2017 ANNUAL REPORT

July 1, 2016 - June 30, 2017



Go Higher.

THE ENDURING VALUE OF EDUCATION

> **Central** Scholarship Go Higher.

Central Scholars Go Higher.

Central Scholarship Student Awards Ceremony

Pay to the order of:

Date:

KIARA JONES

COVER STORY:

Student Loan Debt Ray-Down Program

Kiara Jones, winner of the 2017 Student Loan Debt Pay-Down Program. The winner is drawn from a qualified group of recent graduates. The award pays up to \$30,000 of a student's college debt. The award is made possible through the generosity of Central Scholarship board member Ira Wagner and his wife Marcia.

Dear Central Scholarship Supporters and Friends:

First and foremost, I want to thank everyone who helped make 2016-2017 a very successful year. Here are the highlights of what you helped us accomplish:

- Central Scholarship led the effort to make Maryland the first state in the nation to enact a law to restrict Scholarship Award Displacement.
- Scholarship recipients received \$1.1 million in scholarships and interest-free loans.
- More than 300 students received scholarships to attend post-secondary programs including career training, college, graduate school and professional studies.

Since 1924, Central Scholarship has focused on the success of the individual student – students working hard to achieve a better life through the pursuit of higher education. It is this deeply held belief in the enduring value of higher education that has driven the organization for 94 years.

Rooted in Baltimore's Jewish community, some of the area's most prominent families supported Central Scholarship in the 1920s. While supporters of the organization have expanded beyond the lewish community, succeeding generations of our founding families continue to contribute today. Regardless of the changing nature of our society, higher education enables access to the middle class and beyond, and, in that sense, our mission is timeless.

The program adapted over the 20th century to changes in the affordability of higher education. In the beginning, the funding was exclusively in the form of interest-free loans. The "scholarship" was the interest-free nature of the loan and the requirement to repay was considered "character building."

The interest-free student loan program persisted as our core mission through most of the 20th century, and it was often the only means for low-income students to pay for college. Two landmark pieces of legislation, the GI Bill and the Higher Education Act of 1965, opened the door to college for many middle class Americans making the US the most competitive, innovative country in the world.

While the interest-free loan program continues to be core to our mission of creating opportunity through education, our board of directors responded to changes in higher education by tackling the issue of college affordability on several levels.

- First, the proliferation of student loans as the primary funding mechanism for college in the 1990s along with the evolution of Sallie Mae into a for-profit provider of student loans, helped to shape our board's decision to raise money for scholarships.
- Second, the complexity of applying for Federal financial aid drove the development of our College Cash[®] financial and education series which helps students and families navigate the complicated choices for college with the intent to make sure their choice for college is informed.
- Third, the board took on advocacy work in Annapolis to restrict the practice of scholarship award displacement (the practice allows colleges to withdraw money previously promised to one student and shift the award to another student in the event of a private scholarship) by public colleges in an effort to "level the playing field" for low-income students and families.

This year, we had the good fortune of establishing new scholarship funds representing our ties to multigenerational donors, "new" legacy giving, and Baltimore's corporate community. This diversity of support speaks to a shared recognition of the enduring value of education.

Ultimately, our work is made possible by all of you who share in our mission to make college accessible and affordable for Maryland students.

Sincerely,

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IAN MOYLAN WAGNER President



LEVY-PATZ-ABRAMS-WYMAN: A family woven together by an Appreciation of Education

HE LEVY-PATZ-ABRAMS-WYMAN FAMILY has been associated with Central Scholarship since its founding in 1924. For more than 90 years, the extended family has shared in the enduring value of education. Their dedication is a remarkable example of the steadfast value of education. For three generations, family members assumed leadership roles to ensure that students had an opportunity to pursue a college education.

Eleanor Kohn Levy was the first person in the Baltimore family to be involved with Central Scholarship. She and her husband, Lester Levy, are credited as being among the founding members of Central Scholarship. Mr. Levy was the founder of the Baltimore-based M.S. Levy Hat Company. Eleanor was born in 1901 and attended the Park School. She is remembered as a well-read woman who also travelled extensively. Throughout her life, she was engaged in a variety of philanthropic

> causes to help children and young adults. Eleanor served as a plane spotter in World War II and raised bees when sugar was rationed. She served as the Board President of Central Scholarship Bureau from 1948 to 1951 and is remembered as too modest to take credit for her achievements.

> > Following Eleanor's tenure, six additional members of the extended family provided leadership to Central Scholarship. Eleanor's nephew, M. Richard Wyman, followed in his aunt's philanthropic footsteps.

M. Richard "Dick" Wyman served as Board President from 1966-1968. He is remembered as a leader who went "above and beyond." Along with his friend and prominent Baltimorean Willard Hackerman (former Central Scholarship Bureau Board President), they used their financial acumen to help applicants' parents with their financial difficulties and arrange for debt counseling when needed. This type of support helped families become more financially knowledgeable.

"I think he felt that he had been incredible fortunate and it was incumbent upon him to do what he could to help others," said Jean Wyman, a daughter from Baltimore. "He felt strongly that all children deserve a quality education no matter their zip code or parents' financial situation."

Following Dick's leadership, Eleanor Levy's daughter, Ellen Levy Patz, served as a Board Member from 1989 through 1994. Ellen was followed by her daughter **Susan Patz.** Susan served three terms from 2003 through 2009.



Well-known Baltimore business woman Betty Waghelstein, Board President 1999-2001 was the next family member to assume a leadership role at Central Scholarship. As the owner and president of Luby Chevrolet and Luby Honda, Betty was a prominent Baltimore business woman. Active in community affairs, she is remembered as believing in giving people a chance to fulfill their dreams and their plans," Shelley Morhaim, Baltimore Jewish Times, December 24, 2014) Betty was engaged in many community activities and she was a mentor to women in the business world.

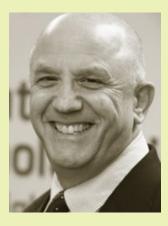
Henry Abrams, Board President, 2001-2003

Henry was the son-in-law of Betty Waghelstein. He is a retired Baltimore-based attorney and appointed State Administrative Law Judge. His work focused on First Amendment issues and commercial litigation.



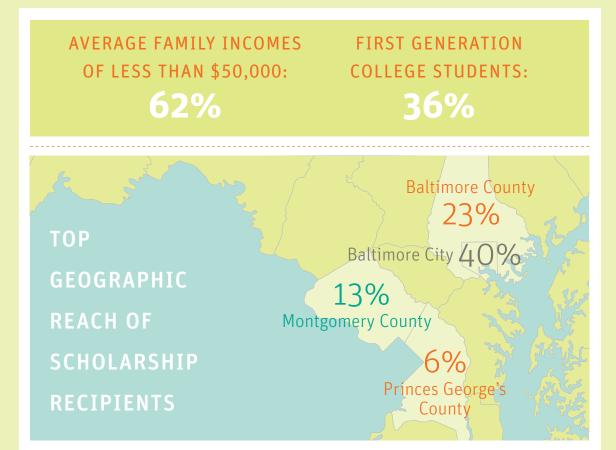
Jean is the daughter of M. Richard "Dick" Wyman. Jean brings diverse expertise with 20 years in the business world followed by a career as a licensed social worker and psychotherapist. She represents the third generation of the family to serve on the board. Jean is proud to continue the work of earlier generations. In reference to our scholarship recipients, Jean summarizes all three generations by stating: "I am thrilled to be part of the achievement of their dreams."





Jean Wyman, Board Member, 2008 - Present

2017 Impact Statement



WHAT DID WE PROVIDE?

Total Amount of Money Awarded: \$1.1 Million in grants and interest-free loans College Scholarship Awards: 233 Interest-Free Loans for College, Graduate and Professional Studies: 48 Career Training Awards: 165

WHAT DID OUR STUDENTS ACCOMPLISH?

Academic Achievement of Scholarship Recipients: 52% with SATs Above National Average Maintained a GPA of 3.5 or Above in College: 60% How Many Student Worked While in College: 72% Top Areas of Study for College Students: Jewish Studies, Biology, Education,

Nursing, Social Work, Computer Science Top Areas of Study for Career Training: Certified /Geriatric Nursing Assistants,

Nurse Support Technician / Patient Care Technician/Multi-Skilled Med Technician, **Commercial Driver's License, Electrical Apprenticeship**

Percentage of geographic location of career training students: **84% Baltimore City**

Scholarship Recipients Demonstrate THE ENDURING VALUE OF EDUCATION



DEVON CAMPBELL

"Technology is constantly advancing and improving the lives around us. It has practically become a cornerstone to how we live. Noticing the growing impact that technology is going to have on the world, I determined that I must incorporate my own ideas and innovations into this technological advancement."

Devon is a student with the future on his mind. His career objective is to create mobile

electronics that will benefit the earth and improve the way that we live. To achieve this goal, he devised a plan to gain experience through school projects, internships, and community service. Devon participated in a summer internship program at Intel Corporation in Santa Anna, CA. He is also part of the University's marching band where he performs in Morgan's open house or homecoming. At this point, nothing is going to prevent him from changing the world. > Devon's outlook on life has changed significantly since his days in high school.
"Seeing me struggle through my first year of high school, my dad told me, 'Be better than I was and create a better path for yourself.' He was right. Why did I have to subject myself to poor grades and mediocrity? I decided that it was time to make a change in my performance." > After graduation, Devon plans to earn a Doctorate and pursue a career in mobile electronics. Devon is a young man inspired by big dreams and guided by hard work. During his freshman year of college, he worked as hard as he could. Devon stated: "I realized that the harder I worked, the harder it was for me to give up. I have determined that I will no longer accept mediocrity and will strive for the best at all times!"



GRAEME FENTON

"I was growing complacent. Then I remembered why I came to Berkeley. I wanted to be challenged. I realized that great scientists fail, and that I too would fail. Yet it's not their failure that makes scientists great, it's their ability to learn from failure that does so. And, because of that resiliency and dedication, I was accepted."

Education is the culmination of intelligence and character. My college career has been shaped around this understanding, and has allowed me to remain confident in my abilities even when I am presented with challenges. This resiliency was influential to my proudest accomplishment of this past year: being appointed as a Research Scientist at the National Institutes of Health. ► I place emphasis on this resiliency and pride because I was determined to improve my abilities after the NIH had previously rejected me. The rigor of Berkeley's classes, the grade deflation, and the daunting thoughts of medical school and career preparation were testing my limits. I soon found out that the NIH rejected me and that no university labs were accepting undergraduates. > Last summer, I worked in the Blackstone Lab at the National Institute of Neurological Disorders and Stroke. As part of a group that studies the pathogenic mechanisms underlying inherited neurological disorders, I helped conduct research that investigates how these disorders are caused and how aspects of neuron morphogenesis are directed. I worked directly with doctors and researchers as they treated patients suffering from hereditary spastic paraplegia, as the lab researches potential targets for therapies that can treat this disease. This research will serve as an invaluable opportunity to develop my scientific understanding and research experience.



KAHLID FOWLKES

"I discovered that, like the potential of cutting-edge medical research, my own potential is insurmountable."

Kahlid is majoring in biology at Morehouse College. His goal of becoming a trauma surgeon was inspired by his internship with The Medical Education Resources Initiative for Teens (MERIT), a program at Johns Hopkins University. MERIT's aim is to eliminate healthcare disparities by transforming underrepresented high school

students into healthcare leaders. Kahlid participated in clinical rotations allowing him to witness open brain surgeries and perform numerous dissections. Under the direction of Dr. Paul Worley, Kahlid dissected mice in order to observe the anatomical structures affected by autism. > Kahlid is inspired to become a leader. He states: "The experience of wearing my own white coat, while conducting real, productive research in a lab at Johns Hopkins, shows me that if I continue to work hard, I can achieve any goals. As an African American male, I refuse to be stereotyped as a part of the disease that plagues my city. I am a vital piece of the cure, and I see myself and others coming together to eliminate this cancer of violence and apathy and see our city becoming healthy and vibrant once again. As a young black male from Baltimore city, taking the route of standing out in a crowd and doing great things is what makes me a great leader. I told myself that my voice matters and I will treat it as if it is a speaker where the volume is turned on MAX and can't or won't be turned down by anyone or anything."



RICHARD WHITFIELD

"I used to be a class clown. I saw it was getting me nowhere so I moved to the front of the class and never looked back."

Richard Whitfield is one of the newest commercial drivers in town. He was awarded a career training scholarship from Central Scholarship to attend the North American Trade School in Baltimore. He now holds a "Class A" Commercial Driver's License (CDL). ► The CDL means that a driver is qualified to drive larger vehicles weighing 26,001 pounds or more. Richard graduated from Mergenthaler Vocational Technical High School in 2014, where he studied masonry. After graduating, he began to take interest in transportation careers and worked as a driver. He has worked for some major local companies including UPS and Amazon. While at Amazon, Richard enjoyed learning how to operate a forklift. > As some time passed, Richard began to see the "bigger picture" and he realized he was ready for a career. His background in transportation piqued his interest in CDL programs. Richard currently works as a "Class A" CDL Driver for United Natural Foods. He looks forward to helping change someone's life the way that Central Scholarship helped make a change in his life.



SHANNON WU

CHRISTINA LUTHERS

"During my time as a teacher, I hope to learn about the students, teachers, parents, administrators, and the education system in urban communities. Following my time as a teacher, I hope to become an administrator. I aspire to become a consistent face for my students, pushing them to improve their outcomes."

Christina is in her first year of a Master's program in Mathematics Education at Johns Hopkins School of Education, following her graduation from the University of Maryland, College Park, with a double major in Family Science and Psychology. Christina is also in her first year teaching in Baltimore City Schools through Urban Teachers, a program at the Johns Hopkins School of Education that prepares teachers to become highly effective through a clinical training model in high-need schools. > Education has been a driving force throughout Christina's life – from assisting with the daycare run by her mother at an early age, to tutoring her peers in middle school, as well as work and study in early childhood development programs in both high school and her undergraduate career. After much reflection, she decided that teaching in an urban environment would be the most direct way to affect positive change for students and families – and ultimately, the community.

systematically and methodologically."

Shannon Wu is pursuing a PhD in Public Health at the Johns Hopkins Bloomberg School of Public Health. She is specializing in Informatics and Health Services Delivery. Shannon was especially drawn to the Baltimore region due to the proximity to the policy arena in Washington, DC, as well as the opportunity to learn firsthand the struggles of obtaining adequate healthcare for underserved people in Baltimore. > After graduation from Princeton University in 2013, Shannon began her career as a Senior Consultant with IBM. Shannon credits her experience there with motivating her to understand and direct the transformation of health information technology. > In addition to her formal studies, Shannon meets weekly with an elderly couple in Baltimore who are dependent on welfare and live in an underserved neighborhood of the city. Through these home visits, Shannon has been able to see firsthand how the healthcare and social welfare system impacts families, especially the elderly and other particularly vulnerable populations.

"My time at IBM provided me a solid foundation in informatics and data infrastructure in the pharmaceutical industry, but I did not understand how information and data could be transferred safely and used by providers to improve care for patients. A large digital divide was beginning to occur within the healthcare field, and I became eager to explore ways to heal this divide



Seated (left to right): Senate President Mike Miller, Governor Larry Hogan, Speaker of the House Michael Busch Standing (left to right): Bob Wagner, Delegate Eric Ebersole, Patricia McNally (Maryland Legislature staff), Delegate Dana Stein (House bill sponsor), Margie Brassil (Maryland Legislature staff), Jan Wagner, Michele Waxman Johnson, Kayla Bettenhauser (each, Central Scholarship), Andrea Mansfield (Manis Canning and Associates). Photo courtesy of the Executive Office of the Governor

A Big Win for Maryland's Public **University Students**

FIRST IN THE NATION TO PASS A LAW PROTECTING AGAINST SCHOLARSHIP AWARD DISPLACEMENT

his was a banner year for our advocacy work. In April 2017, Maryland became the first state in the nation to pass a law to prevent scholarship award displacement at Maryland's public universities. Students who earn private scholarships will no longer have their institutional scholarships reduced at Maryland's four-year public colleges and universities. This new law will help students and their families meet the rising costs of college and limit student loan burden. Since the passage of the law, scholarship providers from other states have sought Central Scholarship's advice on replicating this law. We were proud to provide a leadership role in resolving this important national issue in our state.

"We all view it as a matter of equity," [Jan] Wagner said. "For someone who went out and beat the bushes and pounded the pavement and submitted applications to try and get additional grants and make college affordable, the net result of their efforts is zero. That's unfair. Especially when we're talking about low-income and middle-income students."

"This is a David and Goliath thing, honestly" said Sara Goldrick-Rab, an education professor at Temple University who has researched scholarship displacement. "I have never seen anything like Central Scholarship, quite frankly. Michele Johnson and her team are so dogged."

Prudente, Tim. (2017, 4 July). Maryland becomes first state to outlaw scholarship displacement by public colleges. Baltimore Sun, p.1.

In April 2017, Maryland became the first state in the nation to pass a law to prevent scholarship award displacement at Maryland's public universities.

STUDENT AWARDS CEREMONY

of Connecticut performed a rendition of Billie Holliday's "I'll Be Seeing You." His baritone voice brought the house down.



right) a graduate of Notre Dame of Maryland University and the University of Maryland Baltimore County.

The 2017 College Cash Grand Prize winner was Kimberly Arthur, a Central Scholarship recipient and teacher in Montgomery County, Maryland. The College Cash series teaches students and family members how to navigate through the financial decision points involved with attending college. In 2017, College Cash presentations were hosted at the University of Baltimore and The Hotel at Arundel Preserve. Sessions included "Finding Money for College," and "Parent's Guide to Finding and Funding College."



For: College Cash Scholarship Winner

Central Scholarship **Authorized Signature**

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We thank all of our volunteers who give of their time and expertise. We also say thank you to the institutions that provided use of their space to us for College Cash[®] programs and donor appreciation events. We are grateful for their help and cheerful giving.

Mr. Allen Arnold Mr. Jack Benesch CMD Outsourcing Jamie Costello, WMAR TV The Hotel at Arundel Preserve University of Baltimore

Scholarship Application **Evaluators**

We thank our volunteers who read more than 2,000 scholarship applications. Individuals provide not only their time, but subject expertise.

Lindsay Bendetti Mary Bettenhauser Ella Broadway **Russ Causey** Katie Damaroda Rhona Fisher Alice Garten Cinnie Goldberg Terri Hare Beth Hecht Marcia Hoffman Joan Lessans Raymond McCree Gaylena Merritt Carol Oppenheim Lidia Paz-Baker Julie Sakin Dodi Samuel Susan Silberman Ellen Spokes Ira Wagner Dr. Ed Wallach Dee Walsh

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Baltimore CASH Campaign Caroline Center Center for Urban Families Cristo Rey Jesuit High School Digital Harbor High School East Baltimore Development, Inc. Goodwill Industries of the Chesapeake Hand in Hand Helping Up Mission Hope Forward Humanim Jane Addams Resource Center (IARC) Job Opportunities Task Force (JOTF) Jumpstart Keller Professional Services Living Classrooms Foundation Maryland New Directions Sisters Circle Thread Urban Alliance Vehicles for Change Youth Empowerment Society Drop-In Center Youth Opportunities Partner

Scholarship Interviewers Outreach to Scholarship

Applicants

Our Program staff is busy in the community throughout the year. We use social media and site visits to schools and other public venues to talk with people about our scholarship opportunities.

- Creation of database of 32,000 contacts used for promotion of scholarship program and events.
- Site visits to high schools throughout Maryland
- Site visits to community colleges throughout Maryland
- · Site visits to youth-focused nonprofits throughout Maryland
- Site visits to public libraries throughout Maryland
- Site visits to career-training providers in Baltimore City
- Meet and Greet events throughout the state
- College Cash events in Baltimore City, and Baltimore, Howard and Anne Arundel Counties
- College Fairs in Baltimore City, and Howard and Baltimore Counties
- Social media outreach via Facebook, Twitter, and Instagram

July 1, 2016 – June 30, 2017 Annual Report FY17

Total Public Support and Revenue

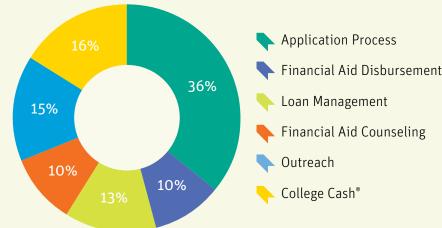
Student Services (scholarships and interest-free loans):

Management and General:

Fundraising:

Total Expenses

Breakdown by Percentage of Student Services Expenses



\$288.000 in interest free loans to 48 students \$2.6 million in outstanding loans to 531 students

A copy of the current audited financial statement and 990 for Central Scholarship are available at www.central-scholarship.org., by sending a request in writing to 6 Park Center Court, Suite 211, Owings Mills, Maryland 21117, or by calling 410-415-5558. Documents and information submitted under the Maryland Charitable Solicitations Act are also available for the cost of postage and copies from the Maryland Secretary of State, State House, Annapolis, MD 21401.

\$2,251,794

\$ 1,587,664 \$ 111,886 \$ 170,024

\$1,869,574

Central Scholarship thanks the generous individuals, families, foundations, and companies who have created scholarship and interest-free loan funds for all levels of higher education.

NEW FUNDS JULY 1, 2016- JUNE 30, 2017

Funds established between July 1, 2016 and June 30, 2017

BGE Scholarship Fund (later renamed The BGE Frank Heintz Scholarship Fund) Helen and Sidney Chernak Teacher Education Scholarship Fund Digital Harbor High School College Scholarship Fund and One Step-Up Scholarship Jane and Sanford Siegel Family Scholarship Fund Sonia Tendler Scholarship Fund

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Hilda Katz Blaustein Memorial Fund Richard Louis Caplan Memorial Scholarship Endowment for Academic Advancement in the Field of Personality Disorder Treatment Richard Louis Caplan Memorial Scholarship Endowment for the Study of Music Performance Hal Cohen Endowed Scholarship Fund Babette H. Dalsheimer Scholarship Fund for Graduate Teacher Education The Clara and Melvin Goldberg Scholarship Fund Goldsmith Family Endowed Scholarship Fund Isaac and Catharine S. Hecht Endowed Scholarship Fund The Kassap Family Scholarship Fund for Teachers Nina and Mark Lachman Scholarship Fund The Jacob & Daisy Lee Memorial Scholarship Fund Diane & Jerome Markman Scholarship Fund Rising Star Endowed Scholarship Fund Buddy Roogow Scholarship Fund The Rothschild Charitable Foundation Fund William & Richard Shock Endowed Scholarship Fund Leonard and Helen R. Stulman Scholarship Fund Morris Sugarman & Sylvia Sugarman Miller Memorial Fund Cecile B. & Edward H. Taubman Scholarship Fund Stanley and Evelyn Wagner Scholarship Fund E.C. Wareheim Endowed Scholarship Fund The Harry and Jeanette Weinberg Non-Tuition Loan Fund Julius & Sidney Zulver Scholarship Fund

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This list includes endowed (permanent) and non-endowed scholarship and interest-free loan funds established since 1924. Every effort has been made to ensure the accuracy of this list. Please accept our sincerest regrets for funds we may have missed or listed incorrectly.

Call Nancy Fenton, Director of Development, at 410-415-5558 with any corrections or for more information about creating a new fund or endowing an existing fund.

Non-Discrimination Statement

applications for financial support for all post-secondary education including vocational, undergraduate, graduate, and professional degrees to help the underserved, to give students an opportunity to pursue higher education.



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