKES

**Students Make When
Choosing a Christian College**



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Preface: Confessions Of A Four-Time College Transfer

Laurie Germeraad Kagay

Before attending The Institute, I attended four colleges. One community college, one state university, and two Bible colleges. Counting grad school, I now have six total college experiences. I'm an accidental expert. My shame is your gain!

I was not a flighty teenager. I came from a stable home. I was one of the top ten students in my class, became class president, and was voted "Most Likely to Succeed." My parents started a college fund when I was born, and I earned several scholarships. I was an ideal college recruit. No one would have predicted such a bumpy start to my college career.

College just wasn't what I expected. I couldn't find people who loved Jesus. Classes didn't inspire me. I made the wrong choice in a major, twice. Worse still, no one knew. No one knew me. I was lost.

Unfortunately, I have dozens of friends with similar stories of disappointment and regret. Research shows it's not just my friend

66%

of Americans Regret their College Education

51%

of College Grads wish they Chose a Different School or Degree Program, or Major

66 percent of Americans regret their degrees. For those whose majors are in the humanities, 75 percent regret their college education. 40 percent wished they would have picked a different field of study. 28 percent said they would choose a different college.

When I made my final transfer to The Institute for G.O.D., I found everything I was looking for in a matter of *days*. Christian schools with excellent biblical education *do exist*. But you're going to have to do some work to find them. This PDF isn't a story about The Institute, though it is a fantastic option. It's a guide to help you not end up disappointed and lost like I was. You deserve a happy ending.

Here are 7 mistakes too many college students make when choosing a Christian college.





01

MISTAKE: Thinking A Christian College Equals A Christian Community

People go to Christian colleges for a variety of reasons. They got a scholarship. Their parents went there. It's in their hometown.

Attending a Christian college doesn't mean you're a Christian. Teaching at a Christian college doesn't mean you're a Christian. And graduating a Christian college doesn't mean you're a Christian either.

A renowned Bible school was graduating an increasing number of atheists. The faculty didn't know how to stop it. Students didn't care. Professors asked students why they weren't attending church. Many shrugged their shoulders. Some apathetic answers: "What's the point?" "It's the same old thing that bothered me about church growing up." "I already study the Bible all week."

We live in a post-Christian society. A school deemed "Christian" one hundred years ago means little for maintaining that honor over time. When it comes to higher education, you'll have to read beyond the label.

Don't shop for colleges as casually as you shop for groceries. You have to read the ingredients, or as the Bible says, test the spirits. 1 John 4:1 "Beloved, do not believe every spirit, but test the spirits to know whether they are from God." When visiting a college, analyze whether you sense God's presence there!

- Is there unity among the students?
- Are prayer and worship happening beyond what's mandated?
- Do students talk about Jesus?
- Do they love the Bible?
- Are students moved by their class lectures?
- Are they depressed or confused?

Jesus says healthy trees bear good fruit, and diseased trees, bad fruit (Mt. 7:17). When you're on campus visits, pay attention to the fruit that the lives of students and staff shows. Read the ingredients. Is there joy, peace, kindness? Or is there depression, worry, and divisiveness?

Then recognize: what you see is what you'll get. A good tree doesn't bear bad fruit, nor does a bad tree bear good fruit. The fruit grows from a healthy root system. When we're talking about spirituality, those roots reflect more than institutional history. The fruit is a sign of identity in the family of faith.

Go where you see good fruit, not just where the label says "natural fruit flavoring."



02

MISTAKE: Choosing a Country Club instead of a Collegiate Training Ground

As Jesus was leaving the temple, one of his students said, “Look, Teacher! What massive stones! What magnificent buildings!” Jesus was less than impressed. “Not one stone here will be left on another; every one will be thrown down.”
Mark 13:1-2



Beautiful aesthetics make everyone feel good. Who doesn't love walking a quad lined with cherry blossoms? Of course, the Smoothie King and Starbucks kiosks in the athletic center don't hurt either.

During a college tour, you'll likely see the most impressive parts of the campus. But you should know that the president's dining room is for dinners to which you're not likely to be invited. The beautiful study with the fireplace is by reservation only. Many students graduate from school and only have one memory of that beautiful room: that time they saw it on the campus tour.

A lot of students approach college as a nice vacation before real life begins. The problem is that you'll be paying for that vacation for years to come. The monthly bill doesn't pause when you're budgeting for a wedding or buying your first home. It still needs to be paid when you're welcoming your first child or serving Jesus on the mission field. Or wishing you were.

Don't count out the colleges with a little less surface shine. They could be putting money where it counts the most -- into your journey as a student.

Jesus wasn't duped by architecture. His disciples were.

As Jesus was leaving the temple, one of his students said, 'Look, Teacher! What massive stones! What magnificent buildings!' Jesus did not care. “Not one stone here will be left on another; every one will be thrown down” (Mark 13:1-2).

In short: just cause it's pretty doesn't mean it's good. Pretty stones don't say anything for lasting value. Pay less attention to the buildings. Pay more attention to the teachers who help you see the world for what it is, and prepare you to change it. Are the professors inspiring? Do they help you look at the world square in the face? Are they letting you vacation, or equipping you for mission?

Jesus cared little about the pretty stones. He cared about his students. Find a school that does likewise. You are God's

“You are God's field, God's building.” 1 Cor. 3:9





MISTAKE: Not Looking into how a College Supports Emotional & Social Development.

College is a time of significant growth. Academic stimulation. New experiences. Clashing of cultures and roommates. Distance from the family you grew up with. A whole new cast of characters, some of whom you might be romantically interested in. Plus, most college students don't quite know who they are yet. That's quite the recipe. Here's what happens.

- 01. Good Case Scenario:** You visit the health clinic or the counselor's office. They help you see that you may, in fact, be stressed with all this newness. It may surface in ways you don't expect -- a few extra pounds or new acne at the worst possible time in life. They help you remember what your mom always told you. Read your Bible, pray, take vitamins, drink enough water. Get some sunshine and sleep. She does know best!
- 02. Bad case scenario:** (Preface: It actually happens.) you get up the guts to tell your professor about something you've hidden for a long time. They encourage you to see a counselor. You get up the nerve (again) to pursue the help you need. They are full. No space. A waitlist until summer. "Please write your number here, and we'll get back to you as soon as we can." Big Yikes.
- 03. Best case scenario:** you're plugged into a support system from the beginning. Someone in authority knows who you are, where you come from, and has prayed with you within your first few days on campus. Yes, this really does happen, and you need to count it as a big win when it does.

Find a college that recognizes the importance of mental health and spiritual mentorship. That means they prioritize it for every student. At the Institute, all students are assigned a spiritual mentor for the first year. Our students participate in a Student Integration Program that prevents anyone from "falling off the map." Through monthly events, family dinners, Nashville outings and regular accountability group meetings every student is immediately plugged into a community whose primary concern is their health.

It takes a village to raise a college student too. Be wary of a school whose spiritual enrichment personnel are "as needed." It likely means they're not prepared for the inevitable wild ride known as college, even at a "Christian" school.



Institute For G.O.D. Prez & Founder Gregg Garner

04

MISTAKE: Never Meeting the College President In Person.

The college president is often likened to the heart of the school. Their beat keeps the whole body pumping. Their leadership will be what sets the tone for the rest of the leaders at whatever college you choose.

Some presidents travel often and raise funds for the college. Some are pastoral and concerned for the spiritual climate of the school. Some love to teach and will do so every semester. A lot of them are a combination of all of those things. Every once in a while, you might experience a visionary who helps shape a new paradigm shift in education.

Whoever they are, the president sets the tone for the school. The college president has the most authoritative perspective on the school. If you have questions, ask the prez! His or her take on the school is more beneficial than what you'll read on the website or see on Instagram (though hopefully, that's good too).

The president's leadership is a crucial component in students' and faculty's respect for the institution. If you are after an academically rigorous college, the college president should be someone you respect academically. If you're searching for an art and performance-friendly school, the college president should be at least

a regular advocate, if not a talented musician or a playwright. (Yes, the Institute President and Founder Gregg Garner is all of the above.)

The college president is also a contributing factor in the school's ability to let loose and have a good time. College isn't only about studying. Some years ago, a college freshman at Moody Bible Institute was having a rough day after not doing well on a test. As he walked across the commons with slumped shoulders, he was surprised with a "good game" and a voice asking: "Is it really that bad?" He looked up to see the beloved Bible college president with a genuine smile. The freshman and his friends all broke into laughter, agreeing -- it wasn't so bad.

The college president is the institution's leader, inspirer and someone who can offer the encouragement you need when your shoulders are slumped.

Meeting the president in person will help you determine if you like them, respect them, and want to learn at the institution they lead.

MISTAKE: Failing to Calculate How Much Debt You'll Accumulate

05

...and How Long It Will Take You To Pay It Off.

If you want to serve the Lord in ministry or missions, you need to take this consideration very seriously. If you're not a trust fund kid, even more so.

If you can't picture what it means to be in debt, just think shackles. Whatever dreams you have for the future will be limited by your need to pay back the institution that was supposed to help you make those dreams happen. (The average length of time loan repayment takes is 20 years.)

Get your calculator.

Calculate the total cost (tuition + room and board) at the schools you are considering. Multiply it by the number of semesters you'll attend (8-10). Then add the interest on the loan you'll be taking out. An average interest rate is 8.89%. You can also find a student loan calculator [here](#).

Now ask yourself if everything you like about that school is worth that much money. Consider the fact that you might meet your future spouse at college, which means you need to multiply your total by two. That's just undergrad. You may want to go to graduate school, or beyond.

Tuition

\$30,400/sem

Room & Board

+ \$10,559/sem

Out of Pocket & Scholarship

- \$37,391/Sem

Of Semesters

X 8

Avg. Interest Rate

X 8.89%

TOTAL SCHOOL DEBT

\$32,600



"I don't feel swindled. I needed the nourishment I received from my professors and the community I found there," said Ashley Abramson, who racked up \$50,000 in private loan debt from 3 years at Northwestern College.

"But I'm still paying the price almost 10 years later, and it's affecting my marriage and now, even my kids."

--Christianity Today

Write out your life goals.
When do you want to get married?
What house do you want to live in?
Do you want to travel?
Do you want to go on the mission field?
What does the occupation you have in mind pay in an annual salary?

How does the amount of debt you'll still owe years after college impede these goals?

Proverbs 15:22 tells us that success comes from a multitude of counselors.

Let's go with that. Take your total and show it to several people -- preferably with different last names and over the age of 25. Ask them if they think accruing the amount of debt you show them is a wise decision.

Hold onto your number, your consideration of goals, and the counsel you received for at least one full day before making a decision. When you make your decision, it shouldn't be based solely on debt, but definitely do not leave it out.

When you've made your decision, go and tell your multitude of counselors about your choice and why you chose it. Even if they don't like your college (everyone has opinions), they'll likely be happy you looked both ways before bolting across the street. So will we.

- ➔ **58%** of college students leave with student debt.
- ➔ **\$32,600** is the average amount of debt per borrower at a private college.
- ➔ Most college students expect to pay off their loans in 6 years.
- ➔ Average school debt repayment timeline:
20 YEARS.



06

MISTAKE: Picking a School that doesn't Help You Get a Job.



Getting a job is kinda the whole point. College is a great leveling ground for those who don't come from a well-known or networked family. You're no longer bound by hometown politics or popularity. You have the opportunity to stand out all on your own. You have the opportunity to be noticed by people with the power to help you in life.

Proverbs 18:17 says, "a person's gift makes room for them." It's true, but it's not magical. Room is made for you because someone notices. That someone knows someone. That someone has a company. That company is looking for someone like you and offers you an internship. That internship leads to a job that you still love twenty years later.

Tip One: Talk to some grads. What are they doing? How successful are they? Do they offer job opportunities to graduates of their alma mater? It will give you a good indicator of your future.

Tip Two: Investigate what intern/work opportunities are built into the program. Colleges that do this value experiential learning. The opportunities they offer grow into careers.

Tip Three: Ask the school about job placement options. Does your school put skin in the game to ensure the future success of its students? What kinds of jobs do graduates get, and how quickly?

Any school you visit will say that they have these things. Investigate to what degree they happen, and happen successfully. At the Institute for G.O.D., every graduate is given a job offer within 3 months of graduation. How likely are students to benefit from the opportunities made available?

After all, getting a job is the whole point.

Graduates who participated in internships received a starting salary that was 28% higher than their peers who didn't.

Georgetown University Center on Education and the Workforce



07

MISTAKE: Not Choosing a School That Pushes You to Volunteer Locally & Globally

A good school integrates ministry experience with classroom conceptualization. This allows the classroom to come to life. At the Institute we call this eliminating the hypothetical.

Traveling abroad with your professor to serve AIDS hospice patients. Your internship working with inner-city middle schoolers. Your volunteer shift leading Bible studies for prisoners. This is real life. A college that prepares you for it is a winner.

After one year at the Institute for G.O.D.'s new campus, a "Widow and Orphan Care" was on the schedule. One of the things students noticed about their new neighborhood was the high number of widows who lived there. As the class discussed issues related to caring for elders in America, students began to bring up stories about their new neighbors. Institute President Gregg Garner challenged his students to design a program to help responsibly and biblically. A decade later, the program developed by the class is still operational and thriving. Institute students continue to care for widows through their Student Volunteer Program. Without "seeing the world," students don't know enough about it to know what they want to do. At the Institute, mission experiences

are built into the program. By the time students graduate, they will have spent 1,000 volunteering locally and 20-40 weeks abroad. Students learn that "what they do here is what they do there." They're not different people when they go to another country. The knowledge and skills developed in their coursework can immediately impact projects happening all over the globe.

Look for schools that incorporate volunteer, ministry, or mission work into their curriculum.

Making it mandatory isn't a bad thing. You likely won't do it otherwise. While three-quarters of college students feel they should help the needy, **only 26% volunteer**. That is less than high schoolers, and actually the lowest of all age groups. The same can be said for volunteering abroad. Not studying abroad is considered one of the top five regrets of college students --**only 1.6%** typically take advantage of it!

Colleges who give students the extra push understand that real world experience helps students' mental health, ministry preparation, and professional skills now and into the future.





Less than 2% of college students participate in a study abroad program.

More than half of college students say they regret not studying abroad.

100% of students show improved GPA post-study abroad

97% of students attribute study abroad experience to increased maturity

96% claim increase in self-confidence after studying abroad.

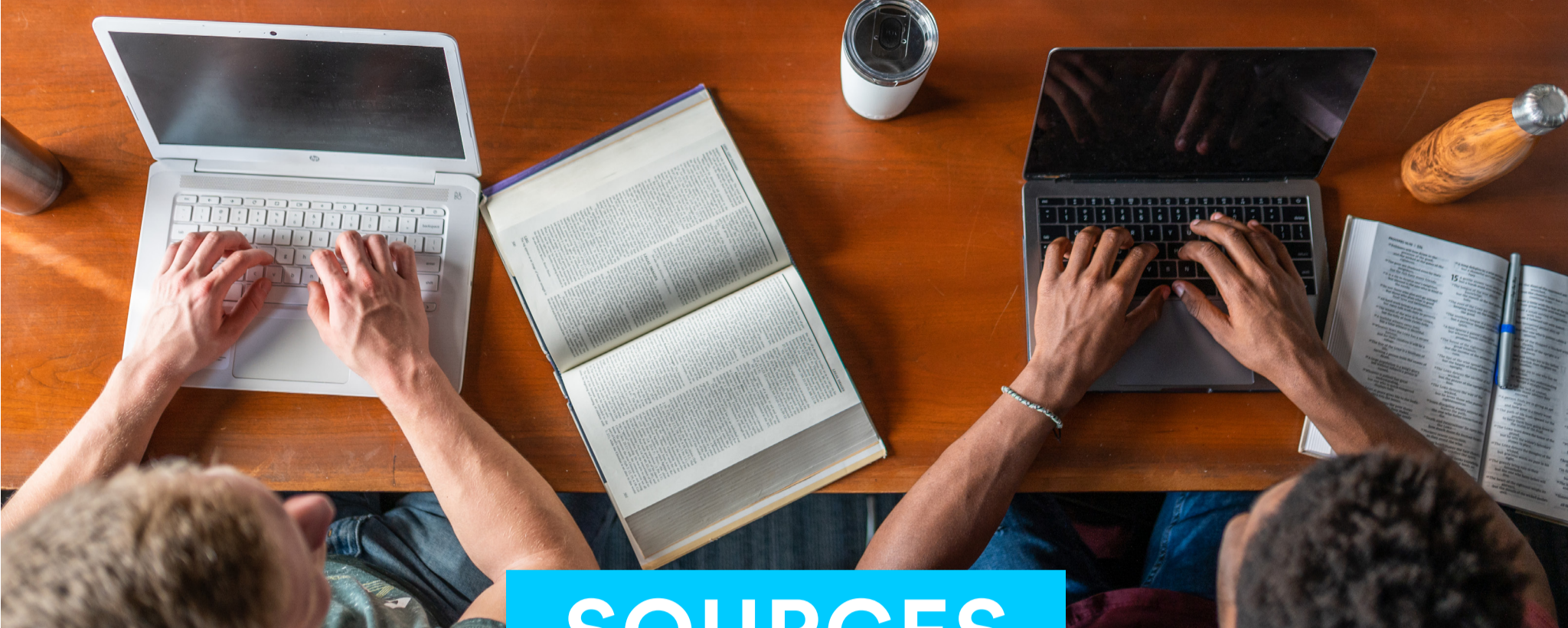
40% of US businesses failed to expand due to dearth of staff lacking international experience.

In our globalized world, cross-cultural considerations are vital to success in almost any field. Cross-cultural skills are not solely obtained on the other side of an airplane ticket. Plenty of opportunities for global awareness can happen in the very cities where colleges are nestled, teaching English, supporting expecting mothers, tutoring kids, and more.

College is the safest time to try your hand at doing good in the world. If you fail, it's on the college, not on you. (Jobs don't work this same way, FYI. You get fired.) While in school, you are under the college's "covering" -- their teaching, their programming, their direction. If they don't like the way you do it, they'll have to clean up your mess and teach you a better way. If they do like the way you did it, they'll rejoice with you, because your success is their success.

If you really want to impact the world for Christ, that is a fantastic situation.





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100% of grads offered a job within 3 months

study at one of five global campuses

every student given a mentor for 2 years

missions + volunteerism integrated into program

100% of grads have zero school debt.



THE INSTITUTE FOR

G.O.D.

That's my school.

www.InstituteforGOD.org



2020-2021 ACADEMIC CALENDAR

Don't Wait. Start Now. Applications Accepted Year Round.
New Cohorts Begin Every 8 weeks. On Campus or Online.

JULY

S	M	T	W	T	F	S
			1	2	3	4
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AUGUST

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30	31					

SEPTEMBER

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OCTOBER

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NOVEMBER

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29	30					

DECEMBER

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JANUARY

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Spring I					1	2
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FEBRUARY

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28						

MARCH

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28	29	30	31	Spring II		

APRIL

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JUNE

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						Summer Mini II