



BUDGET FOR ECA FOREIGN STAFF

Revised November 15, 2011

All foreign staff and teachers are encouraged to come to El Camino Academy as missionaries and raise the bulk of their support from their home church, friends and family. ECA does provide a monthly stipend of \$300 for full-time certified teachers, or free tuition for up to three children. For those who are not certified by ACSI or by a state, special arrangements must be made with the Director regarding the stipend.

ECA also provides free lunches, free transportation to school along a basic route, and free Spanish classes at school for its missionary teachers. Teachers that return for an additional year also receive a summer bonus.

Due to the fact that over 50% of our families are heavily involved in ministry as missionaries, pastors, or full-time Christian workers, the tuition that is charged unfortunately does not allow us to pay full salaries. As teachers raise support, they help subsidize the Christian workers whose children are able to receive a top-notch education and be trained to be future leaders.

Monthly Expenses

Singles should budget **\$800 - \$1,300** a month. Sharing an apartment helps cut costs.

Couples and families should budget **\$1,500 - \$4,000** per month, calculating \$200 - \$300/child/month, depending on their ages/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 (kilowatt, cubic meter, etc.). Most of our teachers prefer to live in *estrato* 3 because of the lower utility bills, but some live in 4 or 5. The figures in the chart below are based on *estrato* 3 and should be considered the **minimum** you should plan for if you are fairly frugal.

Common Monthly Expenses

	ITEM	Per Person
1	Rent + administration (for 2-3 people; apartments run small) per apartment:	\$450/apt
2	Utilities (based on 2 people) per apartment: water \$35 electricity \$20 gas \$10 phone/cell \$15 Internet/cable/phone \$50	\$130/apt
3	Food	\$200
4	Transportation (minimum \$12 for van home)	\$75
5	Personal / cleaning items	\$35
6	Clothes	\$20
7	Health Insurance / Medical Care Colombian: RCE:	\$35-90+ ±\$120
8	Other insurance (life, etc.) / social security	\$160

9	Vacations and recreation	\$100
10	Tithing / giving	\$100
11	Mission administrative costs	

Notes on the above Common Monthly Expenses:

- Most teachers use **public transportation**. Buses cost about \$.75 and can be used to go all over the city. There are four bus lines that go right by the school. Taxis are abundant in town (though not near ECA) and the minimum fare is \$1.75. Used **cars** are relatively expensive to buy (\$5,000-10,000) and maintain.
- If you don't already have health and accident **insurance**, you can buy it through your mission or sign up for a Colombian plan. ECA has contracted a provider, and there will be an informational meeting at the beginning of the school year where those interested can choose how much coverage they want. Basic Colombian health insurance plans are usually about **\$35/month** per person. RCE (Resourcing Christian Education International <http://www.rce-international.org/>) is a mission organization for missionary teachers, under which many of our teachers come.
- 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.
- There are usually at *least* 3-4 **trips** offered each semester to encourage you to get outside the city, especially around holidays. This budget item includes dining out occasionally, as well as almost \$12 for the Teacher/Board Retreat in September (mostly subsidized by ECA).

To get **pesos**, teachers use debit/credit cards at ATM machines around the city. Make sure your mission is clear about how they expect you to get pesos.

One-Time Costs

You will also need to budget for:

1	Airfare to/from Bogotá.	± \$800
2	Possible shipping of household goods	
3	Rental application/ move /furnishings	per apartment : ± \$450
4	End-of-term expenses (move , repairs, outstanding utilities)	per apartment : ± \$800
5	Visa : \$255 for a 2-year visa, plus notary and apostille costs	> \$255
6	Cédula (national ID card): \$77 plus photos (\$4) and blood type (\$4)	\$85

Notes on the above One-Time Costs:

- Cost depends on location and whether 1-way or round-trip. Many who have been here a while have gotten on the schedule of buying round-trip tickets Bogotá / home country / Bogotá, though the experience of some is that flights originating in Bogotá are more costly.
- Shipping smaller amounts by air can be less expensive *on this end* than by boat. By boat, after the goods have arrived at a port city, there are numerous expenses including someone unknown getting the goods out of Customs and transporting them to Bogotá in the interior. Either way, expect it to take a while to get your

containers. It costs at least \$110 to get goods out of Customs, plus \$30/day for warehouse fees.

3. If you move into an apartment already rented by ECA, a rental application is not needed, saving \$30. ECA will provide each household a refrigerator, washing machine, and beds for each teacher. Come prepared to supply (or live without) other furnishings. This includes living/dining room furniture, bedding and towels, and kitchenware and appliances. Apartments have bedroom closets (may be small) and some closets have a few drawers. Our PTF (Parent/Teacher Fellowship) has your well-being in mind and often donates household items that are shared among our teachers.
4. If you sublet an apartment from ECA (the rental contract is between ECA and the rental agency), your monthly rent will include an additional 15% to cover repairs, outstanding utility bills after moving out, and 12 months' of rent over 10 months. You will be reimbursed whatever is left over after getting the apartment back in original condition.
5. These costs are incurred before coming down. See the document **Visa Information** on our website.
6. Within 15 days of your arrival you need to apply for a *Cédula de Extranjería*, the foreigner's national ID card. See the document **Legal Documents – DAS** on our website.