

THE MFSE HANDBOOK FOR 2011-12

Section 1 – Introducing Mutual Friends Student Exchange

The Mission of MFSE

MFSE will remain rooted in its Christian heritage seeking to partner with only those motivated by love not money or other things.

MFSE will remain committed to keeping our agency prices as low as possible.

MFSE will bring integrity to the field of student exchange through honest and transparent business practices.

MFSE will locate and collaborate with only trustworthy overseas agents.

MFSE will locate, approve and orient only clean, safe, dedicated families to host and mentor students

MFSE will ensure that our host families and students receive the best support available.

MFSE will provide legal guardianship for school-age students thereby protecting the student, the interests of the student's natural parents, and the liability of our host families and partnering schools.

MFSE will provide the most streamlined approach to information sharing available

MFSE will work to help students integrate into the American culture, school and family.

MFSE will help students make the most of their experiences in the U.S.

A Word from the Executive Director



My name is Vaughn Starr and I became the owner and director of Mutual Friends in March 2010. My interest in serving international students stems from the fact that I had been one. As a high school student, I had studied in Europe for a year. I know that doesn't seem like very long compared to the courses of study that many of you are pursuing. However, my year as an international student was a transformative one – I grew in so many ways.

So, I first became involved as a host parent and volunteer serving international students in my area from an understanding heart. I have worked tirelessly to create an agency that not only reflects my personal experiences and values, but also one which provides the opportunity for students to grow into young adults truly prepared for the difficulties and challenges they are sure to face in the future. MFSE is dedicated to finding host families that can assist with assignments, mentor their students and help their students to discern a life philosophy that is truly workable in their adult lives.

What It Means That MFSE Is a Christian Agency

Mutual Friends is a Christian organization – our management and staff and, in most cases, our host families are expected to value their Christian faith. While MFSE is not affiliated with any specific church or denomination, the majority of the schools we serve are. In many cases these schools require church-attending Christian host parents for their students. In these circumstances, MFSE expects staff and host families to be able to describe how God has specifically called them into our international ministry as part of their application to work with us.

In some cases MFSE partners with secular institutions that specifically wish to remain separate from religious affiliation of any sort. Since the institution itself is the greatest source of host families, in these instances MFSE frequently selects families that do not necessarily subscribe to the Christian faith.

But, what does this really mean to a student who is participating in one of our programs?

To begin with, it does not mean that students are required to be Christian, nor does it mean that students are necessarily expected to convert to Christianity. Christianity is a very deep personal decision – it is not something that can be forced upon one person by another. Periods of disbelief and questions are to be expected; even among Christians – they're okay; just keep exploring them!

What we expect from Christian host parents and staff is that they have decided to come on board with us because they truly love working with students and the international community – not because of any financial decision. We expect that they will endeavor to live their lives by the precepts of Christianity: love, patience, forgiveness, understanding, perseverance, kindness, joyousness, at peace in difficult times and with self-control. Christians are supposed to be visibly different than ordinary people – they are expected to lead a wholesome lifestyle and to take the time to build relationships of understanding.

There is a great benefit to students and to their natural parents that our family and organization is Christian. It should make a difference knowing that you, the student, are our number one goal – not prestige or money, but a true understanding of you and relationship with you.

Christianity is about relationship with other people. While you are certainly here for academics; long after the chemistry and calculus you are now studying is forgotten, people will still be people. At times, they will be self-focused and difficult to love – the ones closest to you will be the ones with the greatest potential to hurt or disappoint. The fact is, the nature of people causes us to need a spiritual solution to maintaining deep and positive relationships and a positive attitude about life and the hardships it brings. It is the sincerest hope of Mutual Friends that our families can help their students to spiritually develop.

Keeping Our Prices as Low as Possible

Mutual Friends works very hard to offer a quality service at the lowest possible rate. Our largest expenses are incurred finding new host families and students. The best thing that a student can do to lower their costs is to refer a new student to our organization. Not only does MFSE reduce agency fees as a way of providing a “finder’s fee” for the student who made the recommendation, but the larger our population, the less the per student expense of running the agency ensuring that MFSE will continue to be profitable at the lowest rate.

So, if you have had a positive experience in our program, tell you family and friends about us! Returning students who refer a friend who then enrolls in our Student-Age Program for at least one academic-year qualify for a \$500.00 discount off of their program renewal fees when reenrolling for a new academic year in the MFSE School-Age or College-Age Program or a \$500.00 finder’s fee if already graduated from our program. Please help us grow and improve our organization. To make a referral, see our website and click on **REFERRALS** in our navigation area.

Students graduating from our program are encouraged to keep in touch with us and follow our job openings. We are always looking for additional agents and people that can speak the native languages of our program participants. Please keep us in mind.

Bringing Integrity to This Field

In the universe of student exchange agencies there are so many horror stories it has become difficult to know who to trust. MFSE hopes to change this setting a new standard for integrity. For example, Mutual Friends will not engage overseas agencies that demand that we be secretive about our pricing and fees. We have developed a direct-pay program believing that the fewer hands that touch the money the less expensive things tend to be. This means that it is generally our preference that the student or natural parent make direct payment to the school and host family. There can be no secret when you are directly making the payment.

Do I Need an Agent in My Home Country?

Due to the complex nature of the paperwork and the accuracy to which it must be completed, Mutual Friends strongly recommends that the services of an agent or translating service be obtained if parents are unable to read and comprehend English. We will happily recommend agents we have a contractual relationship with and we know to be fair and honest. In the case of high school students participating in our academic-year or semester placement program, we require that an English-speaking parent or another adult be available for consultation in your home country. Students cannot be their own representative between Mutual Friends and their natural parents.

However, it is very important to choose an agency very carefully. MFSE recommends that you interview potential agents asking them about their financial practices and how they are paid. Many overseas agents prefer to “pad our expenses” making it seem as though we are charging more rather than to disclose their actual charges. For this reason, MFSE is always upfront about our fees. Yet, in our experience, many decisions are made for students with less information than a parent would want if they were buying a new car. Please take the time and choose carefully.

Another common practice is for agents to disburse money slowly to the American guardian. Often agents that employ this tactic claim that they are “protecting the student’s money”, however, they are usually gambling on more preferable exchange rates or hoping to collect a little interest on the money. The fact is, no one is more capable of

protecting their money than the student and his/her parents – after all, it's their money and they are responsible for payment even if they have hired the services of an agency.

It is very important that students and parents understand that they are ultimately financially responsible for MFSE's bills. If an overseas agent is involved, even one that we have recommended, and that agent does not make payment, the only recourse MFSE has is to dissolve the student's visa, thus punishing the student for the malfeasance of the agent.

Managing Accountability among the Players

Your home-country agent, MFSE Rep, school personnel and host parents make up a team to act on your behalf and to ensure your safety and success. And, of course, you, yourself, are an integral part of that team. Each part of the team is accountable to the other parts, like the players on a sports team. Our accountability is outlined in the various contracts and agreements between team members:

Home-country agent	Interagency Contract	Accountable to MFSE and vice-versa
Natural parents	Student Agency Agreement	Accountable to MFSE and vice-versa
School	School Agreement	Accountable to MFSE and vice-versa
Host parents	Host Parent Agreement	Accountable to MFSE and vice-versa
Student	Student Agency Agreement	Accountable to MFSE and vice-versa

As you can see from this table, Mutual Friends Student Exchange (MFSE) plays an integral role tying all the players together. We take our contracts very seriously – it is important to be able to trust the other members of your team. Basically, the Student Agency Agreement outlines the rules governing all players as follows:

- Both Mutual Friends Student Exchange, Inc. and the student's home country agency will act in full accordance with the Interagency Contract existing between them.
- Mutual Friends Student Exchange, Inc. shall diligently provide the services to the student for which it is responsible as outlined in section 8 of the aforementioned Interagency Contract.
- The student's home country agency shall diligently provide the services to the student and the student's natural parents for which it is responsible as outlined in section 5 of the aforementioned Interagency Contract.
- The student shall fully abide by the rules, policies and procedures of the Mutual Friends Student Exchange, Inc. program as outlined in the MFSE Student Agency Agreement signed by the student and his/her parents. The student shall be provided with an MFSE Student Handbook upon orientation in the United States which outlines all of MFSE's rules, policies and procedures in greater detail.
- The student's natural parent(s) or guardian(s), having been made fully aware of the guidelines of their student's program, shall endeavor to support the MFSE rules and policies and to facilitate the MFSE procedures. The student's parents agree to be fully financially responsible for their student.
- The Mutual Friends Student Exchange, Inc. host parents shall fully abide by the rules, policies and procedures outlined in the MFSE Host Parent Guidebook.
- The student's school in the United States shall maintain authority over the student's I-20 assuring or revoking the student's continued legal presence in the United States. The school shall abide by its agreement with Mutual Friends Student Exchange, Inc.
- Mutual Friends Student Exchange, Inc. shall have the authority to enforce its program rules, policies and procedures and, ultimately, the authority to terminate the student's program for lack of compliance.

MFSE Host Families

All Mutual Friends families go through our application and vetting process to ensure that the highest quality families are selected to host our students. All families go through a thorough criminal background check, reference checks and an interview process. MFSE inspects every home prior to placement of any student.

- It is important to note that the highest quality family does not necessarily mean most wealthy family.

More importantly, however, MFSE host families have expressed a sincere desire to move a student into their homes, their families and ultimately into their hearts. MFSE is hoping that incoming students will consider this and interact with their host parents and siblings developing a relationship with them.

Why MFSE Pursues Higher Hosting Fees for Our Families

A question that frequently comes up is this: "if MFSE families are motivated by their love for the student, why do they want so much for hosting?" This question needs to be addressed directly. There is no case where the hosting fee that a family receives provides a decent level of income to the family. Once the student's food, utility consumption

and transportation are deducted out of the fee, there really isn't much left over, if any. In spite of the hosting fee, MFSE families are volunteers none-the-less!

What does the American agent do and why do I need one?

When a program runs flawlessly it might seem as though the agents aren't doing much, sort of like, it looks easy to clean the house or shop for groceries when your mom does it since she has a lot of experience and does it well. However, there is a lot more that goes into running your program than you might realize.

The primary role of the American agency is to act as the legal guardian for students under the age of 18 years and/or students enrolled in high school courses. In most cases, legal guardianship is required for all students attending K-12th grade schools, even if the student is over the age of 18 years. The purpose of guardianship is to:

- Ensure the student's safety by making certain that the student is living in an appropriate host home with trustworthy, trained and supervised host parents
- Ensure that the student's natural parents' goals and intentions are met
- Limit liability and responsibility for the school by ensuring that the student has appropriate living arrangements.
- Limit liability and responsibility for the host family by becoming the student's responsible party in all circumstances.

The agency's role is far more involved than simply finding host families for students or providing a good time for its students – although we try to do that as well. A well-functioning agency makes it possible for natural parents, host parents and school personnel to worry a lot less. Just as importantly, the agency exists to help you succeed during your time in America.

The agency's job involves:

Remaining compliant with all laws	Approving and orienting students
Maintaining communication with everyone	Moving information to the right people
Maintaining a website for information	Working with schools
Finding, approving and training host parents	Supervising students and host families
Establishing rules and procedures	Communicating rules and procedures
Being available in emergencies	Evaluating and obtaining student insurance
Consult with students	Assist with living skills
Assist with conflicts and problems	Run fun activities
Find English and other subject tutors	Bill, collect and disburse money

Why can't my host family just be my guardian?

It is the responsibility of the legal guardian to ensure that all bases are covered – housing, medical, legal, education, et cetera. In short, the agency takes on the responsibility and bears the risks that accompany these responsibilities so that host parents don't need to worry about them. The agency bears the responsibility to pay for and then collect money necessary to cover these costs. The agency has the legal expertise and documents that will stand up in a dispute – host parents are interested in hosting, they often do not have the knowledge or interest in developing lengthy legal contracts. Without an agency bearing the potential liabilities there would be far fewer host families.

It is important to understand that from a legal standpoint the student's legal guardian has final control and authority over every decision affecting the student just as would a natural parent. If this power is handed over to a host family, that family could move the student to a new school, find a new living arrangement for the student or do whatever they desired. Additionally, that family would accept all of the responsibilities of a natural parent for the student.