



## Budget for Foreign Staff

All foreign teachers and staff are encouraged to come to El Camino Academy as missionaries who raise some of their support from their home church, friends, and family. ECA provides full-time missionary teachers:

- A monthly stipend/salary in pesos ranging from \$380 - \$850 depending on qualifications/responsibilities and the exchange rate.
  - Teachers with a bachelor's degree receive around **\$545**/month for 10 months (Aug - May)
  - Teachers with a bachelor's degree and a teaching certificate receive around **\$600**/month for 10 months (Aug - May)
- New arrivals receive a welcome honorarium after completing their legal paperwork.
- A 12-month contract for subsequent years (Jul - Jun)
- Free tuition for children attending ECA.

Our Human Resources/Finance area sets up a bank **account** for each missionary, into which their stipend/salary is deposited at the end of each month.

To get **pesos** from bank accounts back home, missionaries use debit/credit cards at ATMs, which are plentiful within walking distance of the neighborhood we live in. Such withdrawals are based on the current exchange rate and usually come with transaction fees.

ECA also provides subsidized school lunches (teachers pay about \$1/day), free staff vans to/from school along a basic route, and free Spanish classes at school for its missionary staff. Staff who return for an additional year receive a Returning Bonus in December and August. Missionary Life at ECA, on our website under [Work With Us / Relocation Support](#), lists other **benefits** that ECA offers its missionaries to help defray costs.

Because close to 50% of our school families are heavily involved in ministry as missionaries, pastors, or full-time Christian workers, and have substantial scholarships, the tuition we charge unfortunately does not allow us to pay full salaries. As our missionary staff raise support, they help subsidize the Christian workers whose children are able to receive a top-notch education and training to be future leaders.

### Monthly Expenses

**Singles** sharing an apartment should budget **\$900 - \$1,200**/month. To supplement the monthly ECA stipend/salary, missionaries are encouraged to raise at least several hundred dollars a month.

**Couples** should budget **\$1,400 - \$3,000**/month, calculating an additional \$200 - \$400/child/month, depending on ages and needs.

**Rent and Utilities:** Bogotá is set up in *estratos* 1-6, which determine the dependability of service and how much you pay per unit consumed (kilowatts, cubic meters, etc.). Most of our missionary staff live in *estrato* 3 or 4. The rent and utility figures below are based on actual averages for our missionary staff, 2-3 people sharing an apartment. All figures in the chart below should be considered the minimum (in U.S. dollars) you should plan for if you are fairly frugal with 3 people in an apartment.

### Sample Monthly Budget

	ITEM	Per Person
1	<b>Rent</b> + administration	\$150 - 250 range
2	<b>Utilities</b>	\$35 – 75 range
3	<b>Food</b> / cleaning supplies	\$120
4	<b>Transportation</b> (public buses and taxis)	\$40
5	<b>Personal</b> (cosmetics, shampoo, etc.)	\$30
6	Clothes	\$20
7	Health <b>Insurance</b> / Medical Care Colombian: Colombian Complementary: Stateside:	provided by ECA \$30 varies - \$200+
8	Other insurance (life, etc.) / social security	varies
9	Vacation/recreation (includes dining out occasionally)	\$150
10	Tithing / giving	\$100
11	Savings	varies
12	<b>Mission</b> administrative costs	5 - 15%

Notes on the above Common Monthly Expenses:

1. ECA housing is rented by ECA and subleased to missionary staff for 12 months at a time. The yearly rent is divided into 10 monthly payments, Aug - May, which are usually paid to ECA. That way, whether you stay in Bogotá over the summer or go back to your home country, summer rent is paid in advance
2. Utility bills can be paid electronically or at ECA, among other places. Just like rent, 12 months of utilities must be covered. Since utility bills cover the previous month's consumption, the last month's utilities (June's) will be billed in July and tenants need to leave July's payment in advance before leaving ECA, based on average consumption during the year.
4. Most missionary staff use **public transportation**. Buses cost less than a dollar and can be used to go all over the city, including to ECA. Taxis are abundant in town, though not near ECA since we're on the outskirts of Bogotá. Minimum fare is about \$2, except after 8:00 p.m. and on Sundays and holidays when it's higher. Used **cars** are relatively expensive to buy (\$5,000-10,000).
7. ECA provides mandatory Colombian health and occupational **insurance** for all its salaried staff. We recommend buying the complementary plan since that upgrades the service you receive. If you already have insurance, or if you are

under age 26 and included in your parents' plan, you need to confirm with your carrier the parameters of any international coverage they provide.

8. Check with your sending mission if they take out **Social Security** or if you have to file and pay at the end of the year.
9. Different staff members often plan weekend or holiday **trips** to encourage you to get outside the city. You are encouraged to budget to be able to take advantage of these opportunities to get to know your adopted country a bit more. These trips can be anywhere between \$50 for something close by to several hundred dollars for a trip to the coast.

## One-Time Costs

You should also budget for:

A	<b>Round-trip airfare</b> to/from Bogotá	varies
B	<b>Shipping</b> of household goods – not recommended	
C	Apartment start-up costs	varies
D	<b>Visa: \$282</b> for your initial visa, plus notary and apostille costs if you apply at a consulate in the U.S.	> \$282
E	<b>Cédula</b> (national ID card) expense: blood-type test, if you don't bring proof	\$10
F	End-of-term expenses (apartment/furnishing repairs)	varies

### Notes on the above One-Time Costs:

- A. Airfare depends on location, season, and whether 1-way or round-trip. Passengers entering the country on a *Permiso de Ingreso y Permanencia* (similar to a tourist visa) must have a round-trip or continuing ticket.
- B. Shipping goods and getting them out of Customs can be a complicated, drawn-out, and very expensive process. Instead, some pay for additional and/or overweight suitcases when flying.
- C. ECA provides each household a refrigerator, washer and dryer, basic living/dining room furniture, kitchenware, some appliances (microwave, blender), towels, and made beds upon your arrival. Apartments do not always come with built-in ovens, so some apartments have toaster ovens. Though some items may be new, most will be used.
- D. See the document **Visa Information** on our website.
- E. Within 15 calendar days of your visa being issued, you need to apply for a *cédula de extranjería*, the national ID card for foreigners. See the document **National ID Card** on our website. ECA pays the approximately \$70 fee for your *cédula*. If you don't know your blood type, you need to cover the expense of the test.
- F. Be prepared to pay for **repair** of damage to the apartment and furnishings beyond normal wear and tear.