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<sup>®</sup> 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,

an Magan alegu

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.

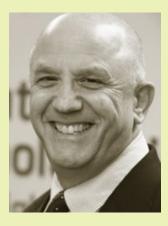
#### Henry Abrams, Board President, 2001-2003

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.



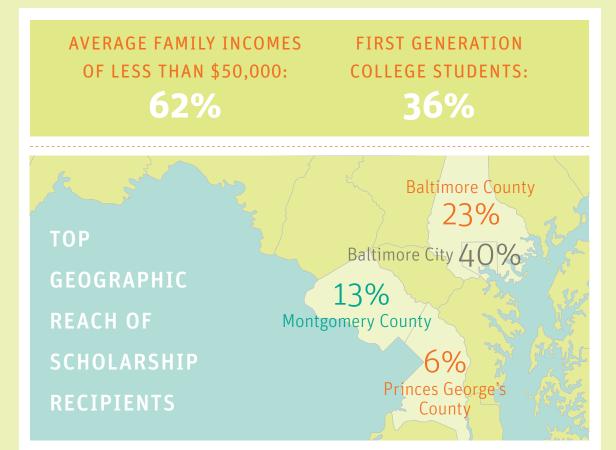
Jean is the daughter of M. Richard "Dick" Wyman. Jean brings diverse expertise with 20 years in the business world followed by a career as a licensed social worker and psychotherapist. She represents the third generation of the family to serve on the board. Jean is proud to continue the work of earlier 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** 

#### **CENTRAL SCHOLARSHIP**

#### BOARD OF DIRECTORS LIFETIME BOARD MEMBERS

#### Officers

Ira Wagner *Board Chair* Jerry Focas

First Vice Chair Russ Causey

Second Vice Chair

- David Richardson Treasurer
- Peggy Heller

Secretary

Mary (Molly) Shock Special Appointment

Larry Kamanitz Campaign Chair

Mike Ward

Immediate Past Board Chair

Jean Wyman Executive Committee Member

#### **Board of Directors**

Liz Block Sandy Comenetz Samuel Himmelrich Ricardo Johnson The Honorable Cory McCray Ray McCree Tim Redmond David Rothschild Leland Shelton Susan Silberman Ernestine Whiting Moses Rothschild 1924-1927 Lillie Straus 1927-1936 Laura Guttmacher 1936-1938 Lillie Straus 1939-1947 Julia Strauss 1947-1948 Eleanor Levy 1948-1951 Amalie Katz 1951-1954 Clarence Barnett 1954-1956 Phyllis Schreter 1956-1958 Annette Lieberman 1958-1960 1960-1962 Betty Davidson Lee Fink 1962-1964 Jessica Friedman 1964-1966 M. Richard Wyman 1966-1968 Catharine Hecht 1968-1970 Willard Hackerman 1970-1972 Sandra Dalsheimer 1972-1974 Margy Robbins 1974-1976 William Kress 1976-1977 Jill Myers 1977-1979 Laurence Katz 1979-1981 Leona Morris 1981-1983 Cyrile Grant 1983-1985 Irving Cohn 1985-1987 Betty Hornstein 1987-1989 Louis Glick 1989-1991 James Rothschild 1991-1993 Ann Libov 1993-1995 Steven Himmelrich 1995-1997 Manuele Wasserman, PhD 1997-1999 Betty Waghelstein 1999-2001 Henry Abrams 2001-2003 Charles Klein 2003-2005 Howard Sugarman 2005-2007 Larry Kamanitz 2007-2009 Mary (Molly) Shock 2009-2011 Michael Ward 2011-2014 Jane Abraham Lifetime Board Member

Margie Warres

Kayla Bettenhauser Program Manager Nancy Fenton Director of Development Roberta Goldman Program Director Kim Haley **Operations Assistant** Angela Harrison Senior Program Manager Robbie Heacock Annual Fund & Marketing Manager Michele Waxman Johnson Vice President Lucille Margulis Controller Jan Moylan Wagner President

**Executive Director Emeritus** 

**STAFF MEMBERS** 

#### CENTRAL SCHOLARSHIP DONORS

# Thank you to all of our generous donors for believing in the enduring value of education.



#### \$10,000

Anonymous Baltimore Community Foundation BGE The Kenneth S. Battye Charitable Trust Annie E. Casey Foundation Chesapeake Urology Associates The Charles Crane Family Foundation Mr. David R. Dalsheimer Mrs. Lois B. Feinblatt Mr. and Mrs. Reed Hutner Jewish Community Services Legg Mason Charitable Foundation Ms. Ionnie-Kav McLean Mr. and Mrs. Harvey Meyerhoff Ms. Vera Muller Henry & Ruth Blaustein Rosenberg Foundaion The Rothschild Charitable Foundation The Shock Family Foundation Dr. and Mrs. Sanford Siegel The Aaron Straus & Lillie Straus Foundation Ms. Sonia Tendler The Alvin and Fanny B. Thalheimer Foundation Mrs. Elinor Thaviu Mr. and Mrs. Ira J. Wagner Ms. Debbi Weinberg The Harry & Jeanette Weinberg Foundation Whiting-Turner Contracting Company Ms. Jean Wyman Mrs. Annette Zimmerman

#### \$2,500-\$9,999

Anonymous (3) Louis & Frances B. Booke Memorial Foundation Mr. and Mrs. Charles Cahn, II Mr. and Mrs. Russ Causey Mr. Theodore N. Chernak The Judith and Edwin Cohen Foundation Mr. Robb Cohen Mr. Zachary Cooper The Gerard and Ruth Daniel Foundation Ms. Miriam Daniel Ms. Amy Elias Mrs. Louise Goldberg Mr. Kenneth Hyatt Ms. Michele Waxman Johnson and Mr. Paul Johnson Mr. and Mrs. Charles Kahn The Kassap Family



SCHOLARSHIP RECIPIENTS AND PROVIDERS GATHER AT THE STUDENT AWARDS CEREMONY

Mr. and Mrs. F. James J.Knittle, Jr. Mr. and Mrs. Richard Lessans Lois and Philip Macht Philanthrophic Fund Mrs. Linda Panitz Ms. Susan Patz The Perl Foundation Mr. and Mrs. Francis Poggi Mrs. Irvin Pollack Mrs. Billie Roogow Mr. Bruce Rosenberg Mr. Jeffrey Segall The Jacob S. Shapiro Fund Mr. James R. Shapiro Mr. and Mrs. M. Sigmund Shapiro Mr. Jack Sugarman and Ms. Susan Silberman The Honorable Ellen Heller and Shale D. Stiller, Esg. SunTrust Foundation Triskles Foundation Mr. and Mrs. Robert Wagner

#### \$1,000 - \$2,499

Anonymous Mr. James Adler Dr. Norris Allen Mr. and Mrs. Stephen Baron Dr. and Mrs. David Block Mr. and Mrs. Larry Boltansky Mr. and Mrs. Victor Broccolino Ms. Virginia Campbell Mrs. Constance R. Caplan C. & C. Mechanical. Inc. Mr. and Mrs. Jon B. Chernak Sandy Comenetz Mr. Murrav Dalziel Mrs. Phyllis Felser Mr. and Mrs. Milton Fox

MacKenzie Ventures, Inc. Mr. and Mrs. Norman Glick Mr. and Mrs. Alan Grochal Mr. and Mrs. Thomas Hess Mr. and Mrs. Michael K. Hettleman Mr. and Mrs. Samuel Himmelrich Mr. and Mrs. Larry Kamanitz Mrs. Dorothy Katz Marc and Linda Klitenic Mrs. Suzanne Levin-Lapides Mr. Stephen Lee Mrs. Diane Markman Mr. and Mrs. Raymond McCree Schoenfeld Insurance Associates Mr. and Mrs. Richard Morrison Howard and Carol Nelson Mr. and Mrs. William Palmer Mr. Matthew Penater Drs. John and Susan Pollack Mr. Jeffrey Reilly and Ms. Molly Coffay Mr. David Richardson Mr. and Mrs. Eugene Schreiber Mr. and Mrs. David Wallace Mr. and Mrs. Michael Ward Mr. and Mrs. Fred Wolf, III Mr. Frank Wyman Mr. and Mrs. M. Richard Wyman Dr. and Mrs. Stuart Yuspa United Way of Central Maryland University of Baltimore

#### \$500-\$999

Anonymous (1) Ms. Marv Azrael The Bank of America Charitable Foundation Mr. Eric S. Bloom Cambridge Iron & Metal Company Ms. Judith F. Campbell-McKennis

CMD Investment Group Dr. Jeffrey Chernak Ms. Debra Chernak Covenant Guild Mr. and Mrs. Michael Damelin Mr. and Mrs. William E. Davis. III Ms. Betty Dempster Ms. Nancy Fenton The Freedman Foundation Mr. Alfred Goldberg Mr. Alex Gordon Sandy and Lee Gordon Gorfine, Schiller & Gardyn, PA Mr. and Mrs. Joseph Grigg Louis H. Gross Foundation Mrs. Peggy Heller Mr. Nicholas Hodges Mr. and Mrs. David Hutzler Ms. Gina lackson Tufton Capital Management Ms. Susan Jacobson Miriam Lodge Locust Point Civic Association, Inc. Legum Foundation Ms. Helen Liu Mr. and Mrs. Robert Morel Mr. David Morel Ms. Gail H. Ostergaard Mr. and Mrs. Timothy Redmond Ms. Jane Schapiro Mr. and Mrs. Kurt Schmoke The Sinsky-Kresser-Racusin Foundation

#### \$100 - \$499

Mrs. Margie Warres

Anonymous (8) Mr. and Mrs. Charles Aaron Dr. and Mrs. Charles Abelson Mr. and Mrs. Jacques S. Abrams Mr. Donald L. Abrams Mr. and Mrs. Henry Abrams Mr. and Mrs. Raymond Altman Mr. and Mrs. Richard Barrett Mr. John W. Beckley Mrs. Ethel Berney Ms. Margaret Bershtein Mr. and Mrs. Bruce M. Beveridge III Mr. and Mrs. Daniel Billig Dr. and Mrs. Mordecai Blaustein Mr. David Bloom Mr. and Mrs. Marc P. Blum Ms. Brenda J. Bodian Mr. and Mrs. Thomas Brakke Key Highway Community Association Mr. and Mrs. Tom Brodie Dr. Nathan Castleman

Ms. Sara Cohen Ms. Eileen W. Cohn Mr. and Mrs. Stephen Cooper Mr. and Mrs. Mark D. Coplin Mrs. Sylvia Cordish Mr. and Mrs. Daniel Crone III Mrs. Ellen Dame Mr. David Daneman Mr. Sandeep Deol Ms. Elizabeth Devereux Mr. Jerry Dresner Ms. Sharon Dunbar Mr. and Mrs. Eric Edelson Ms. Samantha Edgington Ms. Judy Eick The Eliasberg Family Foundation Mr. and Mrs. Philip Ershler Exelon Ms. Janet Feldman Mr. and Mrs. Robert Fiduk Ms. Lynn Flayhart Dr. and Mrs. Robert P. Fleishman Ms. Susan M. Fleishman Mr. and Mrs. David Fleishman Mr. and Mrs. Jerry Focas Mr. and Mrs. David Frank The Freilich and Workman Family Fund Mr. Tucker French Ms. Lucy Gillers Mr. Barry Glass Mr. and Mrs. Jonathan Goldberg Dr. and Mrs. Neil Goldberg Ms. Susan Goldscher Mr. Tobias Goldstone Ms. Chickie Gravson Mr. David L. Greif Ms. Nancy Hackerman Ms. Barbara Hecht Mr. Henry L. Hecht Mrs. Shirley Hecht Ms. Beth Heming Mr. and Mrs. John Heyn Mrs. Linda Himmelrich Mr. and Mrs. Samuel Himmelrich, Jr. Ms. Jill M. Himmer Mr. Robert Hindy Mr. and Mrs. David Hirschhorn Mr. and Mrs. Richard Hornstein Mr. and Mrs. Leonard Horwits Ms. Claire Hutchinson Mrs. Janet Hyman Ms. Susan Iadevaia Ms. Susan G. Jacobson Mrs. Natalie Jeffrey Mr. Ricardo Johnson

Ms. Suzanne F. Cohen

Mrs. Shirley Kaufman Ms. Svlvana Khouri Mr. and Mrs. Donald M. Kirson Mrs. Joan Klein Mr. and Mrs. Andrew Klein Martin S. Himeles, Sr. Foundation Mrs. Judith Kolker Mr. Robert Kolodner Mrs. Annette Lakein Mr. lae Lee Mr. and Mrs. Howard Levinton Ms. Ellen H. Levv Mr. and Mrs. Stevan M. Levy Mr. H. David Levyne Ms. Debbie Greenberg Lichter Ms. Cvnthia Lifson Dr. and Mrs. Kevin Lorentsen Mr. and Mrs. Robert Lowy Mr. and Mrs. Lloyd Mailman Mr. Bruce Martin Ms. Stephanie Martin Maryland Charity Campaign Mr. and Mrs. Jordon L. Max Max Properties, Inc. McCray Properties, LLC Mr. Gordon Medenica Dr. and Mrs. Clifford Meyers Dr. Michael Lang and Dr. Anita Miller Mr. and Mrs. Herbert Mittenthal Mrs. Elizabeth Moser Mr. and Mrs. Stuart Nathan National Realty Development Corporation Mr. and Mrs. Stephen Neel Dr. Marilyn Nicholas Dr. Promise Olomo Ms. Molly Ott-Ambler Mrs. Marjorie Ottenheimer Ms. Susan Ottenheimer

Ms. Susan B. Katzenberg



BOARD MEMBERS MIKE WARD AND RUSS CAUSEY



BOARD MEMBER MICHAEL DAVENPORT AND SCHOLAR DAVID BOUTIN

Drs. Allen E. Joseph and Polly J. Panitz Mrs. Ellen Patz Mr. Benjamin Pitkin Mr. and Mrs. Marshall Presser Dr. Jonas R. Rappeport Dr. and Mrs. Joel W. Renbaum Mrs. Yelena Rennie Lawrence and Cynthia Rief Mr. Evan Rothschild Mr. and Mrs. Bruce I. Rothschild Ms. Joan Rothschild Ms. Shifra Rubin Mr. and Mrs. Robert Russel Mr. and Mrs. Stephen Sachs Mr. Jerald Sachs Ms. Marilyn Savage Mrs. Frederica Saxon Mr. and Mrs. Benjamin Schapiro Dr. and Mrs. Charles Schiffer Mr. Gilbert Schmerler Mrs. Mildred Schwartz Gorfine Foundation Dr. Keith Segalman Ms. Margaret Seif Dr. and Mrs. Albert B. Shackman Ms. Kimberly Davis Shapiro Dr. and Mrs. Morton W. Shapiro Ms. Miriam Shearman Mr. Mark Sherman Mr. David Siegel Ms. Susan A. Silberstein Mr. and Mrs. John Singer Mr. and Mrs. Joshua Slane Mr. and Mrs. Robert Smith Mr. William C. Smith Ms. Jayne Sosland Dr. John R. Steinberg Mr. and Mrs. Michael Striar Mr. Howard Sudnow Mrs. Belle Sussman

Mrs. David Tapper Mr. and Mrs. David Thomas Mr. Duv Vu Mr. and Mrs. Angelo Wade Dr. and Mrs. Edward Wallach Dr. Manuele and Mr. Richard Wasserman Mr. Steven Wasserman Mr. and Mrs. Jay Weiss Ms. Ernestine Whiting Ms. Diane Williams Dr. Gilbert I. Wise Mr. Samuel M. Witten Mr. Jason Wood The Yalcin Group

#### Up to \$99

Anonymous (10) Mr. and Mrs. Abraham Adler Mrs. Jennifer Alexander Mr. and Mrs. Arnold Applefeld Mr. and Mrs. Steven Attman Mr. Alexander Baer Dr. and Mrs. Michael Balenson Mrs. Louise Barber Ms. Lucille Barrett Ms. Deborah Bassard Mr. Michael Becker Mr. and Mrs. Basil L. Beninghove Ms. Sarah Berger Mr. Charles Bernhardt Dr. and Mrs. Leonard Bers Ms. Mary Bettenhauser Mr. and Mrs. Herbert Better Mr. Kenyon Blake

Mr. Neal Blum Mr. and Mrs. David Bord Mr. and Mrs. H. Dean Bouland Mr. and Mrs. A. Stanley Brager, Jr. Mr. and Mrs. Allan Bratman Dr. and Mrs. Donald Brown Mr. and Mrs. Howard S. Brown Dr. and Mrs. Richard Burack Mr. and Mrs. Irvin N. Caplan Ms. Carol Carter Mr. and Mrs. Arthur Cohen David and Cathleen Cohen Mrs. Ioan Cohen Dr. and Mrs. Stephen P. Cohen Charles and Barbara Cook Mr. Alan Cooper Ms. Susannah Cox Ms. Audrey Bowen Criado Mr. and Mrs. David Dembert Mr. and Mrs. James G. Dickman Mr. and Mrs. David Dinnerman Mr. and Mrs. Sigmund Eckhaus Mr. and Mrs. Irving Ehudin Ms. Michelle Epps Ms. Gloria Epstein Mr. William Fagan Mr. Jack Finkelstein and Ms. Frances Kessler Mrs. Elaine Finkelstein Dr. and Mrs. Howard Fisher Rhona Fisher, Ph.D. Mr. and Mrs. Robert Frank Mr. and Mrs. Gordon Franz

Mr. and Mrs. James Bleiberg



JON CHERNAK, MARLENE POLLACK, LINDA BARRON AND TED CHERNAK



SCHOLARSHIP RECIPIENT ALEXYS ADAMS AND DANA ADAMS

Mr. and Mrs. Howard Freeland Mr. and Mrs. Donald Friedman Ms. Carol Lee Gamble Ms. Jeri Lynn Ganz Ms. Rhoda Ganz Mr. and Mrs. Marty Gelman Mrs. Jackie Glassgold Carole and Billy Glick Mr. and Mrs. Brian Goldman Ms. Payton Goldman Ms. Talia Goldman Ms. Pamela Graham Mr. and Mrs. Barry Green Mr. Gavin Green Ms. Toby Greenberg Mr. Corbin Grinage Ms. Joan Gudelsky Ms. Claire Hannan-Radomisli Mr. and Mrs. Stephen Hecht Mr. and Mrs. William Heller Mr. and Mrs. Jeffrey Helman Mr. and Mrs. Lewis Hess, Jr. Mr. and Mrs. Ned Himmelrich Mr. and Mrs. W. Carl Hossfeld, Jr. Mr. and Mrs. Julian Hyman Ms. Midori Im Dr. and Mrs. Warren Israel Mr. Randy Jachman Mr. and Mrs. Sanford G. Jacobson Mr. John A. Juanteguy Mrs. Samuel S. Kahan Ms. Pamela Wexler Kahler Mr. and Mrs. Alan Kanter Mr. and Mrs. Stanley Kantor Mr. and Mrs. Arnold Kaplan Mr. and Mrs. Louis I. Kaplan Dr. Garv Katcoff Combined Charity Campaign Ms. Susan L. Kolker Ms. Tracy Koss

Mr. Richard Kravitz Dr. Morton Krieger Ms. Linda Lachman Ms. Shoshana Laks Mr. and Mrs. Barry Lavenstein Mr. and Mrs. Douglas Lederman Mrs. Sara Levi Mr. and Mrs. Howard Levitas Mrs. Edward F. Lewison Mr. and Mrs. Edward M. Lewison Mr. Anthony Lindner Mrs. Loraine Lobe Mr. Adam Blake Lowy Ms. Lucille Margulis Mr. and Mrs. John Markowski Ms. Arlene Saks Martin Mr. and Mrs. Charles Martinez Mr. and Mrs. Steven Mazer Mr. and Mrs. Mainak Mazumdar Ms. Amy Mazur Mr. and Mrs. Ronald McGuirk Ms. Joetta Miller Mr. Theron Negri Dr. and Mrs. Irwin Nudelman Ms. Geraldine Ostrove Ms. Dominique Peace Mr. George Petrides, Jr. Mrs. Leonard Piven Mr. and Mrs. Gary G. Quintiere Ms. Barbara Reamer Mr. and Mrs. Stephen Reese Dr. Malcolm Renbaum Mr. and Mrs. Edward Richman Ms. Ellen Rosen Mr. Benjamin Rosenberg Mrs. Babs Rosenberg Dr. and Mrs. Alfred Rosenstein Mrs. Harriet Rosenthal Mrs. Helaine Rosenthal Ms. Katherine Rosin Mr. and Mrs. Todd Ruppert Mr. and Mrs. David Rutstein Ms. Lauren Sapienza Mr. Mark Schlossberg Mr. and Mrs. Stephen Schoenfeld Dr. and Mrs. Robert Schreter Dr. Michael Schweitzer Mrs. Clair Zamoiski Segal Mr. and Mrs. Bernard J. Sevel Mr. and Mrs. John Sharbaugh Dr. and Mrs. Allan R. Sherr Mr. Michael Shteyman Mr. and Mrs. Steven Sibel Ms. Leila Silverman Mr. and Mrs. Irving Simon Ms. Marcia Renbaum Skopp Ms. Gladys Skowrunski

Ms. Stephanie Krasij

Mr. and Mrs. Robert Smith Dr. Hannah Solky Mr. and Mrs. Arthur Solomon Mrs. Ellen Spak Mrs. Betty Spear Ms. Phyllis S. Spence Mr. Robert Spielmann Mr. Kenneth Strong Mr. and Mrs. Michael Strouse Mr. and Mrs. Lawrence Taubman Dr. and Mrs. Lvnn Taussig Mr. Stephen M. Thaler Mr. and Mrs. Richard Thomas, Jr. Mr. and Mrs. Scott Tilson Ms. Lesa Tischler Mr. Trov Tower Dr. and Mrs. Dennis Uhlfelder Mr. and Mrs. Marius Vogelfanger Ms. Leslie Weinberg Mr. and Mrs. Michael H. Weinberg Ms. Elaine Weiner Mr. and Mrs. Sheldon Weinstock Mr. and Mrs. Larry M. Wolf Ms. Margery Wolpert Ms. Kehli Woodruff Mr. and Mrs. Alan Zatz Elaine and Philip Zieve Ms. Rhoda Zimmerman Ms. lessica Zoob Mr. and Mrs. Larry Zwagil



SCHOLARSHIP RECIPIENTS AIMY AVILA AND LISETTE DARDON

### **In-Kind Donations**

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<sup>®</sup> 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

Carol Bogash Russ Causey Jo Cohen Robb V. Cohen Rhona Fisher Suzanne Lapides Joan Lessans Rabbi Yehuda Moradian Lidia Paz- Baker Dr. Ed Perl Dr. Ed Wallach Susan Silberman Rabbi Yitzi Weiner

Jean Wyman

## Non-Profit Community Partners

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**

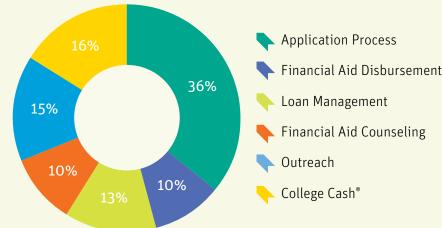
Student Services (scholarships and interest-free loans):

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

#### ENDOWED FUNDS

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

#### NON-ENDOWED FUNDS

David Abrahams Memorial Fund Irene & Sidney Abramowitz Scholarship Fund Alice & Laurence Abrams Memorial Fund Anita and Milton M. Abrams 50th Anniversary Fund M. Jack & Minnie Abrams Scholarship Fund Milton M. Abrams Scholarship Fund Milton M. & Anita L. Abrams Scholarship Fund Eli Adalman Scholarship Fund Myrtle H. Adelberg Memorial Fund Betty Adler Memorial Fund Norris & Carole Allen Scholarship Fund Benjamin Alpert Memorial Fund Irving D. Alter Memorial Fund American Trading and Production Corporation Grant Fund Maurice Annenberg Graphic Arts Scholarship Fund Sophia M. Annenberg Scholarship Fund Eleanor S. & Ellis L. Arenson Scholarship Fund Rachel Laura Arenson Scholarship Fund Auxiliary Yedtz Grotto Scholarship Fund Harold Ayares Scholarship Fund Azoans Scholarship Fund Lewis Baer Foundation Scholarship Fund William G. Baker Jr. Memorial Fund Scholarship Fund Baltimore City College Class of '22 Scholarship Fund Baltimore Life Underwriters Charitable Foundation Scholarship Fund Baltimore Polytechnic Alumni Scholarship Fund Howard M. Bank Scholarship Fund Kitty Barnett Scholarship Fund Philmore and Naomi Baron Scholarship Fund Banker Barrett Family Scholarship Fund Stanley H. Belford Memorial Fund Ida Benesch Memorial Fund Leo V. Berger Scholarship Fund Max & Rose C. Berkowitz Memorial Fund Gertrude Weinblatt Berman Scholarship Fund Ida W. Berney Memorial Fund Dr. Alan Bernstein Scholarship Fund Alvin P. & Lila G. Bernstein Scholarship Fund Bill's Carpet Fair Scholarship Fund BK Consulting CITC Scholarship Fund Morton Blank Scholarship Fund Irving and Anne Halperin Blaustein Scholarship Fund; Amy, Bill, Carlotta & Willie Davis Scholarship Fund Hilda K. Blaustein Memorial Fund

Elizabeth Jessel Bloch Memorial Fund The Ada Gitomer Bloom Memorial Scholarship Fund Dorothy K. & Morris M. Bloom Scholarship Fund Dr. M. Larrie & Sima Blue Scholarship Fund Irving and Lois Blum Scholarship Fund Samuel & Fannie Blum Scholarship Fund Bruce Blumenthal Memorial Fund Louis & Frances B. Booke Unrestricted Scholarship Fund Margaret C. Boyd/Western's Class of '37 Scholarship Fund Irene C. Bralove Memorial Fund Ann & Robert Branch Scholarship Fund Leona Frank Breitstein Scholarship Fund Victor A. and Tina Broccolino Scholarship Fund Jonas & Ann G. Brodie Scholarship Fund Henry & Alberta Burke Scholarship Fund Joseph Burke Memorial Fund Sarah & Miriam Burke Scholarship Fund Cornelius N. Butler Memorial Fund Stanley L. Cahn Scholarship Fund Stanley L. and Dorothy Lobe Cahn Grant Fund R. McLean Campbell Scholarship Fund Samuel H. Caplan Memorial Fund Ida & Sol Caplis Scholarship Fund Caritas Guild Scholarship Fund Dr. Paul E. Carliner - Hias Memorial Fund Henry and Pauline Checket Scholarship Fund Helen & Sidney Chernak Scholarship Fund David W. & Annie Chertkof Scholarship Fund Chesapeake Urology Associates Scholarship Fund Child Study Association Scholarship Fund Ellen R. Clayton Scholarship Fund for Nurses Robert Clayton Memorial Fund Alfred & Hilda Cohen Memorial Scholarship Fund Herman & Rosa Cohen Scholarship Fund Leon W. & Ella M. Cohen Scholarship Fund Moses & Frances G. Cohen Scholarship Fund Rebecca Beatrice Cohen Scholarship Fund Eileen W. & Adolph D. Cohn Scholarship Fund Nathan & Betty Stein Coleman Fund Joseph Howard Colvin Memorial Fund Harry & Hilda Cooper Scholarship Fund Phyllis W. & Marvin L. Coplan Memorial Scholarship Fund Covenant Guild Presidents Remembrance Fund Dr. Samuel J. Crowe Memorial Fund Albert S. Cummins Memorial Fund Donald J. Dagold Scholarship Fund George & Sandra Dalsheimer Scholarship Fund Hugo & Helen Dalsheimer Scholarship Fund Janet Ellen Dalsheimer Memorial Fund Roger M. Dalsheimer Scholarship Fund Daly Computers Scholarship Fund Betty H. Davidson Scholarship Fund



BOARD MEMBER DAVID ROTHSCHILD WITH DONNA KASSOF AND MICHAEL FRIEDMAN OF THE ASSOCIATED

Isaac W. Davidson Family Fund Deiches Educational Fund John & Mary DeShields Performing Arts Fund Sidney & Sandra Diamond Scholarship Fund Milton J. Dickman & Leonore Dickman Cohn Memorial Fund Lee L. and Sophie Frenkil Dopkin Scholarship Fund Dragon/Rosen Memorial Fund Ruth Naomi & Franklin A. Dugan Scholarship Fund Dupkin Scholarship Fund Tracey Anna Edelman Memorial Fund Betty D. Edlavitch Scholarship Fund Sybil & Harold Effron Scholarship Fund Henry & Saundra Ehrlich Scholarship Fund Bessie Eisenberg Educational Fund Gerson & Sandy Eisenberg Scholarship Fund Harriet & Henry Eisner Scholarship Fund Pearl G. Ellison Memorial Fund Jack Epstein Teacher Education Scholarship Fund Seymour & Jeanne Epstein Family Memorial Fund -United Order of True Sisters #35 Executive Alliance – Emerging Women Leaders Scholarship Betty & Samuel Feldman Scholarship Fund Joseph & Minna Feldman Scholarship Fund Samson Feldman Scholarship Fund Rosetta Feldman-Glashofer Scholarship Fund Elias Jacob & Florence Filtzer Memorial Fund Benjamin J. & Cecile S. Fine Scholarship Fund Jill & M. Austin Fine Scholarship Fund Melvin & Betty Fine Scholarship Fund Lee K. & Ellwood Fink Scholarship Fund Sue Sandler Fischbein Scholarship Fund S. Stanley Fleischer & Marie Fleischer Ritterman Scholarship Fund Dr. Edwin A. & Pauline S. Fleishman Scholarship Fund Harry & Sera Fleishman Scholarship Fund Forest Park High School Class of '49 Scholarship Fund Evelyn & Leonard Forman Scholarship Fund

Dr. Joseph Fox Memorial Scholarship Fund Louis J. & Dorothy N. Fox Scholarship Fund Lillian & Bertram A. Frank Scholarship Fund Marie Wallace Frank Scholarship Fund Susan Ellen Freed Memorial Fund Israel Freedman Scholarship Fund Lillie R. Freeman Memorial Scholarship Fund Bruce & Kathie Fried Scholarship Fund Miriam Arenson Friedberg Scholarship Fund Sidney M. Friedberg Memorial Fund Birdie Stein Friedenwald Memorial Fund Harry Friedman Scholarship Fund Janice K. & Charles S. Friedman Scholarship Fund Philip D. Friedman Scholarship Fund Beatrice R. Gann Memorial Fund Lillie Singer Gann Memorial Fund Samuel Gann Memorial Fund Fannie P. Gellman Memorial Fund Samuel H. Gellman Memorial Fund **GEM** Scholarship Fund Jacob & Ida Gerber Scholarship Fund Ruth & David Gerber Scholarship Fund Norman & Charlotte Gilden Scholarship Fund Mikaela N. Gillman Scholarship Fund Jerome S. Ginsberg Memorial Education Fund Sadie & Leon Ginsberg Educational Fund David J. & Dora F. Gitomer Memorial Fund The Giving Circle for African American Students The Giving Circle for Jewish Students Harry L. Gladding Memorial Fund Philip & Dr. Frank Glassner Memorial Fund Robert C. Gleeksman Memorial Fund Louis J. & Ruth A. Glick Scholarship Fund Mindelle S. Gober Memorial Fund Ellie Gold Scholarship Fund Ann & Milton Goldberg Scholarship Fund David & Jeannette Goldberg Scholarship Fund Dr. Janice B. Goldberg Memorial Fund Louise & Sylvan Goldberg Scholarship Fund Rose Goldberg Memorial Fund Myrna & Arnold Goldberger Scholarship Fund Samuel Goldscher Memorial Fund Morris Goldseker Scholarship Fund Morton A. Goldstein Scholarship Fund Edith Kelmenson Goldstone Memorial Fund Abraham Goodman Memorial Fund Bertha Goodman Scholarship Fund Morris M. Goodman Scholarship Fund Paul & Pauline Goodman Scholarship Fund Harry B. Gorfine Scholarship Fund Bernard S. Gould Memorial – Science Club Scholarship Fund



BOARD MEMBERS LARRY KAMANITZ AND JEAN WYMAN WITH THEN-BALTIMORE COUNTY EXECUTIVE KEVIN KAMENETZ (CENTER).

Jacob & Rachel Gouline Memorial Fund Bernard & Lillie Grant Scholarship Fund Irving C. Grant Scholarship Fund Sara Jane Grant Scholarship Fund Isadore & Leah Greenberg Memorial Fund Ray & Frank Greenberg Memorial Fund Rose Greenberg Memorial Fund Harry Greenstein Scholarship Fund Ann B. Greif Scholarship Fund Mary E. Griffin Memorial Fund Alice and Bernard Grochal Memorial Fund Selma Woodrow & Joseph B. Gross Scholarship Fund Betsy E. Haas Scholarship Fund Gloria Kolker Hack Scholarship Fund Nathan Hackerman Memorial Fund Hortense & Adolph C. Hahn Memorial Fund Freda R. & Louis P. Hamburger, Sr. Memorial Fund Louis P. Hamburger III Memorial Fund Isaac & Marcia Hankin Memorial Fund Tim Hannon Memorial Scholarship Fund Augusta Stein Hartman Memorial Fund Isador & Fannie Havelock Scholarship Fund Carl E. Hecht Scholarship Fund Grace A. Hecht & Joseph F. Hecht Scholarship Fund Lee I. & Miriam D. Hecht Memorial Fund Mr. & Mrs. Samuel M. Hecht Scholarship Fund Shirley & Louis Hecht Scholarship Fund Abraham "Babe" & Selma Helfand Scholarship Fund of the Rotary Club Pikesville Grace D. & Gerald C. Heller Scholarship Fund Israel & Molly Herman Memorial Fund Louis Herstein Family Fund Ernestine Stern Heyn Memorial Fund Hias of Baltimore Scholarship Fund Martin S. Himeles Scholarship Fund Linda & Alfred Himmelrich Family Scholarship Fund

Leo Hinden Scholarship Fund Matthew H. & Elizabeth S. Hirsh Scholarship Fund Sol Hite Memorial Fund Esther Moses Hollander Scholarship Fund Rose Moses Hollander Scholarship Fund Walter Hollander, Sr. Scholarship Fund Betty S. & Jacob D. Hornstein Scholarship Fund The Betty S. Hornstein & Esther S. Hornstein Scholarship Fund Howard County General Hospital Scholarship Fund Philip & Shirley Hurwitz Scholarship Fund Therese S. Hutzler Scholarship Fund Dr. David S. Hyman Memorial Fund Philip M. Hyman Memorial Fund Innovation High School Scholarship Fund Earl P. Jackson Memorial Fund Jacob Sandy Lodge – Knights of Pythias #152 Scholarship Fund Sanford G. & Ann S. Jacobson Scholarship Fund Janet & Gerald Jeffein Scholarship Fund Jewish Community Services, including: Dora "Duckye" Cardin Memorial Fund Evelyn M. Freedman Memorial Fund Stephen J. Glick Scholarship Fund Jeffrey Helman Scholarship Fund Howard R. Jachman Scholarship Fund Meyer D. Levin Memorial Fund Stephan J. Levine Scholarship Fund Selma and Herbert Myerberg Memorial Scholarship Fund Newhoff Scholarship Fund Tara Melanie Sachs Memorial Fund David M. & Alena J. Schwaber Scholarship Fund Nathan & Sylvia Schochet Memorial Fund Anne Summer Memorial Fund Rose S. Zetzer Scholarship Fund Rose & David Yerman Scholarship Henry & Gilda Lee Scholarship The Phyllis Honey Jolson Scholarship Fund Paul Juanteguy Memorial High Risk Scholarship Fund Gertrude & Edmund Kahn Memorial Fund Kamanitz & Uhlfelder Scholarship Fund Rose J. Kanefsky Memorial Fund Kann-Burgunder Scholarship Fund Rebecca & Louis Kaplan 50th Anniversary Scholarship Fund and Helen L. Kaplan Memorial Fund Nathan Karu Memorial Fund Edgar J. Kassan Memorial Fund Amalie S. & M. Shakman Katz Scholarship Fund Fannie E. Katz & Loraine Shuman Memorial Fund Sophie Van Leer Katz Memorial Fund Herbert & Gloria Katzenberg Scholarship Fund

Rachel M. Kaufmann Scholarship Fund Ensign C. Markland Kelly, Jr. Memorial Fund Abraham Kenigson Memorial Fund Rubin & Anna Kipnis Scholarship Fund Dr. Bernard S. & Helen B. Kleiman Scholarship Fund Philip & Lillian Klein Memorial Fund Carol Bear Kleinman Memorial Scholarship Fund Harold Klivans & Jennie Klivans Schoolnic Memorial Fund Alice B. & Walter W. Kohn Scholarship Fund Benjamin & Miriam Kolker Scholarship Fund Fabian H. Kolker Scholarship Fund M. Budd Kolker Scholarship Fund Robert H. Kolker Scholarship Fund Kolodner Family Scholarship Fund Dr. Louis J. Kolodner Scholarship Fund David Kornblatt Scholarship Fund Dr. William Kress Memorial Scholarship Fund William & Rosalyn Kress Scholarship Fund Dr. Morton M. Krieger Scholarship Fund Dorothy M. & Louis E. Kroeller Scholarship Fund Dr. Judith & Ruth Krulewitz Scholarship Fund Dr. Albert A. Kurland Science Fund Larry Kushner Memorial Fund Nina and Mark Lachman Scholarship Fund Bessye T. & David R. Lakein Scholarship Fund Benjamin & Minnie Lansberg Memorial Fund Gertrude & Arthur Lang Scholarship Fund Edith Lauer Memorial Fund Hilda & Morris Lazaron Scholarship Fund Robert & Pearl Leavitt Scholarship Fund Robert W. Lebherz, IV Scholarship Fund Dr. Albert & Dr. David S. Lederman Memorial Fund Dr. Edward I. Lederman Memorial Fund Naomi Hendler Legum Scholarship Fund William & Bessie Leibowitz Memorial Fund John J. Leidy Memorial Scholarship Fund



20



SCHOLARSHIP RECIPIENT STANLEY ASEGBOLA WITH GUEST MICHAN JIGGETTS

Wm. H. Lemmel Memorial Scholarship Fund Joan & Richard Lessans Scholarship Fund Levene Family Scholarship Fund William I. Levenson Memorial Fund Sara & J. Elliot Levi Scholarship Fund Elias & Lena Levin Memorial Fund Louis H. & Bertha Szold Levin Memorial Fund Elsa Kraus Levy Memorial Fund Lester & Eleanor Levy Memorial Scholarship Fund Robert H. & Lena S. Levy Memorial Fund Ruth S. Levy Scholarship Fund H. David Levyne Scholarship Fund Hilda Koerner Levyne Scholarship Fund Sidney A. Levyne Scholarship Fund Jeffrey Lieman Scholarship Fund Nicholas M. & Nina I. Limbeck Scholarship Fund Barry Lipman Memorial Fund Leroy & Elizabeth Lipman Scholarship Fund Vivian J. Lipsitt Memorial Fund Sarah and George Lipsitt & William Goldberg Scholarship Fund Deborah Krause Lipsitz Memorial Fund Lockwood and McCree Scholarship Fund Mary & Frank Lombardi Scholarship Fund Bonnie Fox London Scholarship Fund Helen F. London Scholarship Fund Malcolm W. Lowenstein Memorial Fund John J. Ludwig Memorial Fund Herman M. Lurie Memorial Scholarship Fund Walt & Mary Jane Lyman Scholarship Fund Barney Mankowitz Scholarship Fund Libby Mankowitz Scholarship Fund Nettie Mankowitz Scholarship Fund Philip Mankowitz Scholarship Fund Bernard & Herta Mansbach Memorial Fund Maryland Association of Nonpublic Special Education Facilities – Michael Cardin Scholarship Fund



SCHOLARSHIP RECIPIENTS REBECCA BARNETT AMD MARIEL OTTER WITH SCHOLARSHIP DONOR DR. CARL CAPLAN

Evelyn & Joseph Matchar Family Scholarship Fund Fred Mayer Scholarship Fund Irving Mazur Memorial Scholarship Fund Harriet Mazur Arts Education Fund Gerson B. Mehlman Memorial Scholarship Fund Dr. Herman J. Meisel Memorial Fund Harry Merowitz Memorial Fund Hortense Hecht Meyer Scholarship Fund The Joseph Meyerhoff Scholarship Fund Eli & Yetta Miller Memorial Scholarship Fund Joseph M. Miller Scholarship Fund Lee D. Miller Scholarship Fund Jeannette A. Millhauser Memorial Fund Marian & Richard Millhauser Scholarship Fund Million Dollar Round Table Scholarship Fund Howie Millman Scholarship Fund Dr. Bernie & Jeanie Milton Scholarship Fund Gary V. Mindel Memorial Scholarship Fund Irvin E. Mindel Memorial Scholarship Fund Miriam Lodge Scholarship Fund Constance H. Moore Memorial Fund Leslie & Bruno Morel Memorial Fund Sadye & Samuel Morris Memorial Scholarship Fund Margaret B. Morrison Memorial Fund Dr. Benjamin and Frances Moses Scholarship Fund Bernard & Bertha Moses Memorial Scholarship Fund Dr. Bessie L. Moses Memorial Scholarship Fund Ida G. Murfkan – Queen Anne Guild Scholarship Fund Eleanor Arnett Nash Scholarship Fund Frederick J. Nassauer Scholarship Fund National Brewing Company Scholarship Fund Dr. Nathan E. Needle Memorial Scholarship Fund Paul K. Neumann Family Scholarship Fund Harry A. Norman Scholarship Fund Nurses' Alumnae Association of Sinai Hospital Scholarship Fund Frieda Burke Offenbach Memorial Fund Aaron & Dorothy Ostrofsky Scholarship Fund S.K. Ottenheimer Family Fund Benjamin & Yetta Patz Memorial Fund Harold Patz Scholarship Fund Harry J. Patz Scholarship Fund Betty R. Pear Memorial Scholarship Fund Jack Pearlstone Memorial Fund Pikesville Hilton Inn Scholarship Fund Kurt & Gertrude Popper Memorial Scholarship Fund Victor Posner Scholarship Fund Julia & Isaac Potts Memorial Scholarship Fund Peggy Ellen Pumpian Memorial Fund Querido Family Memorial Scholarship Fund Louis & Rebecca Redler Scholarship Fund

Hyman Jacob & Fannie Rifkin Scholarship Fund The Robbins Scholarship Fund Robert Rochberg Scholarship Fund Dr. Esther Katz Rosen Memorial Fund Eva LaBorwit Rosen Memorial Scholarship Fund Joseph Rosenbaum Memorial Scholarship Fund Cecilia A. Rosenberg Scholarship Fund Helen R. Rosenfeld Memorial Fund Samuel H. Rosenstock Scholarship Fund Isaac C. Rosenthal Scholarship Fund Sylvan L. & Sally Rosenthal Scholarship Fund Theodore Roten Scholarship Fund Amalie & Randolph Rothschild Scholarship Fund Moses & Miriam Rothschild Memorial Fund Stanford Z. Rothschild Memorial Fund Walter Rothschild Family Scholarship Fund Willard G. Rouse Scholarship Fund Muriel & Irving Rubin Memorial Fund Dr. Alvin D. Rudo Memorial Fund Dr. Frieda Rudo Ruskin Scholarship Fund Beverly & Philip H. Sachs Scholarship Fund Charles & Ruth Sachs Scholarship Fund Meyer & Pauline Sachs Scholarship Fund Maurice & Mary Sandler Scholarship Fund Rebecca & Abraham Sandler Scholarship Fund Sarah Sandler Scholarship Fund Hyman & Laura Saye Scholarship Fund Bernard Schapiro Scholarship Fund Joseph Schapiro Memorial Scholarship Fund Morris Schapiro Foundation Scholarship Fund Marilyn & Herbert Scher Scholarship Fund Judy Tisdell Schiffer Scholarship Fund for Women Blanche & I. William Schimmel Scholarship Fund Goldie Schimmel Scholarship Fund Harry Schnaper Memorial Scholarship Fund The Ansel Schoeneman Testimonial Fund Dr. Louis Schoolman Scholarship Fund Dr. Jacob Schoolnic Scholarship Fund A. Harvey & Phyllis Kolker Schreter Scholarship Fund Saul Schulhoff, Jr. Scholarship Fund Isabel Schuman Scholarship Fund Ioel Ronald Schwartz Memorial Fund Dr. Louis Schwartzman Memorial Scholarship Fund Robert & Frieda Seff Scholarship Fund Dorothy Serpick Memorial Scholarship Fund Bernard Shapiro Scholarship Fund Diane & Albert Shapiro Scholarship Fund Harry Shapiro Scholarship Fund Ida & Joseph Shapiro Scholarship Fund Selma & Joseph Shapiro Anniversary Fund Lillie G. Sher Scholarship Fund



HILARI BOCHES, NORMAN REVIS AND NAOMI GOLDBERG



Elaine & Tom Shofer Scholarship Fund Mary & Rube Shofer Scholarship Fund Herman H. & Anne Shuger Memorial Fund Irving Shulbank Memorial Fund Henry E. & Riley A. Siegel Scholarship Fund Sigma Theta Pi Sorority Scholarship Fund Bernard I. Silverman Scholarship Fund Thelam Sheller Silverman Memorial Fund Florence & Louis Singer Scholarship Fund Sanford M. Singer Memorial Fund Shoe City Scholarship Fund Lillian Slatkin Memorial Scholarship Fund Harold Y. & Selma Smulyan Scholarship Fund Dr. William Isaac Smulyan Scholarship Fund Samuel Sody Memorial Fund Charles L. & Clara L. Solomon Scholarship Fund Simon Solomon Scholarship Fund Clara Louise Sonnenborn Scholarship Fund Siegmund B. & Camille K.G. Sonneborn Scholarship Fund Aron Soroka Scholarship Fund Lillian Soroka Scholarship Fund Rose Soroka Scholarship Fund Robert Spielman Scholarship Fund Herta Popper Spielmann Memorial Fund Sidney & Dorothy B. Stein Scholarship Fund Beatrice Stern Memorial Fund Jack L. Stern Dental Scholarship Fund Ernestine Stiffman Scholarship Fund Aaron & Lillie Straus Foundation Scholars Fund Bertha & Dr. William Straus Scholarship Fund Henry C. & Rita Baer Straus Scholarship Fund W. Rayner & Miriam Straus Scholarship Fund Myer Strauss Memorial Fund Carl (Bill) Struever Scholarship Fund Dr. Harold & Belle Sussman Scholarship Fund Dr. Frank V. & Josephine S. Sutland Scholarship Fund Edward Swartz Memorial Fund



RAYMOND MAJOR, SCHOLARSHIP AND STUDENT LOAN PAY DOWN RECIPIENT

Tall-Siegmund-Mattingly Memorial Fund Cathi Taubman Memorial Scholarship Fund Teachers for Teachers Scholarship Fund Harry Teller Memorial Scholarship Fund Sonia Tendler Scholarship Fund Harriet B. Terrell Memorial Fund Myles Howard Thaler Memorial Fund Ruth & Charles Thaler Scholarship Fund Dr. & Mrs. Alvin Thalheimer Scholarship Fund Sidney Thanhauser, Jr. Memorial Fund Elinor & Samuel Thaviu Scholarship Fund Benjamin Titelman Scholarship Fund Town of Aberdeen/True Joy Ministries Scholarship Fund Frances Marcus Trupp Scholarship Fund Florence & Arthur Tucker Memorial Scholarship Fund Dr. Isadore Tuerk Scholarship Fund Henry Turk – Hias Memorial Fund Merrill D. & Blanche F. Uhlfelder Memorial Scholarship Fund Jenny Gold Ullman Memorial Scholarship Fund Aber D. & Louise Unger Scholarship Fund Bessie Urwick Memorial Fund Ethel & Morris Vangar Scholarship Fund Venable Baetjer & Howard Scholarship Fund Betty Waghelstein Scholarship Fund The Wagner Family Scholarship Fund Kyle Patrick Wankmiller Scholarship Fund Leonard & Margie Warres Scholarship Fund Richard & Manuele Wasserman Scholarship Fund Stuart M. Weiler Memorial Fund Edith Rothschild Weinberg Memorial Fund Mary Westheimer Weinberg Scholarship Fund Ingeborg B. & Hans E. Weinberger Scholarship Fund Weinblatt Guild Scholarship Fund Minnie & William Weinblatt Memorial Fund Toby A. Weinblatt Memorial Fund

Toby & Sam Weinblatt Scholarship Fund Morris Weinman Memorial Scholarship Fund Paul Martin Weinman Scholarship Fund Toby Weinman Scholarship Fund Max Weiss Scholarship Fund David & Ada Wendell Scholarship Fund Sidney Weschler Music Fund Milton F. Westheimer Scholarship Fund Jack Wilen Scholarship Fund Susan & Paul Wolman, Jr. Fund John T. & Marion A. Miller Wood Scholarship Fund Woodlawn High School Scholarship Fund Carrie K. Wyman Memorial Fund M. Richard Wyman Scholarship Fund Dr. Stuart & Eleanor Yuspa Scholarship Fund Samuel & Clara Zalis Scholarship Fund Mildred Zetlin Scholarship Fund Jerome G. and Annette S. Zimmerman Foundation Interest-Free Scholarship Fund

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.



6 Park Center Court • Suite 211 Owings Mills, Maryland 21117 410-415-5558 www.central-scholarship.org gohigher@central-scholarship.org

Find us on Facebook, Twitter, LinkedIn, and Instagram.



