In order to process your I-20, we have to know how you plan to finance your education. Our government requires us to guarantee to them that each student requesting admission from another country has the financial resources to maintain themselves adequately while a student in the US. Since the events of September 11, 2001, schools are under greater pressure to be careful about their admissions policies.

**Initial Financial Requirement**
In addition to the costs of schooling, we require $3500 to be deposited in a Kentucky Mountain Bible College (KMBC) account before the student is sent their I-20. This $3500 is required for three reasons; 1. The purpose of securing a return air ticket when the student has either completed his/her studies or needs to return home for other reasons, 2. To cover emergency medical costs should they occur, and 3. To pay for medical insurance. The required deposit is non-negotiable. We expect the full amount deposited prior to official admission.

**Scholarships**
While Kentucky Mountain Bible College does have a few small scholarships available to international students, they typically cover less than 15% of the annual costs of attending school.

**Work Program**
We do have a campus work program, where a student can qualify to work about 15 hours per week on campus during the school year, and which would reduce their school bill by $1800 or so. Please note that our work program is set up so the amount earned is subtracted from the student's school bill and no cash actually changes hands. This means that no cash can be expected from the school to take care of personal needs, regardless of how much one works. This applies to the summer work program as well.

**Summer Work**
Summer work on campus is not guaranteed. If a student demonstrates they are a very good worker during the school year, and there is a need for workers on campus during the summer, then the possibility for campus employment exists. Generally summer work entails a commitment to work 45 hours a week for 10 weeks. At this rate, the student can expect to further reduce their bill by about $2700. Students living on campus during the summer are still responsible to pay housing costs and the cost of meals eaten in the dining hall. If the student's school-year work record is assessed to be less than very good and/or intermittent, then they would not qualify for summer work on campus and would have to find another way to pay their school bills if they expect to return the following semester.

**In Summary**
As can be assessed from the above, probably less than 65% of annual school costs can be met with our scholarship and work programs. Also, NO CASH can be expected from KMBC for food, personal, medical, or other needs. This makes it very important for the student to have some regular outside source of cash for both expected and emergency needs. When the additional responsibility of a family is included, the importance of a guaranteed cash flow is greatly heightened.

We would be delighted if the Lord were to lead you here. Several have come from other countries, and though passing through some difficult times, have proved God faithful. We will be praying for you and the Lord’s leadership in this matter.

Again, thank you for your interest, and may God bless you.