

One-time Needs

These are the costs included in preparing for, moving to, and getting settled in Loja, Ecuador.

Preparing

The estimate of expenses we will have before leaving for the field – training, resources & travel for support raising, immunizations – is \$3,000.

Moving

• First time passage/transport	\$11,600
• First month's support	\$6,220
Total	\$17,820

Settling

• Outfit: furniture, etc., for field housing	\$7,500
• Home schooling supplies	\$2,000
• Vehicle	\$10,000
Total	\$19,500

Monthly Needs

The standard cost of living SIM has established for a family of 5 working in Loja is \$6,220/month. The following is a breakdown of this amount as well as descriptions of some of the line items:

Salary	2,600
Housing Allowance	400
Education	100
Home Assignment Housing Reserve	175
Current Retiree Assistance	113
Admin – Sending Office	500
Assistance to Home Staff	125
Admin – International	90
Admin – Field Office	53
Passage Reserve	300
Medical Insurance	1,025
Retirement 403(b)	200
SECA Tax	539
Total	\$6,220

Administration & Services: This includes many things, such as...

- Receipting for all donations.
- Resources to help us share our vision and the vision of SIM
- Help in navigating the world of visas, passports, and other legal aspects of international travel and living.
- Team training and consulting on the field.
- Member care.
- Operating expenses for seven international sending bases and an international headquarters office.

Passage Reserve: This portion is set aside each month to cover travel costs for our family's home assignment in the U.S.

Insurance: This includes premiums for medical, dental, and vision. It also includes medical emergency evacuation insurance in the event that any of us needed to be evacuated to a country with better medical care in an emergency. Co-pays and deductibles are paid out of our salary.