

ANNUAL REPORT

FISCAL YEAR 2023 2024



MISSION

Central Scholarship helps determined Maryland students build better lives and fulfilling careers by providing crucial support enabling them to complete an accredited college degree or career-training program.





TABLE OF CONTENTS







From Our President4
Academic Impact By the Numbers 5
Scholarship Application Data 2023-2024 6
Board Member Spotlight 8
Student Spotlight
Centennial Gala Celebration 10 - 11
Community Engagement 12
Program Highlights 13
Financial Highlights 15
Scholarships & Interest-Free Loan Funds 16
Non-Endowed Funds 17
FY23-FY24 Donors 18 - 20
Words of Gratitude From Our Students



FROM OUR PRESIDENT

TIERRA A. DORSEY

Dear Friends of Central Scholarship,

As we close another extraordinary year, I am overwhelmed with gratitude and pride for all we have accomplished together. Central Scholarship remains a beacon of opportunity, empowering students across Maryland to dream boldly, achieve their goals, and shape brighter futures.

This year, we embarked on the transformative Torch of Opportunity Campaign an initiative designed to expand scholarship access, strengthen financial literacy programs, and secure our long-term sustainability. Thanks to your unwavering support, we have amplified our impact, creating new opportunities, fostering meaningful connections, and uplifting lives through education.

Here are just a few highlights of what your generosity made possible:

- Expanded scholarships and career training opportunities: More students now have the financial resources to pursue their dreams, whether through higher education or specialized training programs.
- Enhanced financial literacy initiatives: We equipped students with the knowledge and tools to manage their finances, reduce debt, and plan for their futures with confidence.
- Strengthened our foundation for future growth: We laid the groundwork to ensure Central Scholarship can continue serving future generations with the same resilience and dedication that has defined our mission for over 100 years.

This year also marked a milestone as we celebrated our Centennial Anniversary. One of the highlights was our Centennial Gala, where our community came together to reflect on our legacy and celebrate the transformative power of education. The excitement and energy shared by everyone in attendance were truly inspiring, showcasing the collective passion for our mission and the students we serve.

Reflecting on this incredible legacy, we honor the generations of scholarship recipients, donors, community partners, and volunteers who have propelled our mission forward. Your support has been the cornerstone of our success, and for that, we are profoundly grateful.

> As we look to the future, our commitment to innovation and student success remains steadfast. Together, we will expand our reach, deepen our programs, and continue transforming lives through the power of education.

Thank you for being an essential part of our journey. Your belief in our mission fuels our work, and your generosity inspires hope and opportunity for thousands of students each year.

With heartfelt appreciation,

PRESIDENT

ACADEMIC IMPACT BY THE NUMBERS

Pioneering the Way to Educational Equity!



Ineligible, out-of-state: District of Columbia, Florida, Indiana, Kentucky, Maine, Massachusetts, Michigan, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, Ohio, Pennsylvania, Texas, Virginia, West Virginia, Wisconsin

SCHOLARSHIP APPLICATIONS 2023-2024 BY THE NUMBERS

QUICK FACTS





As Central Scholarship celebrates its Centennial Anniversary, we are proud to launch **The Torch of Opportunity Campaign**. This bold initiative, with its potential to shape the future of education in Maryland, is a source of inspiration and hope.

This campaign represents a transformative journey to ignite student opportunities and ensure their success today and tomorrow. It's a beacon for the next generation, designed to empower students through scholarships, financial literacy, and long-term sustainability.

THE TORCH OF OPPORTUNITY CAMPAIGN IS DRIVEN BY THREE CORE GOALS

Ignite Tomorrow Amplify Scholarship Awards

We are unwavering in our commitment to significantly increase scholarship availability, ensuring more Maryland students have access to the financial resources they need to pursue higher education and achieve their academic dreams. By empowering more students to succeed, we can help secure a brighter tomorrow for all.

Ignite Education Financial Literacy for All

Students will gain the skills to make informed financial decisions through financial literacy programs. These programs are designed to help students manage debt, budget effectively, and plan for their financial future. By equipping students with financial knowledge, we set them on a path to long-term success.

Ignite Support Operational Sustainability

To continue supporting students for generations to come, Central Scholarship must remain operationally sustainable. This means investing in infrastructure, technology, and development to ensure we can operate more efficiently, serve more students, and remain a reliable resource for Maryland families.



Central Scholarship _{Go Higher.}

This Centennial Anniversary is not just a reflection on our past — it's a vision for the future. We invite you to join us on this journey, where your support can help transform lives through education and empowerment.



DONATE NOW BE THE SPARK – CHANGE A LIFE! Every dollar counts – Let's light the torch of opportunity for the next century!

What inspired you to join the Central Scholarship board?

I was familiar with Central Scholarship's (CS) mission, but it wasn't until I attended my first Student Awards Ceremony that I felt compelled to get more involved. Seeing the organization's commitment to making higher education accessible and witnessing firsthand the impact on students was inspiring. The gratitude of scholarship recipients, the dedication of the staff, and the success stories of past scholars made it clear—this is an organization making a real difference, and I wanted to be a part of it.

Do you have a personal connection to the mission of making education more accessible?

Over the years, I've met many bright individuals whose potential was shaped by their access-or lack thereof-to education. One person I remember well came from a farming family and, despite his intelligence and work ethic, never had the financial means for higher education. I often wonder how far he could have gone if he had the same opportunities I did. On the other hand, I know a young man who, through scholarships and sheer determination, overcame incredible obstacles to complete college and graduate school. His success not only changed his life but uplifted his entire family. Stories like these reinforce why access to education matters.

What sets Central Scholarship apart from other organizations?

Central Scholarship takes a holistic approach to supporting students. It's not just about awarding scholarships it's about ensuring students have the tools to succeed. From financial literacy workshops to no-interest loans and an engaged alumni network, CS invests in students beyond tuition, increasing their chances of long-term success.

How have you seen Central Scholarship make a difference in the lives of students?

All one needs to do it to go to the CS website and watch some of the videos. CS should be incredibly proud of the many success stories. CS has successfully helped so many individuals to reach their dreams of becoming teachers, doctors, lawyers, engineers, and, of course, at least one legendary and entertaining actor, André De Shields.



BOARD MEMBER SPOTLIGHT

David Daneman Vice Chair

In your time on the board, what accomplishment are you most proud of?

Expanding our reach to provide more scholarships and grants for trade school students. Not every path to success requires a traditional four-year degree, and I'm proud that we're helping students pursue careers in high-demand trades.

How has Central Scholarship made a difference in students' lives?

The impact is undeniable. Just visit the CS website and watch the student testimonials—teachers, doctors, engineers, and even actors, all thriving because of the support they received. These stories highlight the life-changing power of education.

What excites you most about Central Scholarship's future?

The growth potential. The need for financial assistance in education has never been greater, and with the leadership of President Dorsey, CS is well-positioned to expand its reach and impact even more students in the years ahead.

What role does education play in transforming individuals and communities?

Education has a ripple effect. When one person gains access to education, it doesn't just change their life—it impacts their family and community. It creates financial stability, fosters innovation, and opens doors for future generations.

Why is Central Scholarship's work important today?

The rising cost of higher education has made college unattainable for many. With limited government aid, students are often left with high-interest loans that can burden them for years. CS provides a path forward, ensuring students can focus on their education without the weight of overwhelming debt.

How has being involved with Central Scholarship impacted you personally?

It's incredibly inspiring to hear students' stories—young people overcoming challenges, pursuing their passions, and building their futures. Their determination gives me hope for the next generation.

Is there a student success story that stands out to you?

One that resonates with me is a young man I met who became an electrician. His pride in achieving his goal is evident, and his gratitude to CS is touching. But the real impact isn't just in the thanks—it's in the life he's built for himself. His story is a testament to why this work matters.

What would you say to someone considering donating or getting involved with Central Scholarship?

You will always receive more than you give. Your support has a tangible impact helping students to achieve their dreams and build successful futures. Every dollar is well spent, and the results speak for themselves.

What are your hopes for Central Scholarship in the next 5–10 years?

I hope to see our endowment grow and our corporate partnerships expand. The more sustainable our funding, the more energy we can put into helping students, ensuring future generations have the opportunities they deserve.

STUDENT SPOTLIGHT MACKENZIE WENCZKOWSKI

y name is Mackenzie Wenczkowski, but most people call me Mac. I am from Mount Airy, Maryland, and I have a younger brother and sister. My journey to where I am today would not have been possible without the support of Central Scholarship, whose generosity lifted a financial burden I never thought I could overcome.

I attended South Carroll High School, where I played lacrosse, soccer, and basketball and was actively involved in extracurricular activities such as the National Honor Society and Ski Club. From a young age, I worked hard to build a future for myself, but as my senior year of high school approached, my dreams of higher education felt further out of reach. My family had always planned for college, but everything changed when my dad was diagnosed with cancer and lost his job. We lost our home, and the college savings my parents had set aside for me and my siblings disappeared.

Suddenly, I had to figure out how to afford college on my own. I worked multiple jobs, applied for every scholarship I could find, and still had to take out loans to finance my education. It was overwhelming, but Central Scholarship stepped in at a critical moment, providing the support I needed to stay on track and pursue my degree without the crushing weight of student debt.

I began my college journey at Mercer University in Macon, Georgia, where I played NCAA Division I lacrosse. After a year, I transferred to the University of South Carolina in Columbia, where I pursued a Bachelor of Science in Biomedical Engineering. Throughout my time at USC, I remained deeply involved in campus life, playing club lacrosse and dedicating time to Children's Miracle Network Hospitals through the USC Dance Marathon. Despite working full-time at restaurants and interning at a medical device company, finances were always a struggle. I also took on additional responsibilities, such as coaching lacrosse at a local high school, to support myself and my family.

Thanks to Central Scholarship's incredible support, I was able to complete my undergraduate education and graduate in May 2022. Their generosity didn't just help me earn my degree—it shaped my future. Without the burden of overwhelming student loans, and now I am free to focus on my career and give back to those around me.

After graduation, I began working as a Sales Engineer at Rohde & Schwarz in July 2022. I love what I do, and I'm grateful that Central Scholarship helped make this possible. Now that my loans are paid off, I can also support my siblings as they pursue their own college degrees and even help my mom go back to school. The impact of Central Scholarship has extended far beyond just my life—it has given my entire family new opportunities.

Outside of my career, I continue to stay active in the lacrosse community, coaching for M&D Lacrosse Club, where I once played, and working as a pet sitter. I love being outdoors, running, playing pickleball, skiing, traveling, trying new restaurants, cooking, and reading.

I will always be grateful to Central Scholarship for believing in me and investing in my future. Their support changed my life, and one day, I hope to give back to my community in the same way they have given to me.

At Central Scholarship's Centennial Gala, I was the lucky winner of their loan paydown award!

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Centennial Gala

Celebrating Educational Excellence Since 1924

Central Scholarship celebrated a century of supporting educational excellence at their **Centennial Gala** held at LIVE! Casino & Hotel Maryland on November 6, 2024.

Morgan State University Choir, under the direction of Dr. Eric Conway, performed several numbers. Tony, Grammy, and Emmy Award-winning Baltimore native André De Shields, recipient of a Central Scholarship scholarship in 1964, was our headliner accompanied by Music Director Drew Wutke, and the David Bach Band.



























COMMUNITY ENGAGEMENT

Central Scholarship is always looking for ways to connect with our partners in the community!



COLLEGEBOUND FOUNDATION COLLEGE FAIRS (Multiple BCPSS Schools)

In partnership with CollegeBound Foundation, Central Scholarship participated in multiple College Fairs across Baltimore City Public Schools. These fairs provided students with valuable scholarship resources and financial aid guidance to support their college aspirations.



HBCU COLLEGE FAIR @ MORGAN STATE

Marquise O'Neal, Sr., Senior Program Director, represented Central Scholarship on a panel at the Historically Black Colleges and Universities College Fair at Morgan State University. He spoke with families about the importance of financial literacy and empowered them with the knowledge needed to make informed financial decisions for college.

VOLUNTEER ENGAGEMENT

BO GALA VOLUNTEERS

B37

READERS

Education is a **Right,** Not a Privilege.



IMPACT MARYLAND

At iMPACT Maryland, Central Scholarship President Tierra A. Dorsey represented the organization as a keynote and panel speaker in the education sector. The event facilitated the exchange of ideas and diverse perspectives, sparking transformative discussions on education and opportunity. Central Scholarship also hosted a table, where representatives directly engaged with attendees to share information about scholarships, financial aid, and educational resources.



EMERGING LEADERS

Central Scholarship was proud to sponsor The Baltimore Banner Emerging Leaders event, celebrating the next generation of changemakers. We extend a special congratulations to Matthew Reeds, a Central Scholarship alumnus, and Cariema Wood, a rising leader at BGE, a longtime supporter and valued partner of Central Scholarship.

PROGRAM HIGHLIGHTS



FAFSA INFORMATION & HELP SESSION WITH MARK KANTROWITZ AND DAVID LEVY

Navigating FAFSA can be overwhelming, but Central Scholarship's FAFSA Information & Help Session provided students and families with the guidance they needed to complete their applications with confidence. Featuring Mark Kantrowitz, a nationally recognized FAFSA expert, and David Levy, a college access expert and Central Scholarship board member, the session covered key updates, eligibility changes, and common pitfalls, ensuring attendees were prepared to maximize their financial aid opportunities.







WORKFORCE POWER PANEL BREAKFAST

Central Scholarship hosted the Workforce Power Panel Breakfast, bringing together industry leaders for an engaging discussion on career opportunities within Maryland's workforce development. Moderated by President Tierra A. Dorsey, the event featured panelists Marco Ávila (Maryland Hispanic Chamber of Commerce), Maria Darby (Dwyer Workforce Development), Kris Hoellen (B&O Railroad Museum), and Curtis Turner (St. Frances Academy). Attendees gained valuable insights into emerging trends and strategies, fostering connections and inspiration for their professional growth.

SCHOLARS @ CAMDEN YARDS

A unique experience that celebrated our scholarship recipients in a major league way! Scholars joined Central Scholarship at Oriole Park at Camden Yards for an evening that brought them together for a night of baseball, camaraderie, and inspiration. Sponsored by Defender One, the event provided an opportunity for students to connect with supporters and be recognized for their hard work in a setting that highlighted the importance of community and education.

COLLEGE CAMPUS "POR-UPS"

Bringing resources directly to students, these pop-up events provide on-the-spot scholarship guidance, financial aid information, and one-on-one support. By meeting students where they are, we provide access to opportunities that can help them achieve their educational goals.

CAREER TRAINING Scholarships

Not Just a Job Build Your Career Today!

At Central Scholarship, we know that a four-year degree isn't the only path to success. That's why we offer career training scholarships for Maryland residents ready to step into high-demand fields like:

Construction Information Technology Transportation Healthcare And More

Why Choose Career Training Scholarships?

- 90% of students complete their programs.
- Average starting salary of \$17/hour (and growing!).
- 70% are thriving in their careers two years after program completion.

Eligibility:

- Be a Maryland resident.
- Have a high school diploma or GED.
- Plan to attend a certificate program at a community college or private career school.
- Applications are reviewed quarterly!



Start your journey now:



Central Scholarship Go Higher.

central-scholarship.org/career-training

FINANCIAL HIGHLIGHTS

Fiscal Year: July 1, 2023-June 30, 2024

ASSETS

Cash and Cash Equivalents	\$1,511,903
Investments	\$9,649,988
Receivables, Net of Allowances	\$1,645,889
Operating Lease	\$255,457
Other Assets	\$55,547
TOTAL ASSETS	\$13,118,784

LIABILITIES

Operating Lease Liability	\$263,525
Other Liabilities	\$37,806
TOTAL LIABILITIES	\$301,331

NET ASSETS

Without Donor Restrictions	\$4,727,611
With Donor Restrictions	\$8,089,842
TOTAL NET ASSETS	\$12,817,453



SCHOLARSHIP & INTEREST-FREE LOAN FUNDS

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.

Scholarship Funds Managed by The Associated: Jewish Federation of Baltimore

Mary Rubin and Benjamin Rubin Scholarship 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

Helen and Sidney Chernak Teacher Education Scholarship Fund

Isaac and Catherine S. Hecht Endowed Scholarship Fund Betty S. and Esther S. Hornstein Memorial Fund Marcia Karen Lyss Boonshaft Scholarship Fund Sheiala Ratner Moskow Scholarship Fund

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Ann Summer Memorial Fund Selma and Herbert Myerberg Scholarship Fund Stephen J. Levin Scholarship Fund Howard R. Jachman Scholarship Fund Match Program Fund Rose S. Zetzer Scholarship Dora Duckeye Cardin Scholarship Evelyn M. Freedman Endowment Nathan and Silvia Schochet Memorial Fund Stephen J. Glick Scholarship Fund Meyer D. Levin Scholarship Fund Newhoff Scholarship Fund Tara Melanie Sachs Memorial Fund Jeffrey Helman Scholarship Fund David and Alena J. Schwaber Scholarship

Endowed Funds

Alvin S. & Elaine S. Mintzes Endowed Scholarship Fund Babette H. Dalsheimer Scholarship Fund for Graduate **Teacher Education** Buddy Roogow Scholarship Fund CareFirst and Hal Cohen Endowed Scholarship Fund Cecile B. & Edward H. Taubman Scholarship Fund Clara and Melvin Goldberg Scholarship Fund Charlie Robinson Endowed Master of Library Science (MLS) Memorial Scholarship Fund Daneman Endowment Diane & Jerome Markman Scholarship Fund Digital Harbor High School College Scholarship Fund E.C. Wareheim Endowed Scholarship Fund Executive Alliance Emerging Women Leaders Scholarship Goldsmith Family Endowed Scholarship Fund Goodwin Baltimore Poly Alumni Scholarship Fund Harry and Jeanette Weinberg Non-Tuition Loan Fund Hilda Katz Blaustein Memorial Fund Jan Moylan Wagner Endowed Fund Julius & Sidney Zulver Scholarship Fund Kassap Family Scholarship Fund for Teachers Kevin Kamenetz Scholarship Fund Larry Kamanitz Scholarship Fund Leonard and Helen R. Stulman Scholarship Fund McMillan Stewart Foundation Endowed Scholarship Fund Morris Sugarman & Sylvia Sugarman Miller Memorial Fund Naomi & Philmore Baron Endowed Scholarship Fund Nina and Mark Lachman Scholarship Fund One-Step-Up Scholarship Fund Rothschild Charitable Foundation Fund Sonia Tendler Endowed Scholarship Fund Stanley and Evelyn Wagner Endowed Scholarship for **Baltimore City College Students** The Jacob & Daisy Lee Memorial Scholarship Fund The Eddie C. and C. Sylvia Brown Endowed Fund for HBCUs Victor A. and Tina Broccolino Scholarship Fund William & Richard Shock Endowed Scholarship Fund

NON-ENDOWED FUNDS

ABC Construction Scholarship Aaron & Dorothy Ostrosky Scholarship Fund Aaron & Lillie Straus Foundation Scholars Fund Alice and Bernard Grochal Memorial Scholarship Fund Baltimore Design School Alumni Scholarship Baltimore Gas Electric Vocational/Career Training Fund Banker Barrett Family Scholarship Fund Bessey T. & David R. Lakein Scholarship Fund Charles & Ruth Sands Scholarship Fund **Charles Crane Family Foundation Scholarship** Covenant Guild Presidents Remembrance Fund Defender One Fund Dr. Benjamin and Frances Kolodny Moses Scholarship Fund Dr. Bernard S. & Helen E. Kleiman Loan Fund Dr. Joseph Fox Memorial Scholarship Fund Dr. Judith & Ruth Krulewitz Scholarship Fund Dr. Stuart & Eleanor Yuspa Scholarship Fund DTLR Scholarship Fund Gary V. Mindel Memorial Scholarship Fund **GEM Scholarship Fund** Gerson B. Mehlman Memorial Scholarship Fund Glenn & Debbie Weinberg Scholarship Fund Grace D. & Gerald C. Heller Scholarship Fund Harry B. Sear Fleishman Scholarship Fund Harry L. Gladding Memorial Fund Harry Merowitz Memorial Fund Herman H. & Anne Shuger Memorial Fund Hortense Hecht Meyer Scholarship Fund Howard County General Hospital Scholarship Fund Irvin E. and Davina Mindel Memorial Scholarship Fund Irving and Anne Halpern Blustein Scholarship Fund Jane and Sanford Siegel Family Scholarship Fund Janet Ellen Dalsheimer Memorial Fund Jerome G. and Annette S. Zimmerman Foundation Interest-Free Scholarship Fund Joan & Richard Lessans Scholarship Fund Joel Ronald Schwartz Memorial Fund Kenneth S. Battye Charitable Trust Scholarship

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These pages include endowed (permanent) and active non-endowed scholarships and interest-free loan funds. Every effort has been made to ensure the accuracy of this list. Please accept our sincerest regrets for funds we may have missed. Call our office at 410-415-5558 with any corrections or for more information about creating a new fund or endowing an existing fund.

FY23-FY24 DONORS

\$100,000+

The Charles Crane Family Foundation The Aaron Straus & Lillie Straus Foundation

\$50,000-\$99,999

Mr. and Ms. Eddie C. and C. Sylvia Brown Mr. and Mrs. David Daneman The Hackerman Foundation The Rothschild Charitable Foundation, Inc. Mr. and Mrs. David D. Rothschild The Whiting-Turner Contracting Company

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\$2,500-\$9,999

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\$1,000-\$2,499

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\$50-999

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This list includes all donations received from July 1, 2023 - June 30, 2024.

FY23-FY24 DONORS

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We are thankful for the individuals and businesses that have supported Central Scholarship at the \$1 - \$49 level. If you have any inquiries about the level of your support, please contact us at 410-415-5558.

This list includes all donations received from July 1, 2023 - June 30, 2024.

In Memoriam

We would like to remember and honor the legacy of our supporters and community members who we lost between July 1, 2023 and June 30, 2024.

Raymond Altman Phyllis Belford Marilyn Dickman Silverstein Jack Finkelstein

Janet Fishbein Arthur Fleischer Sr. Sally Heyn Linda Himmelrich James A. Rothschild Evelyn D. Schroedl Marcella Schwartz Glenn Weinberg



NAME CENTRAL SCHOLARSHIP IN YOUR ESTATE PLAN

Central Scholarship is already part of your family's legacy...a gift through your estate or will is the easiest gift you can make today!

DONOR

Include Central Scholarship in your estate plan to ensure your legacy continues to support educational opportunities for future generations.

FAMILY HEIRS

Your family heirs will understand the importance of supporting education. A gift costs you nothing during your lifetime.

CENTRAL SCHOLARSHIP

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Contact Central Scholarship President, Tierra A. Dorsey at gohigher@central-scholarship.org

WORDS OF GRATITUDE FROM OUR STUDENTS

I am one step closer to achieving my goal and dream of being a nurse. You have lightened my financial burden by awarding me a scholarship. I hope that one day I will also be able to help struggling students reach their goals in higher education by assisting them in the same way you have helped me.

Thank you! Thank you! Thank you!

> Jennifer Melissa Lozano

I am truly grateful to Central Scholarship. I hope to turn your investment in me into real-world impact through impactful innovation that brings meaningful changes to our world. I also want to make an impact on a personal level by being a role model and mentor to future generations, especially people who come from similar backgrounds as mine, allowing them to further their aspirations in the field of engineering. Thank you.

> Rupesh Shresth

Thanks to your generous scholarship, I can focus on this degree without financial stress and show my sons that anything is possible.

I hope that one day I will be able to pay it forward and help other students as you have helped me. Thank you so much.

Summer Pearson

Your belief in me has lifted a weight from my shoulders. It allows me to concentrate more on my studies, and I thank you from the bottom of my heart. I hope to someday do for others as you have done for me.

> **Sonia** Utibe Biyi Edet

Your donation will allow me to continue my education without a high financial burden. I am very motivated to succeed in my future as an art teacher and I hope to accomplish the goals I have set for myself. One of my many goals is to give back to students and encourage a love of the arts. I sincerely thank you for your contribution to my future.

Hailey Yommer

I express my heartfelt gratitude for this scholarship. Your investment in my education is not just a financial aid, but a recognition of my potential to make a positive impact in my community. I am eagerly looking forward to the upcoming academic year, where I can fully focus on my studies and extracurricular activities, and eventually, use my education to give back to my community and make a difference in people's lives.

> Alexsis Tapia Vasquez



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