

Making Post-Secondary Education Possible

ANNUAL REPORT 2006



Making Post-Secondary Education Possible

Expanding our Definition of Scholarship

Dear Friends,

Last year, Scholarship America® made a significant contribution to the post-secondary success of students across the country: more than **120,000 students received more than \$180 million in scholarship assistance** to attend the post-secondary institution of their choice.

Many of these students are what we consider “traditional” students—recent high-school graduates just beginning their post-secondary career.

However, increasing numbers of these students are considered “nontraditional”—older students returning to the classroom after some time in the work world, graduate students, survivors of natural disaster, and spouses, significant others and dependents of individuals who died serving our country.

Scholarship America’s vision is to help all students achieve their post-secondary education goals. Yet financial assistance through scholarships is just one way we achieve this vision. Several innovative programs we manage take a different approach. For example, the **DreamKeepers** program, funded by Lumina Foundation for Education, is an emergency financial aid program for community college students who might otherwise be forced to drop out of school. The **Disaster Relief Fund for Post-Secondary Education Students** was launched with financial assistance from USA Funds and Lumina to help students continue their education in the wake of the 2005 Gulf Coast Hurricanes Katrina and Rita. We are also researching creative ways to make it easier for all students to apply for scholarships.



Innovative programs like these represent the first steps we are taking in broadening the definition of scholarship.

Education is the hottest topic in America. Over the coming months, Scholarship America intends to push itself and its stakeholders to continue to find new, creative ways to help students. As always, your support of our endeavors will be invaluable to our success. We welcome your ideas and feedback about how we can help make America stronger through education.

Warmest regards,

Richard J. Schwab



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2003-2006



Clifford L. Stanley
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Community Connection

Dollars for Scholars[®], Scholarship America's longest-standing, flagship program, is a volunteer-driven national network of 1,240 community-based scholarship foundations, serving 3,700 communities in 41 states, dedicated to helping local students achieve their educational goals. In FY 2006, our Dollars for Scholars chapters raised **\$58.8 million**; nearly **\$30 million** of this was distributed to more than **35,000 students** across the country, with the rest going into endowments for future assistance. Contributing sponsorship of Dollars for Scholars is provided by the AXA Foundation, the philanthropic arm of AXA Equitable.

In addition to providing financial assistance, a growing number of Dollars for Scholars chapters connect students and parents with other community resources, from mentoring and tutoring programs, to finding financial aid, to providing elementary and middle school students with resources for college preparation.

Community support is vitally important to aspiring students. Dollars for Scholars, with support from the national office and seven regional offices, works on the grassroots level by helping volunteers empower local students.

Expert Management

For the last thirty years, Scholarship America has worked to galvanize corporate and foundation support for education, by developing and managing scholarship and tuition reimbursement programs through **Scholarship Management Services**[®]. Scholarship Management Services is the nation's leading scholarship program administrator, handling nearly **1,100 programs**, including more than 100 for Fortune 500 companies.

In FY 2006, Scholarship Management Services celebrated its thirtieth year in operation by distributing more than **\$164 million** to more than **85,000 students**; **74 new programs** were added and more than **300,000 scholarship applications** were processed. Having reached the billion-dollar mark last year, Scholarship Management Services is well on the way to its second billion, with a three-decade total of **\$1,297,980,121** awarded to students.

The volume and wide-ranging experience behind Scholarship Management Services means clients of all sizes get the most effective, efficient and expert service possible. Offering scholarship and tuition reimbursement programs is a surefire way for companies to help create an educated workforce and train the next generation of leaders.



Mary Williamson

As a widowed single mother of two college-age children, Mary Williamson may not seem like a likely candidate for a scholarship. Thanks to the Families of Freedom Scholarship Fund, Mary was able, even after a tremendous family tragedy, to return to school and begin turning her life in a new direction.

John Williamson, Mary's husband, was a Manhattan fire chief who joined the hundreds of emergency responders who gave their lives in the World Trade Center rescue effort on September 11, 2001. He left behind not only Mary, but a son and a daughter.

After John's death, Mary took time off to cope and to care for her two children, eventually leaving the pharmaceutical company that she had owned and operated for many years. Until recently, home was where Mary spent her time, unless she was volunteering in the community. She found herself needing to get back into working life, and realized that her passion for food was the way to do so.

That's why the French Culinary Institute in New York was just the place she needed to be. Mary's education at the Institute, made possible by the Families of Freedom Scholarship Fund, is nearly finished, and she plans to continue following her dreams by moving into either food writing or a personal-chef career. Thanks to the Fund, Mary has been able to pursue her dreams while also ensuring a college education for both her children—last year, before her daughter's graduation, all three Williamsons were in college at the same times. Once her son graduates (he's entering his sophomore year at Iona University), all three will be equipped to move past the tragedy of 9/11 to a future full of possibility.

I've always dreamed about doing something that I am passionate about. Now I have the chance.

– Mary Williamson

Hope for the Future

At Scholarship America, we know that in times of crisis, the most valuable commodities anyone can provide are hope, help and a sense of normalcy; with the **Families of Freedom Scholarship Fund®**, Scholarship America is providing just that for dependents of the victims of the 9/11 attacks on New York and Washington. Within a week of September 11, 2001, Scholarship America created the fund, along with Lumina Foundation for Education.

Five years later, more than **400 students** have started—and many have completed—their journeys toward receiving a bachelor's degree. In addition, this unique scholarship has helped nearly **300 students** start their goals of attaining a graduate degree, an associate's degree or a vocational certificate. This group of students includes nearly 200 who were the dependents of firefighters, emergency medical workers, police and Port Authority personnel at Ground Zero.

In its first five years, Families of Freedom has provided **\$15,273,260** in scholarships, with an additional **\$100 million** designated for the huge percentage of the children of 9/11 who are not yet college-age. Scholarship America's work has only just begun, and the Families of Freedom Scholarship Fund will help protect the dreams of these students through 2030.

"Knowing that I had the support of the Families of Freedom Scholarship made me want to prove myself worthy of it. With so many people supporting me, knowing that I had been given such a gift, I really wanted to push myself to show how grateful I was. I tried to reflect that in my school work and everything that I accomplished at school."

– Nicole Spinelli
Families of Freedom Scholarship Fund Recipient

With the help of her scholarship, Nicole graduated from Baltimore's Loyola College with honors, double-majoring in business and marketing. She now works in Manhattan with the Saatchi and Saatchi advertising firm.

Help to Rebuild

Through the setup and administration of the Families of Freedom Scholarship Fund, Scholarship America gained valuable experience in crisis response. When Hurricanes Katrina and Rita struck the Gulf Coast, Scholarship America was uniquely qualified to come quickly to the aid of the area's students. The **Disaster Relief Fund for Post-Secondary Education Students** was established with major funding from USA Funds and Lumina Foundation for Education.

More than **3,500 college students** whose families were devastated by Hurricanes Katrina and Rita have received scholarship support from this fund; in fiscal year 2006, Scholarship America allocated awards of **\$4,119,500** to **158 post-secondary institutions**, who dispersed the assistance appropriately.

Seeing the difference that one can make in the life of someone else helps to mobilize one to action. The gratification that I feel from helping others in need, and the knowledge that I truly can make a difference and positively impact others, has resulted in my lifelong commitment to volunteerism. I plan to continue my projects in college and to inspire others to volunteer as well.

– Rebecca Parks



Rebecca Parks

There's more to education than just what happens in the classroom, which is why Target's All-Around Scholarship program, administered by Scholarship America's Scholarship Management Services, looks hard at what students are doing in the wider world—and why Reisterstown, Maryland student Rebecca Parks was an ideal recipient of the scholarship.

"Academics are important, and excellence in that arena should be recognized and rewarded," Rebecca said. "But these private scholarships are the only way to reward and recognize America's youth for leadership, volunteerism, artistic talent, or other admirable traits."

Rebecca has done plenty of work in most of those areas; her highest-profile volunteer work has come in the form of Becky's Aid Project, a mission program she started to donate birthday gifts to local children whose families are unable to afford them. In the last year, Becky's Aid Program provided more than 200 Baltimore-area kids with gifts, and Rebecca spent more than 300 hours, as she does each year, working on the project.

Spurred on by the success of the program, she branched out, in collaboration with her church, to do a "Boxes for Marines" drive, which provided a local Marine unit deployed in Iraq with food, toiletries and other necessities. When Hurricane Katrina struck the Gulf Coast, she collected 120 backpacks filled with clothing and school supplies for hurricane victims in Mississippi.

Rebecca has begun her freshman year at Maryland's McDaniel College, with the help of her All-Around Scholarship and several others. She is playing soccer and tennis in addition to her studies in exercise physiology and athletic training. She credits her scholarships with allowing her the freedom to find her perfect-fit college, and one where she can continue making a difference in her community.

Maximum Impact

Dollars for Scholars and other Scholarship America-related awards always benefit students' post-secondary efforts, but they go even further when applied to one of our **518 Collegiate Partners**. These colleges, universities, community colleges and trade schools agree to maximize the impact of these awards to students on their campuses. They do this by not reducing students' financial aid packages by the amount of the private scholarships, as is a practice at many post-secondary institutions. In addition, **Partner Plus** and **Matching Partner** institutions are those that have made further commitments, either by reductions in self-help requirements or by matching Dollars for Scholars award funding. Collegiate Partners send a clear message to students that their community shares their educational dreams.



The innovative **matching-grant partnership** between Northwest Dollars for Scholars and the Washington State Legislature has helped maximize funding opportunities for students in that state. With this program, first introduced to the legislature by Dollars for Scholars, community organizations that raise **\$2,000** for college scholarships receive a matching amount in state grants, which can be distributed to local students or placed in an endowment for future scholarships. Because of Dollars for Scholars' pivotal role in the creation of the program, funding priority is given to our chapters.

The Washington Higher Education Coordinating Board distributes the grants; the 2005-2006 program involves a total of **\$246,000**, which includes \$46,000 in administrative costs for Scholarship America's Northwest regional office in Washington, and one hundred \$2,000 scholarship matches. Total matching grants provided to date by the state of Washington exceed **\$1.7 million**. Northwest Dollars for Scholars has raised more than **\$28 million** and impacted more than **16,000 students** since 1987. Scholarship America hopes to see a number of other states follow suit.

In 2006, Scholarship America received its fifth consecutive four-star rating from Charity Navigator, America's premier evaluator of non-profit fiscal responsibility. In addition, Scholarship America is a member of the Better Business Bureau's Wise Giving Alliance and has been cited as one of the "Best in America" by the Independent Charities of America.



In 2006, Dollars for Scholars added 78 new chapters, bringing the total to more than 1,240 in 3,700 communities across the nation.

Receiving this scholarship has also given me a future educational benefit—it has saved me time that I can use for an educational internship that will give me a head start in my future career.

– Olha Popova



Olha Popova

Shortly after she and her mother emigrated to the U.S. from their home in the Ukraine, Olha Popova met Dr. Iouri Melnik, a physician specializing in low-cost care for immigrants in Chicago's Ukrainian Village neighborhood. She was so struck by his compassion for his patients and his community—and by his passionate involvement in Ukrainian politics, culminating in the mobilization of thousands of immigrant voters in that country's controversial 2004 election—that she wrote an essay nominating Dr. Melnik in the inaugural Lincolnland Legends contest, sponsored by the AXA Foundation and presented by Illinois Dollars for Scholars.

Part of Olha's essay explained that Dr. Melnik's influence had inspired her to look toward a career in politics and international business. After winning this statewide competition with this contribution, Olha's now poised to do just that, with the help of a \$25,000 scholarship that she plans to use to attend the University of Chicago.

"This scholarship is very important for me now for financial reasons, but also [because] I know the people who donated money for this scholarship have faith in me and believe that I am going to make it to the top, and I will be successful,"

she said. "Receiving this scholarship has also encouraged me to work to the same high level as the businessmen who donated, so that when I own a business in the future, I too can help students like myself go to college."

For now, Olha is focused not only on her senior year at Elmwood Park High School, but on her work managing a Web community of politically-minded teens, volunteering at the New Immigrants of Chicago and singing in Ukiezzone, a band that combines rock and traditional Ukrainian music.

"I have eliminated a part of the possibility that between tuition, housing, books and the high cost of today's college education, I will plunge deep into debt that may take years to pay back," she said. "Receiving this scholarship has also given me a future educational benefit—it has saved me time that I can use for an educational internship that will give me a head start in my future career... and I will reward everyone for their kindness soon when I will be on my feet, independently in the business world."

Pricilla Smith

Pricilla Smith was pregnant with her fourth child when her only child care provider moved away. Without reliable childcare, she lost her job. Facing poverty and unsure of their future, Pricilla promised herself that she would not let her children down; whatever it would take, she would find a way to provide for them.

All of that led her to Galveston College's DreamKeepers emergency financial aid. "Without the assistance I received I know I would have been forced to withdraw from school. Childcare, transportation and finances are the reasons I put off my education in the past, but those are also the same reasons I can't afford to put it off anymore."

With the help of the DreamKeepers fund, Pricilla is keeping her promise to her children.

Pricilla is currently enrolled in Galveston to pursue a degree in Radiography. Her hard work is paying off with a GPA of 3.4.

"Thank you doesn't seem sufficient, but I don't know any other way to express how grateful I am."

The DreamKeepers funds are intended to help students in need keep their dream of going to college. That is exactly what it helped me do.

– Pricilla Smith

More than Just Money

Working off the community-based model of Dollars for Scholars, **ScholarShop®** promotes positive youth development for 4th-12th graders. Taking a grassroots approach, it helps kids find their way toward self-discovery by teaching them about the power they have to make their dreams come true.

Through an activity-based curriculum and multimedia resource center, ScholarShop helps students set goals for their future, realize their strengths and interests and begin on the path to post-secondary education. In fiscal year 2006, ScholarShop provided resources for more than **300,000 students and parents** through both traditional sites and the ScholarShop Options for Kids online program.

To more efficiently help ensure access to education, Scholarship America has partnered with several other organizations around the country. Thanks to a grant from USA Funds, we are a part of the **Learning Communities Coalition**, establishing Dollars for Scholars chapters and ScholarShop sites in six pilot communities with a demonstrated need for higher-education assistance for students of all ages.

Scholarship America has also joined the **American Indian College Fund** in administering **Lumina Foundation for Education's DreamKeepers Emergency Financial Aid** program, an emergency scholarship program for community college students at risk of dropping out due to a financial emergency. Whether it's tending to a health care bill or a sudden reduction in work hours, these unexpected crises contribute to high rates of attrition among community college students. They also impact college completion rates and, ultimately, pose a challenge to securing a better financial future; by helping out with emergency funding, Scholarship America allows those students to overcome that challenge and keep looking ahead.

To date, the DreamKeepers program has provided more than \$430,000 to nearly 1,200 students.

Founder, Dr. Irving Fradkin

The founder of Scholarship America, Dr. Irving Fradkin, is an instrumental figure in American education. In 1958, he developed the idea of establishing grassroots, community-based scholarship support for local students in Fall River, Mass. Eleanor Roosevelt donated the first dollar to Dr. Fradkin's effort, which soon became the model for a number of local chapters, dubbed "Dollars for Scholars," throughout New England. Before long, chapters began springing up across the nation, and the organization has grown into today's Scholarship America—the largest non-profit, private-sector educational support foundation in the country. Dr. Fradkin has continued, for the last fifty years, to work tirelessly for both Scholarship America and students nationwide and in Fall River, where he still resides with his wife Charlotte.



Dr. Irving Fradkin

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Scholarship America, Inc.

Years ended June 30, 2006 & 2005

STATEMENTS OF ACTIVITIES

Changes in unrestricted net assets:

	2006	2005
Total scholarships raised	\$146,018,878	\$131,006,665
Less scholarships designated by donors for specific beneficiaries	(58,415,206)	(51,599,870)
Scholarship revenue	87,603,672	79,406,795
Program management fees	8,629,445	7,872,381
Investment income	1,155,577	446,408
Contributions	537,234	841,556
Other income	259,502	419,415
Dollars for Scholars [®]	358,127	339,936
ScholarShop [®]	30,134	138,903
Revenues & support	98,573,691	89,465,394
Net assets released from restrictions:		
Satisfaction of program restrictions	12,172,185	11,464,897
Total unrestricted revenues & support	110,745,876	100,930,291

Expenses:

Program services:

Total scholarship distributions	155,909,198	140,327,781
Less scholarships designated by donors for specific beneficiaries	(58,415,206)	(51,599,870)
Scholarship awards	97,493,992	88,727,911
Scholarship Management Services [™]	3,597,787	3,189,860
Dollars for Scholars [®]	2,736,457	3,044,547
ScholarShop [®]	63,278	236,505

Supporting services:

General & administration	3,276,491	2,935,072
Fundraising	1,255,555	1,948,203

Total expenses	108,423,560	100,082,098
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Change in unrestricted net assets	2,322,316	848,193
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Changes in temporarily restricted net assets:

Contributions & project grants	10,108,076	5,586,326
Investment income	905,674	10,893,257
Net assets released from restrictions:		
Satisfaction of program restrictions	(12,172,185)	(11,464,897)
Change in temporarily restricted net assets	(1,158,435)	5,014,686

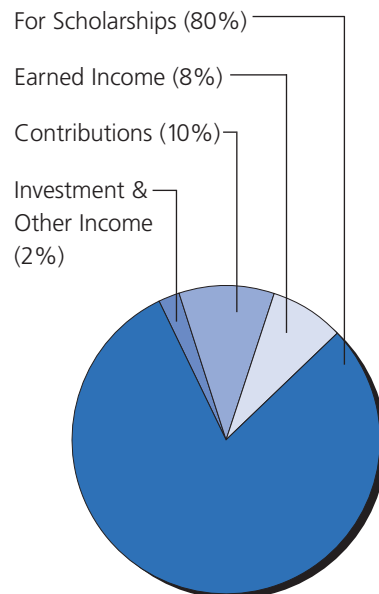
Changes in permanently restricted net assets:

Endowment contributions	204,798	424,809
Change in permanently restricted net assets	204,798	424,809
Change in net assets	1,368,679	6,287,688

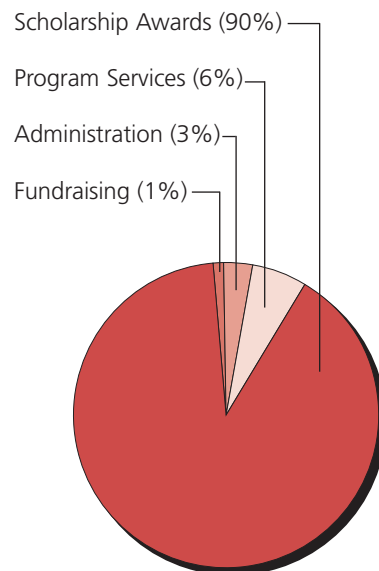
Net assets:

Balance at beginning of year	141,011,907	134,724,219
Balance at end of year	\$142,380,586	\$141,011,907

2006 Income \$109,792,239



2006 Expenses \$108,423,560



See complete financial statements at www.scholarshipamerica.org

Donors

The following individuals and organizations supported Scholarship America, the Disaster Relief Fund for Post-Secondary Education Students, the Families of Freedom Scholarship Fund and/or our regional offices (California Dollars for Scholars, Illinois Dollars for Scholars, Indiana Dollars for Scholars, Iowa Dollars for Scholars, New England Dollars for Scholars, New York Dollars for Scholars, North Dakota Dollars for Scholars and Northwest Dollars for Scholars) between July 1, 2005 and June 30, 2006.

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