

# **The Church Doctor® Report**

**Multiplying Hope through Healthy Churches**

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**Purpose:** To connect with those who have an active relationship with Church Doctor Ministries as peers in ministry, clients, and partners in prayer and support.

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## **Fill the Gap: Helping High School Grads Discover Themselves Before College**

Sarah is a sweet young woman who followed the trend. After high school she enrolled in a community college. After two years of study, and tuition, she made the courageous decision. She chose to invest in herself. She decided to learn about herself.

In this technological era, young adults are swamped with career choices — so many they are often overwhelmed. The vast number of options makes it difficult for young adults like Sarah to land in the place where they are uniquely wired. Research has demonstrated that most college freshmen are not clear about their direction. It is common for young adults to change their major two to three times.

Jon chose to study criminal justice. It wasn't until October of his senior year that he concluded, "Criminal justice is not for me!" At the price of college tuition, and the delay of changing career paths, many young adults are discovering, like Sarah and Jon, these are costly mistakes.

Kent R. Hunter, founder of Church Doctor Ministries, is the architect of SEND North America, a 10-month experience for young adults 18-29. SEND is engineered to help you discover who you are before you explore where you might go in life.



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## Don't Go to College...Yet

Sarah and Jon, like millions of other young adults, have no idea (or the wrong idea) about their career paths. Many have experienced education without personal reflection. Every person has a unique identity. Discovering it contributes to a good match for their perfect journey. The challenge is to discover which path is best.

Most of the countries in Europe have discovered a cultural norm that is only beginning to take hold in North America. It is the practice of a “gap” year. The gap year is now becoming a positive option on this side of the Atlantic.

The gap year gives permission for students graduating from secondary school/high school to take a year off before attending university. It is considered a year of discovery outside of academics. The concept can be abused. Some young adults spend the year as an extended party. However, most do something meaningful: travel the world, explore different jobs, learn by experience, and gain wisdom. In the gap year, the focus changes from academic classroom to world experience. In the process, many learn about themselves. It is the year when young adults may not become *smarter* but definitely become *wiser*.

**In the gap year, the focus changes from academic classroom to world experience.**

## Cutting-Edge Changes

A recent study was developed to address the challenges faced by college admission officers. The study, *Turning the Tide*, was conducted by researchers at Harvard and the Education Conservatory. The study encourages young adults to work or volunteer for a substantial amount of time before applying for college. Researchers encourage aspiring college students to commit to a few extracurricular activities to “understand that character is as important as achievement.”

The concept of character is related to wisdom. Hugh Delehanty, a freelance journalist and former Editor in Chief with AARP, reflects on information from a Stanford researcher on happiness and contentment. These are slippery concepts that mean different things to different people. Delehanty says happiness is about engagement and meaning: progressing toward your goals. The Stanford research reflects that, generally, older people are happier. Why? Because they are emotionally wiser. Wisdom, not education, is the key. The Stanford report says, “...your attitude and how you think and behave can have a lot of influence on your level of happiness.” A carefully developed gap year experience can provide wisdom and develop positive attitudes in young adults.

**“...character is as important as achievement.”**

## A Broken System

The research shows that attending college immediately after high school may not be the best approach. Michael Borba, an educational psychologist, asks an important question: “What trait do kids really need to be happy and successful?” Borba says the answer surprises most parents: “Empathy.” He says, “More than using tests or earning fancy degrees, kids — and adults — who appreciate the people around them are

better able to collaborate, innovate, and problem solve...and they're happier, too."

Wouldn't that make a better college student? In his book, *UnSelfie: Why Empathetic Kids Succeed in Our All-About-Me World*, Borba quotes one study that estimates narcissism rates among college students are up 58% versus three decades ago. This, he says, has given rise to a culture of bullying, cheating, and unhappiness. "Seventy percent of college kids admit to cheating in class, and 1/3 of all college students report having felt so depressed that they had trouble functioning."

## Are You Ready?

For decades, American parents who "care" have been pushing their kids toward college. Why? To make more money? Get a better job? At the risk of sounding anti-intellectual (I do have several degree letters after my name), the present system seems rushed. It is definitely not working well, not even if finances alone are the measuring stick.

Dr. Fritz Grupe, founder of MyMajors.com, claims that 70-80% of students change their major. More than half change their major up to three times. What is the cost of that? A college education has more return on investment in the U.S. than in any other nation, according to Rachel Beckstead. A high school graduate will earn 84% less than a typical graduate from a four-year college. While 70% of Americans will study at a four-year college, less than 2/3 will graduate. Thirty percent of college and university students drop out the first year.

The nagging question is: how ready are students for college? Of course, that includes issues about grades and test scores. But are they ready in the area of human development? The deeper you dig into the issues, the better the gap year sounds.

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## Financial Realities

The cost of college education has increased more than any other element of our society. By 2010, the student loan debt has already exceeded all consumer credit card debt — for the first time in history! The cost of education is increasing. So is the number of dropouts. Already in 2010, the Organization for Economic Co-Operation Development reported how much the U.S. dropped in college completion. Among 18 countries tracked in the report, the U.S. finished dead last for the percentage of students who completed college.

According to a 2014 survey conducted by Citizens Financial Group, “The average bachelor’s degree holder takes 21 years to pay off his or her loans.” Brenden Coughlin, President of Education Finance for Citizens Financial Group, says that, of the former students surveyed, 23% say they are unable to make payments on their loans, 43% have entered into a deferment and just 8% have refinanced their loans. Of course, refinancing requires a qualifying credit score, which most students can’t achieve.

Mark Kanterowitz, a publisher at Advisors (a group of websites about planning and paying for college) provides statistics for the graduating class of 2015. That class will be the most indebted ever. 2016 is likely to continue the trend, which has demonstrated steady increase since 2005, when the average debt per borrower for the graduating class was \$20,000. Last year, 2015, it was \$35,000, up \$15,000 in just 10 years.

Many young adults may not realize the real cost of a loan. To complete a four-year degree will cost around \$88,000. According to the Sallie Mae student loan calculator, if a loan is at a fixed rate of 5.75%, the total cost of a loan will average out to approximately \$147,000. The most common re-payment schedule is ending after 15 to 18 years, but some re-payment options may be spread to as much as 25 years. Gerri Elder at TotalBankruptcy.com says, “People in their early 20s, many of them

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college students, are among the fastest-growing group of Americans filing for bankruptcy.”

Income and job placement are at the other side of the financial equation. It’s a bleak picture. According to Leah McGrath Goodman, writing for NewsWeek.com, “Millennials face higher tuition and loan debt as well as stiffer competition when they enter the workforce. They get lower earnings compared with the nation’s median income.” In an AfterCollege poll conducted a year ago, only 13% of graduate degree recipients started real jobs after they received their diplomas. In a study by Jason Abel and Richard Dietz, of the Federal Reserve Bank of New York, just 27% of college graduates in recent years had a job that was closely related to their major. According to the Economic Policy Institute, since the year 2000, graduates have seen their hourly pay fall from \$18.41 to \$17.94. Many college graduates end up “underemployed” in jobs that don’t require a degree. The best employers want to hire those with real-life experience beyond whatever degree they have earned.

## Filling the Gap

The dynamics of college education include challenges most of us cannot change. Yet, there is important guidance you can give students looking toward the end of high school. If you are a parent, guidance counselor, civic leader, or media voice, there are some things you can do to encourage this challenged millennial generation.

First, promote the gap year. Help high school seniors consider a year to grow in experience, character, and wisdom, particularly with knowledge about their gifts, talents, uniqueness, and strengths.

Look for a 10-month to one-year training experience that focuses on values, builds character, fosters growth in real-life

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wisdom, and encourages hands-on experience that builds confidence and character. Kenzie Ritchie of SEND North America reflects on the 10-month gap year she leads for young adults, ages 18 to 29. “We got the idea from England, where they are way ahead of North America on this,” she says. “We started SEND a few years ago. We have 50+ real-world teachers, all experts in their fields. We go on weekend excursions: visiting those in nursing homes, prisons, homeless shelters, and urban neighborhoods. The young adults in SEND live in community and learn from each other. We have a lot of fun, and each year, we become family.”

SEND North America is where Sarah found the 10-month experience for the 2015-2016 training season. The group just returned from Belize in Central America, where they worked with leaders in several villages. “I know who I am,” says Sarah. “I was told I was a leader when I was young, but I didn’t believe it. Now, I have the confidence. I know how God made me and I’m ready for the world like never before. It’s been the most important 10 months of my life.”

If you can’t change the system, the challenging tuition, the pressure of debt, the lack of jobs, then at least encourage young adults to look for a solid grounding through a gap-year growth experience.

## 10 STRATEGIES FOR YOUNG ADULTS TO CONSIDER

1. Take a gap year experience to learn more about who you are. Gain wisdom from the world and serve others for experience. Consider this as your best preparation for life. Do it before you go to college or follow a career.
2. If you plan on college, be as sure as possible about your major before you begin.
3. Hang out with real people in the career you think you might follow someday. Ask them to be real about the good, the bad, and the ugly.
4. If you are in college, but uncertain about your choice of a major, STOP. Do a gap year before you spend any more time and money.
5. No matter what people say, money is not the best or only reason to take on a career. Think about intrinsic motivation: What work would you do for the fun of it?
6. Don’t think of your life’s work as a job. Anyone can work at a job. Find your calling. What are you meant to be doing?
7. Have a talk with the person in the mirror. Are you willing to give up so you can go up? Are you man/woman enough to sacrifice whatever it takes to achieve your career goal? If not, maybe it’s the wrong goal. Or maybe you’re not ready to pursue it.
8. Knowledge is good. Wisdom is better. Wisdom comes from experience. Are you wise enough to prepare for a career? If not, what experience are you lacking?
9. Don’t ever let glass-half-empty, negative thinking, small-minded people direct your life.
10. Consider spending the best 10 months of your life at SEND North America. You will become who you are and who you were created to be.