

# Your Call

Keeping you focused on God's call for your life

An e-newsletter encouraging and equipping you for a career in medical missions



Center for  
**Medical Missions**  
A ministry of Christian Medical & Dental Associations

## May 2018

Many reading this newsletter will have just completed another year of training. Congratulations! I hope you are able to enjoy at least a short break before jumping into the next thing on your list. We all need a change of pace every once in a while. I just enjoyed a week out of the office, which is the reason I'm a little slow in getting this to you.

You'll be happy to know you can read this entire newsletter in just a few minutes this month. My list of articles to be included is quite short—one. This will be a nice break from the usual 10 pages. Dr. Stevens has written a challenging article for you. I do hope you will take time to read it and think about how it could apply in your life.

Just a couple of announcements first: if you are nearing the time you will enter full-time medical missionary service, you will definitely want to get our Pre-field Training class on your calendar. Registrations are well underway for this August 2-5 class. You can learn more at [www.cmda.org/missionarytraining](http://www.cmda.org/missionarytraining). The next training will not be until March 2019.

Also, it is time to register for this year's Global Missions Health Conference, which will be held November 8-10 in Louisville, Kentucky. You can learn more and register at [www.medicalmissions.com](http://www.medicalmissions.com).

Enjoy Dr. Stevens' article.

Susan

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## Money Changers

*by David Stevens, MD, MA (Ethics)*

This article is not about making a whip of cords to drive moneygrubbers out of the temple! But, going into healthcare missions does require changes in your life on how you think about and

use money. Let's lay those "money changer" ideas on the table and examine them.

Be honest!

You're still in training so you probably don't have much money. In fact, you likely have a negative net worth. You owe more than you own in assets, unless your mom and dad picked up your educational and living costs. Those loan amounts are higher than ever, but let's put a little context around them.

When I went through medical school, tuition and fees were about \$5,000 a year. Yeah, sounds ridiculously low! But let me put that into context. My wife Jody was teaching full time, so she received a whopping gross salary of around \$7,500 a year before taxes, social security, etc. I finished medical school and residency without any debt and my parents didn't pick up any of the cost.

How can you move toward the goal of limiting debt as you go forward?

**Money Changer – *From this point on, avoid as best you can all debt that requires pay back in dollars or time served before you can go to the mission field.***

It is much easier to avoid debt than to pay it off. How?

Continually seek help for paying for your education. Apply for scholarships through both secular and Christian organizations. The National Health Service and the military have scholarships, but service pay back is required. Look at service organization, churches, your school, businesses and other organizations for aid. Approach individuals of wealth who have a passion for missions. One way to do this is to suggest that they give you a "loan/scholarship." That is a loan that is prorated to be paid off by years of service overseas. That gives the person or other entity providing the funds assurance you will end up on the mission field.

For about 12 years, through a donor, CMDA awarded a \$100,000 annual mission scholarship to one student to pay for medical school. Recipients had two years after finishing their healthcare training to get to the mission field. If they did not, it converted to a loan. If they served for six years on the field, it was considered a scholarship. If they served less than that time, the loan was prorated to a lower amount based on the years served.

Keep your expenses low. Drive an old car. Live in cheap housing. Go to the dollar theater. Don't eat out much. Curb your Starbucks habit. Shop for discount clothes. Go with an economical phone plan. The list of what you can do to keep your living expenses low is a long one. Get creative.

The easiest debt to pay off is the debt you didn't incur.

Jody and I didn't buy a house but found cheap housing during medical school and residency. My first year of medical school, before I was married, I lived free over the garage of a wealthy woman who wanted a medical student on her property in case she got seriously ill. (As if a first

year medical student was going to do anything but call an ambulance!)

The next three years we lived in the “medical dental apartment building” owned by the university that was in walking distance of campus. (We “loved” the aqua vinyl couch and being able to touch every counter in the one-person kitchen that had 2’x 2’ of floor space!)

In residency, we found a smarter widow. She wanted a resident to live in her very low cost rental house next door who could also do some work on the house in his “spare” time. I was gone a lot, but when I was there she had an expert in resuscitation next door. When we left for the mission field, mortgages rates were over 12 percent and my resident friends couldn’t sell their houses. That wasn’t an issue for us. We had kept our financial ties as loose as possible.

### **Money Changer – *Get your debt paid off quickly.***

Most mission organizations won’t take new missionaries with debt unless there is a system in place to pay it off.

Loan Assumption - MedSend, an organization that CMDA helped to birth, accepts applications to pay the debt of healthcare missionaries while they are overseas. They have enabled more than 600 healthcare missionaries get to the mission field quickly, including my daughter and son-in-law. Check them out [here](#). Dr. David Topazian founded MedSend, and he wrote about how healthcare professionals should handle money in an excellent [Today’s Christian Doctor article](#) that is a classic. Read and apply it to your life.

Accelerated Loan Repayment - If you work with the poor in a federally qualified clinic, will you receive a salary and the government will pay a significant amount of your loans each year (about \$25,000). My daughter worked at [Christ Community Health Services](#) as a nurse practitioner in inner city Memphis. Not only did she receive loan help, but she could also put a significant amount of her salary toward her loans each year. Living in the inner city is cheap, and it is great cross-cultural preparation for living and ministering overseas as my two of my children in healthcare do. Check out Christian Community Health Fellowship’s [website](#) to find other opportunities like this.

Another option is to find a good paying job, live cheaply and pay back your loans. The trap to avoid is getting caught up with financial entanglements during this time and thus not be successful in paying back your loans quickly—such as buying an expensive car or house, signing a contract that binds you to a long-term commitment, etc.

### **Money Changer – *You can raise your missionary support if God calls you to do it.***

I don’t know of one healthcare missionary who couldn’t get to the field because of support raising. Even people who are inept speakers or less than diligent in getting this done somehow make it. People readily recognize your skills and want to join your support team.

Mission organizations will train and advise you in your efforts. Most importantly, you will raise up friends who will last a lifetime and pray for your daily. We came back to the U.S. from the

mission field more than 25 years ago to work in faith-based ministries at Samaritan's Purse and CMDA. We still have people on our financial and prayer support team who made their initial commitment in the 1980s. Wow!

**Money Changer – *You can live on a missionary salary.***

You are not going to have much take-home salary each month as a missionary, but remember that mission organizations pay for many of your basic needs. Mission organizations have you raise money or, if they are denomination supported, provide money that covers housing, your children's education, health insurance, ministry expenses, your computer, your car and much more. That support isn't counted as salary, so though your actual income is low, there are lots of things you don't have to pay for like you would here in the U.S.

Your salary is pegged to the cost of living in the country where you will serve to make sure it is equitable between missionaries in different countries. As missionaries, you may not have everything you want, but will have all you need. In most places of service, you will be considered rich in comparison to the local population.

Interestingly, most missionaries save money while overseas. Why? Because missionaries have few opportunities to spend if they are in a remote location. It is amazing how much you can save if you don't get to a store very often!

One of the blessings and humbling parts of being a missionary is being the recipient of personal generosity from others. While attending a continuing education meeting sponsored by CMDA in Kenya, I can still remember a doctor coming up to me and placing an envelope in my hands. He said, "You have been working awfully hard and your service and sacrifice has been a blessing to me. I want you to use this to take you family on vacation." I opened the envelope to find 10 crisp \$100 bills, more than enough to take my family to the beach in Kenya that year.

Other will insist you use their vacation homes or they send you and your family to Disney World or send educational resources for your kids. I joked when we were missionaries that our one-room schoolhouse at Tenwek was better equipped than any schoolroom in the U.S. In the late 1980, when most primary school classrooms didn't have a computer, we had two or three along with the best books, the latest audio visual resources, educational games and much more all given by generous friends.

God will take care of you when you trust and serve Him.

Yes, it is a learning experience to be the receiver rather than the giver, but God loves a humble receiver as much a cheerful giver!

**Money Changer: *God can take care of your financial future.***

What about college expenses for my children?

What about retirement?

What about owning a house when you retire?

There are always those “What about” questions that we want to ask. God promises in Philippians 4:19, “...God shall supply all your need according to His riches in glory by Christ Jesus” (NKJV). Again and again I’ve seen Him do that in my life and in the lives of my missionary friends. What an exciting walk of faith! What a privilege to pray and see God’s supply!

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Christ cast the moneychangers out of the temple, but He may want to cast some “money changers” into your life as you follow His will. Let Him do it. He knows how to take care of you because He created it all.

He will meet your needs. You will learn that money doesn’t bring significance or satisfaction. You will be rich in the things that count most. Living by faith will deepen your relationship with your Lord.

Money can’t buy that.



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