



Introduction and General Financial Policies:

In this information sheet, we want to communicate clearly to you about your financial options as you consider applying to Mission to Unreached Peoples and as you prepare for and go to the field.

One of our unique characteristics is the realization that because of current worldwide economic realities and some "closed" countries, traditional methods of supporting mission efforts may need to be supplemented with income from other sources. We recognize the validity of tentmaking and other business-related income in modern mission strategies. We also recognize that a combination of tentmaking and support income is often necessary to provide an adequate support package for personnel.

While we do place many applicants in tentmaking positions, we do not typically find fully salaried positions. Most of our personnel raise or personally provide 25-100% of their monthly support as well as raise or pay the initial outgoing costs. **We place personnel who are interested in "investing their lives, gifts, resources, and vocational skills in God's work", not those who are simply looking for a job.** The organization and each staff person are dependent upon both: (1) the Lord's provision for their financial requirements and (2) participation of the Christian public in our ministry and work. We believe that God works through enlightened, informed, spiritual individuals. It is our intention that our finances be fully in order, honoring to our Lord, and meet both legal and moral obligations of the governments and publics which we relate to. We recognize that fair financial understandings clearly communicated to all staff persons are vital for the financial health of the organization.

Part I: Administrative and Training Fee Schedule

- **Application Fee** - none
- **Processing Fee** A processing Fee is due upon acceptance by MUP, and is part of the outgoing budget:
Singles: \$250, Couples/Families: \$350.
- **Training Programs** (does not include personal travel to/from Seattle)
 1. A 4-day Orientation is currently held three times per year in Seattle, WA– in February, August, and November. A person must have submitted at least the *Preliminary Information Form* or be an active *Applicant* in order to attend this Orientation. Costs for Food/Room/Local Transportation are \$280 for each adult, payable by the last day of Orientation attendance. Those applying for a long-term assignment (over 9 months) will have an additional \$200 assessment fee for the professional counselor and tests we use for screening and placement. These expenses can later be reimbursed from support raised. If children are brought along, a special program is available for them for a slight additional fee for food and materials. Please discuss exact dates and costs with the MUP office.
 2. Equipped For those considering long-term service, Equipped is a two-week session and is held once a year in Seattle, WA. Primary topics covered are cross-cultural awareness and discipleship, interpersonal skills, language acquisition and personal ministry skills. Training costs are for each adult, and are payable on the last day of training or added to outbound budget for those who are accepted candidates: Training/Food/Room: approximately \$550 per adult (\$1100 per couple). Similar training programs offered outside MUP may be substituted upon discussion and agreement.
Optional: One week TEFL Training \$150 per individual, plus housing/food costs of approximately \$100 per individual. Additional or different pre-field training may be recommended, depending upon previous experience, and type of assignment.
- **Monthly Administrative Fees for Support Services**

Before Overseas Placement: 11% of tax-deductible donations beginning upon receipt of funds.
After Overseas Placement or upon acceptance while on the field:
Individuals: The greater of \$50 per month or 10% of donations, plus 1% for field administration, to begin upon field assignment.
Couples or Families: The greater of \$75 per month or 10% of donations, plus 1% for field administration.

Support Services include placement and general assistance, accounting and receipting of donations, online access to donor and financial information and mailing lists, administrative oversight and member care. The 10% fee is for Seattle office administration and the 1% for field administration. Newsletter services are available at actual cost of labor, materials and postage.

Part II: Personalized Budget

Rather than establish support maximums or even recommended levels for each field, we structure a *personalized budget for each worker*. While this can be changed as needed and is reviewed yearly, each budget will reflect to some extent the preferences and standards of each worker and their family. All Initial Costs and at least minimum monthly support must be available before leaving for the field.

Initial Costs [outgoing costs]

All initial costs must be raised or paid prior to departure to the field. Here are the types of expenses you are likely to have:

- a. Outgoing transportation -- the amount necessary to get personnel and their family to the final overseas destination, including ground costs.
- b. Return transportation -- funds for emergency returns at any time
- c. Phase I (Orientation) training expenses (See Fee Schedule for Training Programs) -- normally paid for personally, but reimbursable upon acceptance through support raised
- d. Equipped and ESL Training expenses (See Equipped Fee Schedule) -- The actual costs to attend the organization's own or approved third-party training classes
- e. Shipping personal items to field
- f. Set-up: Personal and Ministry (personal purchases are taxable) -- personal items needed to establish a home and if needed a place and means for work upon arrival overseas.
- g. Outgoing Fee (see Fee Schedule)
- h. 1st year health insurance costs
- i. Language Fund -- fees for language learning programs raised before going overseas
- j. Passport, Visa, Shots -- passport and visa applications, immunizations, and any costs of visas.
- k. Newsletter Allowance -- Estimated costs of newsletters prior to field departure
- l. Other initial costs -- per field or project needs, conference provisions, pictorial cards, and other costs of deputation

Monthly Support

Monthly support may include personal living expenses, housing, educational expenses (yourself and children), retirement, insurance, savings, FICA, language study, ministry work funds, medical insurance, secumndment costs (if any), newsletters, conferences, furlough expenses, and resettlement costs.

FICA is calculated and paid for all personal support paid unless personnel are ordained and have optioned out of the Social Security program. The FICA payment (which includes both Social Security and Medicare) is paid from the person's account, at a total of 15.3% of taxable income.

Organization Financial Accountability

We are members of the Evangelical Council for Financial Accountability (ECFA) and the Evangelical Fellowship of Mission Agencies (EFMA), both of which have high standards of accountability for their members. Audited financial statements are available to the public upon request.