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Sherika Shnider

Ben Shnider

CELEBRATING EDUCATION So Cent

Central Scholarship Go Higher.

Central Scholarship is devoted to helping individuals achieve a better life through higher education. We believe that education is a right, not a privilege and that scholarships are an investment, not an expense.

We fulfill our mission by funding the financial gap for postsecondary education and training with grants and interestfree loans, offering financial education for students and parents about college affordability, and advocating for public policies that improve college access, affordability, and completion for lowincome students.

COVER STORY:

Sherika Shnider is a Central Scholarship recipient. She is attending the University of Maryland, Francis King Carey School of Law. During the academic year, Sherika worked as a student-attorney in the Youth, Education, and Justice Clinic. She is inspired by her grandmother who "gave me her love of reading, baking, donuts, and Judge Judy. Most importantly, she taught me how to use my voice to not only fight for myself, but for others." Sherika and her husband Ben are pictured at the 2018 Student Awards Ceremony.

PRESIDENT'S MESSAGE

Dear Friends,

Thank you for making this a very successful year at Central Scholarship (CS). We are fortunate to work with a community of amazing scholarship recipients, generous donors, and dedicated volunteers. Our staff works throughout the year to identify the best scholarship candidates. I am always inspired by the abilities and tenacity of the students who receive CS scholarships. They are, in the best sense of the word, true standouts among postsecondary students.

Because of people like you who value education, we provided the following:

- Scholarships and interest-free loans totaling \$1.2 million to more than 300 students to attend career training, undergraduate, graduate and professional school.
- Generous donors created three new scholarship funds for students.
- The student debt crisis was highlighted with a \$30,000 student loan pay-down award to one student.

This year, we launched a new initiative we've named the Student Emergency Fund. There is a growing body of research that associates poverty at American colleges and its impact on college completion rates. Students often cannot afford to pay for unexpected emergencies such as medical bills or transportation expenses. These are the reasons students may miss classes or forego an entire semester. We want students to complete their degree or training program, go out into the world, and lead successful lives. We are grateful to the anonymous donor who launched this program with a generous contribution.

I hope you will feel inspired by the impact we are making as well as the stories of the students we've profiled in this report. Our work is made possible by all of you who share in our mission to make higher education affordable for Maryland students. You make it happen!

Sincerely,

Jan Magan alegu

JAN MOYLAN WAGNER President



I AURA OPPENHEIMER GUTTMACHER **PRESIDENT 1936-1938** A Catalyst for Action

Laura Guttmacher was the President of the Central Scholarship Bureau (CSB) from 1936 to 1938. During the Great Depression of the 1930s, money was very tight and the CSB was an especially important lifeline for students. CSB leaders recounted stories about the harsh realities faced by applicants: mothers using food money for school expenses; fathers pawning items to secure education for their children, and teenagers running their households. During this time, CSB also helped students pay for "carfare and lunch." Laura was credited with excellent financial management, having collected \$1,294 in repayments that would be redistributed as interest-free loans. In 1938, the CSB Board approved an interest-free loan of \$90.50 for a student to attend the Baltimore College of Commerce. Mrs. Guttmacher was well known in Baltimore. She was described as a philanthropist, social worker, community activist and feminist. She married Dr. Adolf Guttmacher, Rabbi at the Baltimore Hebrew Congregation. They lived in the Windsor Mill area where they raised three children: Dorothy (1894-1965) and twin sons Alan (1898-1974) and Manfred (1898-1966). While President of the Federation of Jewish Women's Organizations of Maryland, she presided over one of many musical pieces set to fundraising goals:

TUNE: THERE'S A LONG, LONG TRAIL A-WINDING:

There's a hard, hard week a-coming, November eighth to fifteenth, The Associated Charities drive for relief. Whether Caviar or Herring, It's a job none can shirk! We'll gain our goal, if every soul Will work, work, work.*

*It was common for lewish organizations to incorporate musical pieces into their fundraising efforts

The Baltimore community mourned Laura's passing in 1966. She was remembered as a woman of outstanding character and conduct who cared for her family and community. Laura Guttmacher's legacy is marked by her "faith in the human beings" and her determination to be helpful to others.

> Mrs. Guttmacher was a prominen . Baltimore philanthrophist redit: lewish Museum of Marvland

2017-2018 ACADEMIC YEAR IMPACT STATEMENT

WHO RECEIVED SCHOLARSHIPS?

FAMILY INCOME OF LESS THAN \$50,000 AMONG COLLEGE RECIPIENTS: 72%

TOP **GEOGRAPHIC REACH OF COLLEGE SCHOLARSHIP** RECIPIENTS



WHAT DID WE PROVIDE?

Total Amount of Money Awarded: **\$1.2 million** College Scholarship Awards: 231 students Interest-Free Loans: **62 students** Career Training Scholarships: 112 students

UNDERGRADUATES STUDENTS WHO ARE ELIGIBLE FOR A FULL OR PARTIAL PELL GRANT:

82%

FIRST GENERATION **COLLEGE STUDENTS:** 36%

Baltimore County 23%

Baltimore City 39%

13% **Montgomery County**

> 6% **Princes George's** County

MEET THE STUDENTS:

Our scholarship recipients are passionate about their studies and plans for the future. Read their first-hand accounts and learn what the future holds for them.



DAVID BOUTIN University of Maryland, College Park, A. James Clark School of Engineering, **Electrical Engineering Major**

I hope to continue to use efficient and creative problem solving and organizational skills, and an ability to prioritize and manage demands to

produce positive results.

The root of inspiration for my intense drive in school – what some might consider the characteristics of a "workaholic" derives from my yearning for a better life for both my family and self. Whereas my fear of possibly letting them down is what motivates me, it is the compassion they have instilled in me that inspires to me to go out to the world and give back to others. Once the word "cancer" crept into our family, my perspective about everything changed. For the first time in my life, I was forced to sacrifice and put aside academics for something significantly more important: family.

As the academic year has progressed, I believe this newfound outlook on life and mental clarity has reflected in my academics and extra-curricula's in a very positive light and has made me remarkably proud. In the Society of Hispanic Professional Engineers (SHPE), I have helped spearhead our effort to start SHPE Jr. Chapters at middle and high schools around the DC Metro Area, starting with Parkland Middle School. This initiative aims to increase Hispanic interest in the STEM field from an early age and provide the necessary tools and support to assist the students and schools. In addition to SHPE, I have helped propose a mission trip to Puerto Rico to our Dean of Engineering with the goal of assisting ongoing hurricane relief efforts for the complete devastation caused by a hurricane in the fall. With all of these new activities I have undertaken, I hope to continue to use efficient and creative problem solving and organizational skills, and an ability to prioritize and manage demands to produce positive results. I always make the most of the present because things change, rearrange, and so will I.



KIARRA COPELAND Community College Baltimore County, Dental Assistant Certificate

Everyone deserves equal opportunities.

My goal is to make a change in the dental field. Growing up, I witnessed several individuals turned down for cosmetic

dentistry, including myself, because of the high costs. Everyone deserves equal opportunities. Receiving my Dental Assistant certification would allow me to start off my journey to become an Orthodontist.

I am a very optimistic individual and a strong critical thinker who will use my experiences to educate others on their oral health. Becoming a Dental Assistant will give me an opportunity to work with great people. I have a strong personality, and a strong passion for the field of dentistry. This training will benefit me in so many ways. I want to start off as a Dental Assistant, then work my way up to become a Dental Hygienist, Dentist, and then a certified Orthodontist.



Scholarship Recipient Daija Burroughs and Board Member Ira Wagner



DEZMOND COVINGTON Morgan State University, Music Major

My initial goal was to apply for 20 scholarships, but when it was all over, my final number reached 52 completed applications.

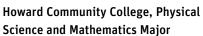
Attending college had always been one of my lifelong dreams. I got discouraged when I began to discover the cost of college. However, my mother encouraged me and said I could qualify for scholarships because I was an excellent student. I set out to apply for as many opportunities as I possibly could with the hope of receiving at least a few positive responses. My initial goal was to apply for 20 scholarships, but when it was all over, my final number reached 52 completed applications.

The scholarship awards made me proud because I was able to lighten the financial burden on my family. Seeing that look of pride and relief on my mother's face when she dropped me off at college was such a fulfilling moment for me. I was able to give back to her in some way what she has given to me my whole life. I finally understood what she had been trying to get me to see. She wanted me to know what true, self-made success looked and felt like. It feels and looks great.

I am a seasoned student and I have grown as a scholar and as a man. I describe my style of music as contemporary. I love the innovative energy that contemporary music offers while it still lends to its roots of the past.

Five years from today, I plan to have obtained a bachelor's degree in vocal music and earn a graduate degree in music studies. Then within ten years, I plan to earn my master's degree and begin a career in college vocal studies as a professor and choir director. I also plan to establish my own performing arts institution. I realize that my love for teaching supersedes my desire to become famous. I am invested in learning about the theory of music and all of its techniques. I enjoy sharing my knowledge with those around me.





I always encourage my classmates to get involved with research or take whatever chances arise to advance themselves in their fields.

Last year, I was incredibly fortunate to get the chance to attend the Society of Physics Students (SPS) Quadrennial Congress, affectionately called PhysCon. Although I would be traveling from Columbia, Maryland, to San Francisco, California, my academic achievements meant I was eligible for both a travel scholarship from SPS and reimbursement from my college. Not

One personal challenge I experienced was losing my oldest daughter. It was one challenge that I never thought I would ever have to experience. The strength of God and friends brought me through. It was a hard and difficult time but I made it. I had a lot of support from friends, family, and my job. This experience opened my eyes and taught me what I needed to do for my children and me; that was to further my career. Moving forward in my career shows my children that if Mommy can do it, then the sky is the limit for them.

taking this funding for granted, I made full use of every moment of the conference, which ran for approximately fourteen hours each of its three days.

Thanks to this wonderful experience, I'm more passionate than ever to continue pursuing my career goal of scientific research! By attending workshops and plenaries, I had the chance to listen to well-respected and prolific scientists in physics. Many of the talks focused on astronomical endeavors, which I soaked in as much as possible. Additionally, many fascinating ideas and data came from the two student poster sessions. As the only student from a community college with a poster, I was proud and pleased to share my achievements with my fellow students in the scientific community. I'm always very nervous going into a presentation, but once I start talking about my research, my excitement takes over and leads me to engaging conversations. Almost a semester later, I'm still feeling the effects of my participation in PhysCon.

I've become a leader in Howard Community College's STEM community. In our weekly STEM seminars, I always encourage my classmates to get involved with research or take whatever chances arise to advance themselves in their fields. My belief is that if I can do it, they can too! I've grown both as a person and as a scientific researcher, and I know this is the right path for me.



DICHEAKER LILLY Baltimore City Community College (BCCC) Patient Care Technician Certificate

When I received the email advising me that I had been chosen, I was beyond happy.

I have been a Certified Nursing Assistant for nine years. I decided to move forward in my career as a Patient Care Technician because it is the one thing I always wanted to do. The more skills I have, the more I will be able to help other people. My patients always come first and it will be awesome to do more for them.

I am honored to receive the scholarship to help further my career. When I received the email advising me that I had been chosen, I was beyond happy. I just want to thank everyone from the bottom of my heart.

2018 Student Awards Ceremony

More than 300 scholarship recipients, scholarship donors and friends gathered at the American Visionary Arts Museum for an evening that spotlighted the achievements of all scholarship recipients.

THE KEVIN KAMENETZ SCHOLARSHIP FUND

Central Scholarship was honored to remember the life of former Baltimore County Executive Kevin Kamenetz through The Kevin Kamenetz Scholarship Fund. This fund will help make college more affordable for Baltimore County Public School graduates. The first award will be made in 2019.



Kevin Kamenetz, Former Baltimore County Executive

Calvin Butler, CEO, BGE (center)

ALINA KUKIN, PHARM.D., STUDENT SPEAKER



We met **Alina Kukin** when she first applied to Central Scholarship in 2010. At the time, she aspired to become a pharmacist. Eight years later, her hard work has paid off. As a scholarship recipient, Alina wrote: "I cannot even begin to explain how much I appreciate your help. Without support like the kind Central Scholarship gives me, I would not be able to be living out my dreams and achieving my goals." Alina holds the distinction of receiving several Central Scholarship awards during her education, including the Lessans Family Scholarship, the Mary M. and Benjamin M. Rubin Scholarship for Women, and interest-free loans.

Alina Kukin, Pharm D., Student Speaker

CALVIN G. BUTLER, CHIEF EXECUTIVE OFFICER, BGE

Guest Speaker and Recipient of the First Central Scholarship Corporate Community Award Calvin G. Butler, Jr., Chief Executive Officer of BGE was presented with the first Corporate Community Award. The award was given in recognition of BGE's public commitment to upholding the enduring value of education. The BGE Frank Heintz Scholarship Fund supports college students throughout the BGE service area in Maryland.





Student Awards Ceremony, 2018

STUDENT LOAN PAY-DOWN WINNER

Jennifer Cook was the winner of a \$30,000 award to pay down her student loans. The award will minimize her student debt as she begins life after college. Jennifer is a graduate of the University of Maryland, Baltimore where she received her Master's in Social Work. She is pursuing a career in clinical social work where she supports immigrant families who have faced adversity, with mental health services. Jennifer is an accomplished scholar who has also given back to Central Scholarship as a volunteer by helping interview scholarship applicants. Now in its fourth year, the Student Loan Pay-Down was established by longtime Central Scholarship supporters Ira Wagner, former board chair, and his wife Marcia.

College

Cash

Pay to th

COLLEGE CASH WINNER – STEPHANIE HOF

Stephanie Hof is a graduate of Liberty High School in Eldersburg, Maryland. "Prior to attending the College Cash event, I had no idea what a loan entailed or how to properly navigate a money package. Now I realize that there are Stafford and Parent Loans and that they are not to be mistaken with grants and scholarships. Additionally, I have learned what aspects of a financial aid award letter represents money owed and what money comes at no cost. Now, I realize the pertinence of scholarship searching."

baltimore

Two thousand

College Cash Scholarship Recipient Stephanie Hof and CS Program Staff Kayla Bettenhauser and Angela Harrisor



Fun times at the Student Awards Ceremo





PROGRAMS TO SUPPORT STUDENTS PURSUING HIGHER EDUCATION

COLLEGE CASH®

This was our ninth year presenting our College Cash[®] financial education series, focused on helping students and families become more informed consumers of higher education. With the process of paying for college growing in complexity, the need for this information has never been greater.



Our staff offered six presentations to 500 students of our educational programs "Finding Money for College," "Parents' Guide to Finding and Funding College" and "How to Pay for College." We were happy to present to the students and parents of Congressman Elijah Cummings Youth Program (ECYP), CollegeBound Foundation staff, students at the University of Baltimore, and with the help of a former Central Scholarship recipient, students at Morgan State University.

ADVOCACY

We continued our work as lead advocates for ending the practice of scholarship award displacement. This is the practice of displacing a student's private scholarship award when she or he receives other financial awards. The impact is the overall reduction in financial awards provided to the student. In late 2017 we shifted our focus to protecting private scholarships earned by students attending Maryland's private universities. In 2018, all thirteen Maryland Independent College and University Association (MICUA) members signed an agreement protecting Central Scholarship awards from scholarship award displacement at their institutions. In March 2018, we were invited to participate in a town hall discussion on scholarship award displacement sponsored by the Washington DC chapter of the Delta Sigma Theta sorority, on a panel with representatives from the United Negro College Fund and American University.



STUDENT EMERGENCY FUNDS

Recognizing a growing national acknowledgement of poverty on American college campuses, Central Scholarship established a Student Emergency Fund to help its scholarship recipients during times of financial hardship. The goal is to assist students so their studies are not disrupted and they can continue on the pathway to graduation. The Emergency Fund provides assistance with:



- Essential food needs
- · Medications or other costs related to medical care
- Transportation needed to attend class
- Safety needs
- Replacement of essential personal belongings due to fire, theft, or natural disaster
- Travel costs related to a death or illness in the immediate family

Steven W. Sachs

Scholarship Loan Recipient, Scholar-Athlete, **Business Executive, Community Leader and Philanthropist**

Steven W. Sachs' life journey reflects the determination and focus of many Central Scholarship recipients. As a young person, he was a self-starter and recognized for his keen intellect. A strong family, important mentors, and a striving personality defined his life. His family, including Steve's father Albert, a pharmacist, shaped his early life and his mother Joline, whom he describes as always "accepting" and who also saw the potential of her son.



The Lancers Boy Club, a community service group led by the former Baltimore Circuit Judge Robert I.H. Hammerman, shaped Steve's early life. The Lancers influenced his decision to apply for admission to The Park School of Baltimore. Steve's mother advocated for a scholarship from Park School for her son. The scholarship was awarded, making it possible for Steve to attend the independent school. His strong showing in academics and athletics led to admission to Duke University. That is where Central Scholarship became a pivotal point in Steve's life.

Steve with his mother Joline and children Michael and Brook



Sachs and sister lane Goldman

"In 1964 my aunt, Rose Sachs, connected me with Central Scholarship Bureau who provided me with a \$1,500 interest-free loan which combined with a National Defense Loan and several jobs allowed me to complete my senior year." At the time, Duke University cost \$5,000 a year; part-time work, scholarships and loans were the only way for him to afford college. Steve was a student athlete and All-American lacrosse player at Duke. College expanded Steve's worldview and created life-long friendships.

After college, Steve built a very successful career as an insurance risk-manager in the real estate industry. Much of

his career was shaped by the visionary leadership of James Rouse, founder of the Rouse Company, for whom Steve worked during the early part of his career. Of his outlook on life, Steve is fond of saying: "Move the pile rather than drive the pile."

Philanthropy is also an important part of Steve's life. He is an active philanthropist in his home base of Howard County, his alma mater Duke University and Central Scholarship (CS). Steve has been a loyal CS donor for 30-plus years. Most recently, he made the decision to include Central Scholarship in his planned giving intentions.

"While I have paid that scholarship back in multiples, I am forever grateful for the assistance and have placed Central Scholarship in my planned giving. I appreciate the work that Central Scholarship continues to do."

For Steve, education always opened new doors of opportunities and defined the life of a young Baltimore man who sought to make the most of his life.



Steve was an All-American lacrosse player at Duke University



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CENTRAL SCHOLARSHIP DONORS

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We are grateful for every contribution given to support the students whom we serve.









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\$10,000+

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OUTREACH TO SCHOLARSHIP **APPLICANTS**

- Creation of database of 32,000 contacts used for promotion of scholarship program and events
- Site visits to high schools
- Site visits to community colleges
- Site visits to youth-focused nonprofits
- Site visits to career-training providers in Baltimore City and Baltimore County
- College Cash[®] events in Baltimore City and Baltimore County
- College Fairs in Baltimore City and Baltimore County
- Social media outreach via Facebook, Twitter, and Instagram

OUTSTANDING VOLUNTEERS

Thank you to the volunteers who support the scholarship selection process. Their time and expertise are help identify the most qualified scholarship recipients.

VOLUNTEER SCHOLARSHIP APPLICATION READERS

Vicky a'Becket Pat Evans Sharon Frey Talia Goldman James Haviland Beth Heming **Diping Huang** David Levy Harald Mallwitz Carol Oppenheim Amy Poggi Susan Schuster Chelsea Sernett Laura Shmerler Michele Sussman Mireia Toda Cosi Nicholas Turton Nadine Weinstein

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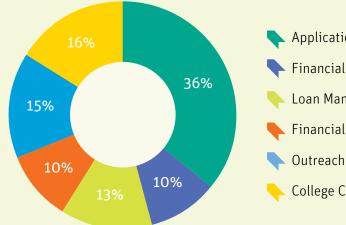
July 1, 2017 – June 30, 2018

Total Public Support and Revenue

Student Services (scholarships and interest-free lo Management and General: Fundraising:

Total Expenses

Breakdown by Percentage of Student Services Expenses



STUDENT LOAN PORTFOLIO: Central Scholarship manages existing loans totaling approximately \$2.5 million for more than 500 current and former 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.

\$2,750,454

oans):	\$ 1,753,605
	\$ 129,674
	\$ 167,671

\$2,050,950

Application Process

Financial Aid Disbursement

Loan Management

Financial Aid Counseling

College Cash[®]

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.

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