

TRI-STATE BIBLE COLLEGE
Fulfill Your Ministry



Thursday, February 26, 2026

Dear Faithful Partners of TSBC,

I have been excited to write to you about happenings at Tri-State Bible College. First, I must thank you for your ongoing support of the mission of TSBC. For December our team set a goal of raising \$80k for the end of the year, which would have been historic for TSBC. We came to that goal prayerfully as we had seen God provide around \$70k in previous years. With praise to God, I report to you that God provided just under \$100k through our TSBC Impact Dinner and year-end gifts! Not only does this replenish the operating funds at TSBC, but it also allows us to address important needs immediately. We have signed a contract to update our phone system that is long overdue.

Earlier this month, we were also able to move forward with sending team members to the Association for Biblical Higher Education (ABHE) annual meeting. TSBC Business Manager Jeana Graves and Campus Life Coordinator Dr. Yakubu Jakada joined me in Orlando for the event. TSBC has maintained its accreditation with ABHE since 2004. The annual meeting is an essential part of our growth and maturity as a Bible college. We receive professional development in each of our respective areas of responsibility, and we have many opportunities to fellowship with staff members at other Bible colleges and universities. At the annual meeting we also learn about key trends in biblical higher education, Christian faith in America, and important shifts in government policy regarding higher education. Regarding the first two, I made several short videos and posted them to the TSBC Facebook page. I encourage you to watch them. On the third matter, we learned about a game-changing piece of policy in the One Big Beautiful Bill Act that will have consequences for all colleges and universities but will present a particularly potent challenge to the future of TSBC.

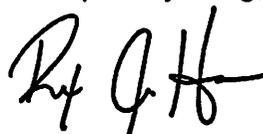
I still remember the excitement on campus at TSBC in the early 2000s as Dr. Marquardt marched us onward toward accreditation. In 2004, TSBC secured its accreditation with ABHE. This milestone also opened the door to funding opportunities through federal and state grants and loans for those students who complete a FAFSA form. Since I have been President, we have worked hard to minimize student borrowing, to maximize opportunities available through grants, and to provide an alternative to loans through a growing scholarship program. I am grateful to you that for three consecutive years we have essentially eliminated student borrowing. We have replaced the \$20k–\$25k that students used to borrow with the same amount available (and more) per year in scholarships. That

amount plus approximately \$60k per year that we receive in federal and state grants provides most of the funding for our students. A small minority of our students can self-pay for their tuition and fees. At the ABHE annual meeting we learned that the One Big Beautiful Bill Act (OB3) signed into law a particular policy called "Earnings-Based Accountability." The basic premise of this policy is that beginning in 2026–2027 the federal government will expect graduates with a college degree to generate more income than people with less education. For example, if Bible/Theology graduates at TSBC make less money than high school graduates, then the Bible/Theology program at TSBC will be deemed a "failing program" and be cut off from access to federal grants (and loans). At TSBC our students are not seeking training to make a large income. They are studying to serve Christ and his mission. However, what has been an annual funding source of approximately \$60k per year for tuition and fees for TSBC students could disappear in the next two to three years. ABHE is currently strategizing about how it can advocate for their member schools. Please pray as they work hard for us.

With an uncertain future I have started to think about alternative grant solutions for TSBC that would replace our dependence on government funding. I ask for your prayers that God would guide TSBC. With your help and God's grace we have already severed our dependence on student loans. I trust that together with God's grace we can find a solution to the challenge ahead. Churches need trained people; TSBC trains people for the church.

Finally, I want to share another story of good news. Dr. Matt Shamblin (TSBC Appalachian Research Fellow) and I received the opportunity to contribute chapters to a book entitled *The God of Small Places* edited by Glenn Daman and Jeffrey Clark. I wrote chapter two which is entitled "Social Engagement with Spirit-Filled Rural Ministry." Dr. Shamblin wrote chapter twelve which is called "How Do We Overcome Discouragement in Rural Ministry?" The book has been published by Wipf & Stock! You can read the book description and purchase a copy on Amazon: <https://a.co/d/07jeFWwX>. We plan to have copies available at our next Appalachian Ministry Conference which has been moved to the fall.

In Hope Rejoicing,



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P.S. Visit us at tsbc.edu and discover more about Tri-State Bible College!