

PARENTS *progress*

Making dollars and sense of money management

How to talk to your college student about financial stewardship

by Rebecca Buckham '05

When Lyle Blackketter '84 graduated from Messiah College with degrees in physical education and recreation, he knew he wanted to combine his love for the outdoors and farming with his desire to help children. With the vision of establishing a ranch for at-risk youth, Blackketter and his wife purchased a farm and cattle in Leedey, Okla., and entered the ranching business. Between credit card debt, land and cattle debt, vehicle loans, and ranch operating costs, the Blackketter's soon found themselves in financial disaster. "I didn't know anything about finances," recalls Blackketter. Overwhelmed by debt, he sought the help of a financial advisor.

"At the rate at which you're currently spending money," said the advisor, "you're going to be 105 years old before your debts are paid off." With their advisor's aid, however, the Blackketter's developed a nine-year plan to minimize spending and eliminate their debt. Motivated to share the money

management lessons he learned, Blackketter now combines ranching with financial advising and meets with families to help them develop strategies for getting and staying out of debt.

Had he learned better money management as a young adult, Blackketter recognizes that his financial struggle in later years could have been avoided. As students prepare to enter or return to college this fall, Blackketter's story reminds parents that learning to navigate personal finances is an important part of a child's transition away from home.

Managing money, budgeting, navigating financial aid, dealing with debt, and learning to use credit cards responsibly can be very overwhelming for college students. "Most poor spending and credit card habits start at this age," says James Krimmel, associate professor of accounting at Messiah College. "As parents, we are kidding ourselves if we think that our children can learn this on their own."

According to The Bank of America Campus Financial Fitness Study, which surveyed eight New York City area colleges and universities in 2005, 41 percent of college students feel "stressed and overwhelmed" by personal finances, 31 percent of college students would ask parents for money before trying to budget, and only one in six students track spending and can tell their parents where their money goes.

A national survey of over 900 college parents, conducted by College Parents of America (www.collegeparents.org), revealed that, for parents, their students' finances ranked second in areas of greatest concern, behind academics. However, when parents



IMPORTANT DATES

WELCOME WEEK/ ORIENTATION

Aug. 31–Sept. 7

FIRST DAY OF CLASSES

Sept. 4

FAMILY WEEKEND

Sept. 28–30

FALL RECESS

Oct. 11–14

HOMECOMING

Oct. 20

THANKSGIVING RECESS

Nov. 21–25

continued on page 5

AUGUST 2007

PARENTS *progress*

President

Kim S. Phipps

Co-chairs of the Messiah College Parents Council

Chris and Heidi Bingaman

Director of Alumni and Parent Relations

Randy Ness '77

Editor

Beth L. Lorow, Assistant Director
of Public Relations

Contributors

Kay Ben-Avraham '08

Rebecca Buckham '05

Adam Davis '07

Ammon Perry '09

Evie Telfer, Associate College Pastor

Parents Progress is published by the Messiah College Advancement Division in cooperation with the Messiah College Parents Council.

Purpose Statement: Parents Progress exists to help promote strong parent connections with Messiah College by providing accurate news and information on issues of interest to parents of Messiah College students.

Any questions or feedback regarding this publication may be directed to Beth L. Lorow, Office of Marketing and Public Relations, Messiah College, Box 3020, Grantham, PA 17027

Phone: (717) 691-6027

Fax: (717) 796-5371

E-mail: progress@messiah.edu

Any questions regarding the Messiah College Parents Council may be directed to Chris and Heidi Bingaman, Co-chairs, Phone: (570) 374-5704.

www.messiah.edu



From the president

Dear Parents:

Anticipation increases during the final weeks of August as our campus prepares to greet a new class and reconnect with returning students. I'm particularly looking forward to welcoming first-year students of the class of 2011, transfer students, and their families as they begin a new chapter of their lives at Messiah College.

Parents Progress is one way that the College will communicate with you throughout your son or daughter's time at Messiah. This newsletter, in addition to conveying campus news, also offers a feature article designed to address topics of particular interest to parents. This issue's feature, for example, provides practical advice and anecdotes from parents, faculty, and alumni about helping college students understand the importance of responsible financial management.

In this issue, we're also pleased to introduce you to the newest member of the student affairs team — director of housing, Rhonda Good. Other articles apprise you of news and events at the College, such as the activities planned for Family Weekend or an update of the progress we are making in our strategic planning process. The campus ministries staff also provides prayer requests, and we invite you to pray with our campus community.

Summer is a time of transition for Messiah families, and it is also a time of change for our campus community. Searches are underway for two new academic deans, and I look forward to introducing you to these educators in a future issue of *Parents*



Progress. Randy Ness '77, director of alumni and parent relations, is also transitioning into a new position — providing leadership to the College's new volunteer and church relations program in the Enrollment Management Office. I encourage you to read Randy's thoughts about his work with Messiah's alumni and parents in his reflective essay below.

I hope to meet many of you during Welcome Week activities or during Family Weekend, scheduled for September 28–30. It is a privilege to partner with you as we educate students toward maturity of intellect, character, and Christian faith.

Warm regards,

Kim S. Phipps
President

Figuring out what I want to be when I grow up

by Randy Ness '77, director of alumni and parent relations



After nearly nine years, Randy Ness will be leaving his position as director of alumni and parent relations and moving to a new position in Messiah's Enrollment Management Office as director of volunteer programs and church relations.

I have the privilege of helping to lead a college-class at my church. I recently taught a mini-series on work, vocation, and finding your calling. For one

lesson, I decided to introduce the students to an assessment inventory that looks at a person's life narrative, culling out those things in various life stages that each person most enjoys and is successful at doing.

The theory behind this assessment tool is that God designs each of us with an inner motivation (something we never tire of doing) and with a set of motivated abilities (which we never tire of using).

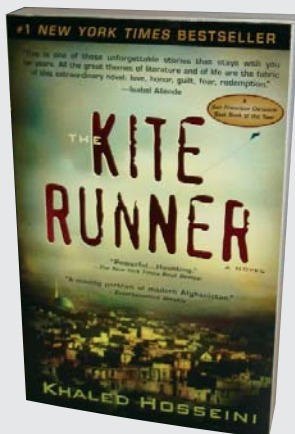
continued on back page

Messiah selects *The Kite Runner* for common reading program

Since Messiah College first implemented a common reading program in 2004 to help instill a sense of community among first-year students and educators, texts were chosen for their handling of themes important to the mission and identity of the College. This year's selection, *The Kite Runner* by Khaled Hosseini, is a riveting tale of friendship and redemption that tracks the unlikely friendship of two boys of different socio-economic backgrounds through challenging personal and political times in Afghanistan.

Tensions between race and ethnicity, war and peace, and individual and community elicit strong depictions of brutality, violence, and guilt, balanced by powerful portrayals of forgiveness and redemption. John Yeatts, associate dean of general education and common learning, comments, "For the book to profoundly address themes of forgiveness and redemption, the depictions of sin and evil must be powerful. The content is certain to make readers pause and think about what they're reading."

Parents are invited to not only read this common text, but also to attend a lecture about *The Kite Runner* for first-year students on September 12 at 7 p.m. in Brubaker Auditorium in the Eisenhower Campus Center. George Pickens, associate professor of global ministries in the department of biblical and religious studies, will deliver an address about Islamic culture and the political and societal setting of *The Kite Runner*.



Student housing just got a 'good' addition: Meet Director of Housing Rhonda Good

by Adam Davis '07



Roommates and housing are critical components of a student's college experience. Accommodating student housing and roommate requests are important tasks recently entrusted to Rhonda Good. Good, new to her position as director of housing but no stranger to Messiah College, has been a cocurricular educator at Messiah College for seven years, serving in positions such as resident director of Grantham Hall, interim associate dean for residence education, and assistant to the director of the Career Center. In regards to her new position, she says, "I am excited about being able to work with students and help them figure out their living arrangements. I enjoy being in a helping position."

Helping is exactly what the director of housing does. Some of Good's specific job responsibilities include coordinating student housing assignments, overseeing special medical housing needs, and making housing arrangements for students studying abroad who are returning to campus.

Messiah's housing registration process is done both in person and online. Incoming students are asked to complete a roommate preference form to provide insight into their personalities and living habits in order to match them with a compatible roommate. Good understands that one concern parents of first-year students may have is with their student being placed with not one roommate, but two—a situation referred to in the housing office as a supplemental triple. "Supplemental triples are intended to be temporary housing for first-year students. This spring we actually did a poll of students who are in supplemental triples, and 43 percent of respondents replied that they were given the option to move, but decided to stay together," says Good. However, if students are not satisfied with their housing arrangements, she adds, "We work with them to improve the situation."

Returning students who plan to live in residence halls sign up for housing online. Students select their housing assignment based on the number of credits they have earned. "A lot of our sign-ups can be done online; however, we want to make sure that we also keep the personal aspect of the process present," says Good.

Good enjoys working with Messiah students and living in the area. She grew up in the state of Indiana, where her parents still reside, while her brother, sister-in-law, and nieces live in Maryland. In her free time, Good enjoys fitness activities; she plans to run the 10-mile Broad Street Run in Philadelphia and tries to do at least one triathlon per year. She also enjoys thrift shopping, cooking, baking, and hosting dinner parties.

Good likes that Messiah is big enough to have a lot of opportunities, but small enough for personal contact. "I like that Messiah has a 'big picture' vision that emphasizes a lot of concern for students and a desire to do what is best for them, and wants to see them succeed." Good said that she is still trying to get fully settled into her new position and learn what has already been done in the past while continually working to improve the housing process for the future.

We're listening

Parents' input to strategic planning process helps shape College goals

As the College undergoes its strategic planning process, the feedback and input of our entire community — parents, alumni, students, employees, and church and community leaders — is helping campus leaders view future goals and objectives for Messiah College through a variety of lenses. Thank you to each family who completed the survey; your thoughtful and honest insights will greatly assist the College's strategic planning efforts.

More than 300 families responded to the strategic planning questionnaire. The survey results confirmed that parents care deeply about their student's experience at Messiah. From the first campus visit, to talking through the college selection decision-making process, to helping navigate financial aid, Messiah parents are committed to walking alongside their students during this time of transition. The College is thankful for the number of responding parents who indicated strong support of both their child's selection of Messiah College and of the value of Christian higher education.

Appropriate campus offices will review your feedback and insights about recruiting students, communicating with prospective and current parents, navigating financial aid, and increasing Messiah College's visibility in churches and communities. In some cases, your suggestions aligned neatly with efforts already underway: a team is studying the feasibility of adding graduate courses; an initiative is focused on raising \$20 million for student financial aid; and a task force is defining strategies and resources for increasing the College's national visibility. The College is also undertaking new initiatives, thanks in part to your feedback. For example, we heard your advice about the many benefits of building a strong church relations program and created a dedicated position for church relations in our admissions office.

The College's strategic plan is expected to be complete in August 2008. In the coming months, campus leaders will work to define and develop goals, draft action plans and timelines, conduct national research for benchmarking purposes, and continue to communicate goals and objectives to constituents.

Parents Council establishes fund for students facing crisis

by Kay Ben-Avraham '08

As many parents can attest, life can take unexpected twists and turns just when least expected. In times of personal crisis, a helping hand provides a valuable lifeline that can transform the situation into something better.

This is why the Messiah College Parents Council recently established a new scholarship for students: the Parents Council Good Samaritan Fund. Students enrolled at the College who have experienced some extraordinary family tragedy may be eligible for aid. "We are very excited about the Good Samaritan Fund," says Ken Hall, director of development. "We think many current and former parents will resonate with the purpose of this fund and want to contribute to it to help others whose families experience significant tragedy."

The Good Samaritan Fund relies on donations from current and former members of the Parents Council, as well as other parents, alumni, and friends of the College. These donations will be either awarded to students in the current year or, in the event of a lack of student eligibility, carried forward for use in subsequent years. Funds will become available for students in need as contributions are made.

With the help of its dedicated parents, alumni, and friends, the College's hope is that the Good Samaritan Fund will prove over the years to be the helping hand that makes a difference in the lives of students facing unexpected crisis.

Parents or others wishing to contribute to the Good Samaritan Fund may do so by contacting the Messiah College Office of Development at (717) 691-6019.

FAMILY WEEKEND HIGHLIGHTS

Friday, September 28—Saturday, September 29

The entire Family Weekend schedule can be viewed at www.messiah.edu/family_weekend.

FRIDAY, SEPTEMBER 28

Family Movie

Parmer Cinema, 7 and 9 p.m.

Bring your favorite snack and enjoy a family-friendly flick.

Midnight Rollerskating

Eisenhower Circle, 11 p.m.

Join us for a lap or two around an area rink. Transportation provided. Nominal skate rental fee.

SATURDAY, SEPTEMBER 29

Parents' Prayer Breakfast

Lottie Nelson Dining Room

Share breakfast and connect with other parents, visit with students, and meet faculty and administrators. Tickets cost \$5 and should be purchased through the Ticket Office at (717) 691-6036 by September 16.

Canoeing on the Yellow Breeches

9 a.m., noon, and 3 p.m.

Enjoy a leisurely float down the scenic Yellow Breeches. All equipment is provided. Sign up at the welcome tent.

Oakes Museum tours

Jordan Science Center, 10 a.m.—1 p.m.

Family Fun Fair

Larsen Student Union, 1–5 p.m.

From the climbing wall to the obstacle course, the Family Fun Fair has activities for the entire family!

Athletic Events

See the online schedule at www.messiah.edu/family_weekend.

Open Swim at the pool

Sollenberger Sports Center, 3–7 p.m.

Go for a swim or enjoy a leisurely float in Messiah's pool.

SAB Coffeehouse

Brubaker Auditorium, 9 p.m.

Current Messiah students will showcase their musical and comedic talents during a night of entertainment.

AUGUST 2007
PARENTS progress

Prayer and praise

Praise

- Successful and safe summer for mission and service teams and individuals
- Time for rest and renewal for educators
- Student Government Association's (SGA) completion of the new South Side Cafe (ice cream, snacks, and games)
- Conference and camp participants who spent time on campus this summer

Prayer

- Wisdom and good working relationships for new student leaders in SGA, residence life, life groups, and all the student organizations
- Divine energy and grace for residence hall staff as they welcome, get to know, and serve their residents
- God's wisdom and inspiration for this year's chapel speakers and the chapel planning teams. Grace for new students as they adjust to life at Messiah and become part of the community
- Smooth readjustment for students returning from overseas
- Quick adjustment for new faculty, administrators, and staff
- God's renewing presence among College staff, administrators and faculty to listen to God, to respond in willingness, and to "outdo one another in showing love"

"Figuring out" continued from page 2

In preparation for the class, I took the inventory myself.

As I reviewed my list of most enjoyable and successful activities and accomplishments, two themes became abundantly clear: I like to build, and I like to create. It was one of those moments when a teacher realizes that he might just learn more from the lesson than the students.

Later, when College leaders invited me to consider taking on a new position to build and create a new initiative to mobilize alumni, parents, and church leaders for student recruitment, I was intrigued and invigorated by the prospect. What a great opportunity to combine my motivated interests and abilities with a mission I truly cherish.

And so I eagerly look forward to my new position. I have thoroughly enjoyed my years in alumni and parent relations and the many persons I have met and worked alongside, especially the Parents Council, a delightful group committed to serving families and the College.

As we look for new ways to tell the Messiah College story to prospective student families, parents will be key building blocks. We will need parent volunteers to refer names of high school students, help at college fairs, host in-home receptions, telephone parents in their area, and welcome families to campus. I hope to meet and work with many of you in the years ahead.

If you have thoughts and suggestions for Randy's consideration as he works on the "blueprint" for this new program, please feel free to e-mail them to him at rness@messiah.edu.

continued from page 1

were asked to identify the topic on which their students most frequently request advice or assistance, finances ranked first.*

Krimmel, who teaches college classes on personal finance, identifies credit card misuse as the biggest threat to secure personal finance. "In today's world it would be hard to not have a credit card," says Krimmel. "However, the first month that we don't pay off our credit card balance is the first month we start getting ourselves into trouble."

"Most poor spending and credit card habits start at this age," says James Krimmel, associate professor of accounting at Messiah College. "As parents, we are kidding ourselves if we think that our children can learn this on their own."

Noting that there are more than 1,000 verses on money in the Bible, Krimmel's approach to credit card use and other aspects of money management is informed by the biblical concept of financial stewardship. Stewardship, which acknowledges that all of our resources ultimately belong to God, is also the starting point for Terry Earhart's Personal Finance class at Messiah College, which many students credit with having a significant impact on their lives. Earhart also teaches a session on finance as part of Messiah's Career Center's Senior Series called "Your First Year Out." The session addresses budgeting, giving, saving, investing, credit cards, insurance and risk management, and renting versus buying a home, within the context of Christian stewardship.

Shana Wolfe, whose daughter Erin '07 recently graduated from Messiah and whose son Matthew will begin his first year at Messiah in the fall, has tried to model for her children a similar commitment to financial stewardship. "I didn't come to a biblical understanding of money myself until about six years ago," says Wolfe, who serves as chief financial officer for a not-for-profit community hospital. When she teaches *Discovering God's Way of Handling Money: A Financial Study for Teens* (Crown Financial Ministries) to the youth group at her church, Wolfe emphasizes Paul's repeated admoni-

tions to the early church to be content.

To help her children apply these principles on paper, Wolfe has had multiple conversations with Erin and Matthew about student finances. "Before Erin started at Messiah," says Wolfe, "we worked out a four-year budget, and each year we reviewed our individual contributions and her student loan indebtedness." She had a similar conversation with Matthew when his financial aid package arrived recently.

Besides the difficulty of getting teens and young adults excited about what often seems like a dull subject, talking about money can cause deeper issues to surface. "It's emotionally charged, whether we think it is or not," says Wolfe, who encourages her children to ignore the media's attempts to create a desire for material things. "I want them digging under the emotions and thinking about why they think they need something," she says.

Talking with students about money can also be difficult because it often requires vulnerability. "What I found most helpful was sharing with them some of my own mistakes," says Wolfe, who, at one time, misused credit cards, didn't save money, and "ran out of paycheck before running out of month." She hopes that, by being open with her children about her own mistakes, she can help Erin and Matthew avoid financial struggles.

When Blackketter meets with families, he often sees how difficult it can be for parents to resist coming to their child's financial rescue. "It's hard for parents to allow children to suffer consequences for the decisions they make," he says. Allowing children to remain financially dependent on their parents is harmful, suggests Blackketter, who encourages parents to "set the rules and stick to them."

Fortunately, the Blackkettters have been diligent in setting rules and sticking to them, and they no longer feel crippled by personal finance. Nearly halfway into their nine-year plan, Blackketter expects to be living debt-free well before he reaches the age of 105. "It's all about planning," says Blackketter, who hopes that others can learn this lesson as early in life as possible. "If I fail to plan, I plan to fail."

*The full survey is available on Messiah's website at www.messiah.edu/offices/engle_center/parent_resources/staying_connected.html.

Money-talk: words of wisdom from Messiah College parents

Shana Wolfe: Erin '07 and Matthew '11

"When my children reached high school age, we opened joint checking accounts and I began giving them a modest amount of money to manage for things like school lunches and personal expenses (movies, snacks, school events, etc.). If they spent everything early in the week, they got to enjoy peanut butter and jelly in a brown bag! By the time they received driver's licenses, I expected them to find some kind of part-time work that would feed their gas tanks and contribute to car insurance. As high school seniors, I worked with them through the year to learn to manage our family budget so that they were well aware of where the money came from and where it went."

Rohan and Joy Hepkins: Naomi '06 and Rachel '08

"Going away to college (and away from home for the first time) has necessitated our children setting up budgets for the first time. They have learned the experience of part-time employment and working out the economics of finances, including the complexity of financial aid. This has been a positive experience for our children . . . and has served to prepare them for adulthood."

Sherri Eshelman: Scott '08

"During high school days, when credit card offers would come to me in the mail, I'd have him read the fine print for the 'catch.' I've also shown him how very long it would take to pay back a credit card bill if you pay the minimum monthly payments, which is basically just the interest and does not pay the principal down. As a banker, I see many out-of-college applicants declined due to 'lack of sufficient credit history.' I started my son with department store credit cards and have encouraged him to use those, but not to spend more than he can pay off during the first bill received for the items. After a year or two of that, I had him apply for a VISA credit card, using the same strategy."