



Central Scholarship

Annual Report

Fiscal Year 2021 - 2022



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.

What We Do



Fund

the financial gap between high school and post-secondary education



Educate

students and parents about college-related financial literacy and affordability



Advocate

for public policy that improves college access, affordability, and completion for low-income students



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FROM OUR PRESIDENT

For fiscal year 2021-2022, I am pleased to present Central Scholarship's Annual Report. It has been a challenging post-pandemic year, but I am proud of what we have accomplished, and would like to take this opportunity to share our success with you.

First and foremost, I would like to thank our employees for their hard work and dedication. Their efforts have been instrumental in Central Scholarship's success, and I am grateful for their thoughtful collaboration, commitment, and contributions.

Central Scholarship's generous donors, community partners, and dedicated volunteers are the wind in our sails. You have allowed us to provide much needed funding support to some of the most amazing students in Maryland who exude ENDURANCE, GRIT, and RESILIENCE. These are qualities we value; abilities we seek; and inspirational characteristics that epitomize who we are as an organization.

It has been said that "giving awakens the gift of gratitude." With your support, we saw an increase in newly established scholarships from private foundations and business partners. This support was due in part to our efforts to raise awareness of Central Scholarship's mission in the community we serve – the entire state of Maryland. We also saw an increase in the number of applications for career training and scholarship support. This was driven by the success of our revised application acceptance timeline, partnership with high school counselors, and an investment in educational software. We are confident these changes will continue to drive our growth in the coming years.

A few of our key accomplishments in 2021 - 2022 include:

- The launch of Counselor Awareness Program
- Partnership with Stevenson University for Marketing & Program Branding
- ABC Construction Partnership
- CS Summer Internship Program

Looking ahead, and with your support, we will focus on sustainability and program expansion. We have several exciting new initiatives in the works, including partnerships with local and national organizations and investments in cutting-edge technology. Our goal is to continue providing our students with the best educational services possible, while also delivering excellent stewardship to our philanthropic supporters. We continually strive to be the best stewards of our donors' largesse so that we may continue our partnership far into the future.

Last, but certainly not least, thank you to our Board of Directors for their guidance and support. Their expertise and dedication have been invaluable in helping us achieve our goals.

The future holds great things for Central Scholarship. I am truly grateful that you reinforce our mission. Your support makes our success possible, and I am honored to share our progress with you.

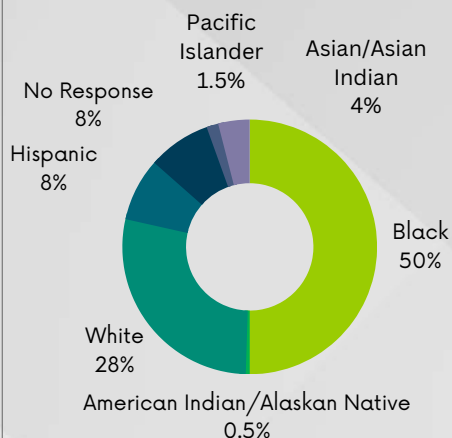


Tierra A. Dorsey

ACADEMIC IMPACT DATA

Pioneering the Way to Educational Equity!

ETHNICITY



DEGREE TYPE

Undergraduate



78%

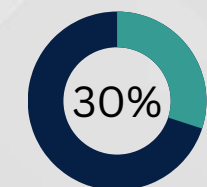
Graduate



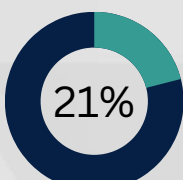
22%



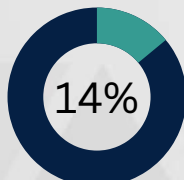
BY COUNTY



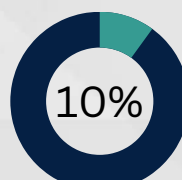
Baltimore City



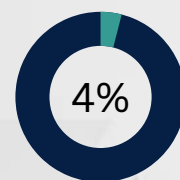
Baltimore



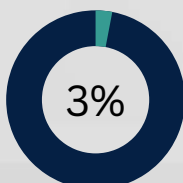
Montgomery



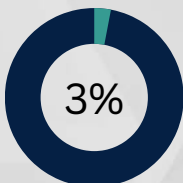
Prince George's



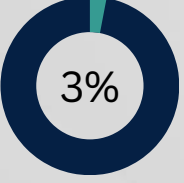
Harford



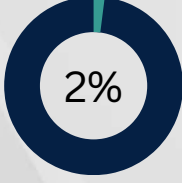
Anne Arundel



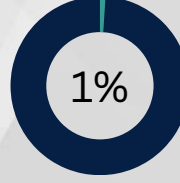
Frederick



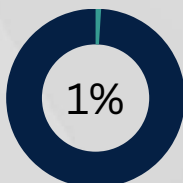
Howard



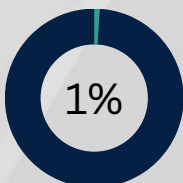
Carroll



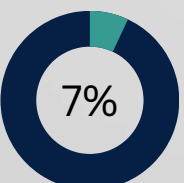
Calvert



Cecil



Charles



Other Counties
*less than 1% each

Allegany, Caroline, Dorchester, Garrett, Queen Anne's, Somerset, St. Mary's, Talbot, Washington, Wicomico, Worcester

SCHOLARSHIP APPLICATION

2021-2022

QUICK FACTS

Applications
Pending/Not Submitted



2164

Submitted
Applications



1102

Scholarship
Recipients



216

Scholarships &
Interest-free Loans
Awarded



\$909,930

GENDER

Female



165

Male



45

No Reply



5

Non-Binary



1

DEGREE TYPE

Associate



2

Bachelor



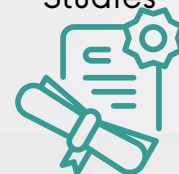
159

Master



34

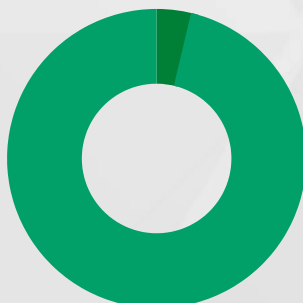
Professional
Studies



21

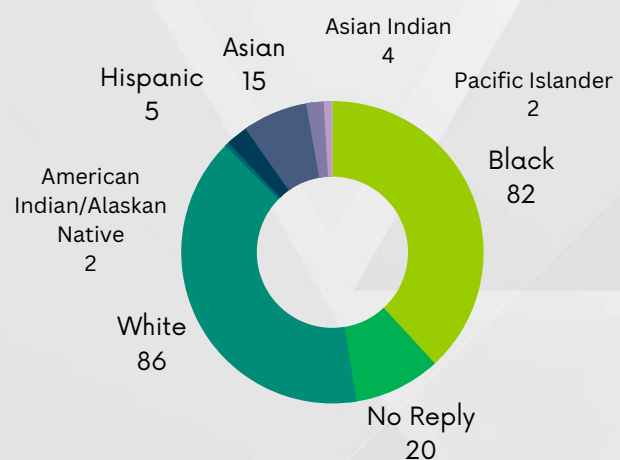
ENROLLMENT STATUS

Part-time
8



Full-time
208

RACE



MEET OUR STUDENTS

Back in 2008, I was unsure if I could afford to go to college. However, Central Scholarship (CS) lowered my financial burden thus allowing me to further my education. I was then able to enroll into two very impactful experiential learning opportunities in China, which changed my entire outlook on life. That new outlook has continued to inspire me to never stay complacent and to always strive for more. I don't know if I would have been able to do all that I have done, thus far, without the help of Central Scholarship.

The biggest impact CS had on my life is through scholarship funding and CS's network of support. Their scholarship funding filled the financial gap when I didn't have enough money (post school and federal awards) to attend Southern Vermont College. The CS network was a key support system while I pursued graduate school.

I completed my MBA and now I am a Consultant with the Boston Consulting Group in their Los Angeles office. Professionally, my dream is to establish an investment fund which grows lower middle market companies while also helping lower middle-class families build wealth.

BS, Entrepreneur and Management
SOUTHERN VERMONT COLLEGE, 2012



SEAN MOORE III



SUMMER PEARSON

I was a single mom with a dream to teach music to elementary students. I believed that I could successfully complete the work in a Master's program, but struggled to see how I could afford tuition and living expenses as a full-time student. CS helped me overcome the financial obstacle.

I work at Swansfield Elementary School in the Howard County Public School System. I am a **full-time general and Vocal Music Teacher**.

I was able to walk into my teaching career with minimal student debt. That has given my family more financial freedom and reduced the stress that I feel as a provider for my children. I also gained wonderful community through CS. I love catching up with the caring staff at CS and meeting other scholarship recipients.

I hope to be a bright light in this world. I shine through performing, loving on students and on my teaching community, and finding ways to make others smile. I also hope to help establish my school as a center of excellence for music.

Master of Arts in Teaching
LOYOLA UNIVERSITY MARYLAND, 2022

MEET OUR STUDENTS

Central Scholarship (CS) afforded me the opportunity to go to school without having the emotional burden and financial stress of paying for my education. We already know that nursing can be very challenging, so to have that debt eliminated in the process allowed me to be successful in my studies.

I believe CS gave me hope. A hope that began to fade away as I began to get older and life with its twists and turns began to happen. CS allowed me to see the light at the end of the tunnel and for that I am so grateful.

I went to the Ultimate Health School of Manassas, Virginia and received a Nursing Certificate. My highest level of degree is an Associates of Liberal Arts. I currently work at Anne Arundel County Correctional Facility and the National Institute of Health as a **Licensed Practical Nurse**.

I absolutely love helping and caring for people, as it is one of the best feelings in the world. It's awesome to make someone's day. When I help patients, my accomplishment is that people feel love and they are valued.

CNA/GNA, STEIN ACADEMY, 2013
PCT, STEIN ACADEMY, 2013



ERNESTINE SADDLER



RICHARD WHITFIELD

I received a career and technology training scholarship from CS to attend the North American Trade School. Now, I not only have my CDL, but I became a business owner, brought my own tractor-trailer truck, and I teach the CDL class at North American Trade School where I graduated.

In 2014, I graduated from Mergenthaler Vocational Technical High School, where I studied masonry. After graduating, I began to take an interest in transportation careers and started to work as a driver. I worked for some major local companies including UPS and Amazon. While at Amazon, I enjoyed learning how to operate a forklift and decided to get my CDL.

CS helped me achieve my goal by actually giving me a scholarship to go to school and to chase my dreams. They helped me out, stayed in contact with me and kept me motivated. It's a big thing to get a grant from a scholarship organization to help you chase your dreams, especially for trade school and not just college.

I am so thankful for the scholarship that I received from CS. It changed my life!

Commercial Driver's License (CDL)
NORTH AMERICAN TRADE SCHOOL, 2017

14TH ANNUAL STUDENT AWARDS CEREMONY

The 14th Annual Student Awards Ceremony focused on Resilience. One hundred students, families, donors, and community members gathered in-person and many more watched the event live streamed from The Winslow.



A portrait of Wanda Draper, a woman with dark curly hair, wearing a blue blazer and a necklace. The photo is presented as a Polaroid print.

WANDA DRAPER

KEYNOTE SPEAKER

Wanda Queen Draper, a native of Baltimore, had a successful 43-year career as a journalist and talk show host, culminating in a 25-year broadcast management career at WBAL-TV 11.

Throughout her career, Wanda Draper was not only committed to journalism but also to giving back to her community. She provided media sponsorship to over 30 non-profits annually, contributing more than \$4 million to support cultural arts, education, and human services for Marylanders. Her most significant contribution to the community was serving on the founding board of the Reginald Lewis Museum, where she helped raise \$38 million to build the museum and \$2 million to install the permanent collection.

She currently serves on several boards and has won numerous awards for broadcasting and community service.

PAYDOWN DEBT WINNER

The Paydown Debt Award, established 2016 by donors Ira and Marcia Wagner, grants a Central Scholarship awardee who graduated from college the opportunity to receive up to \$30,000 to pay off their student loan debt.

Blair Smith graduated May 2020 from the University of Maryland College Park with a bioengineering degree and \$29,825 in federal student loans. Three months later she won \$30,000 to pay off her federal student loans from Central Scholarship.

"You have no idea what this means to me. One year out of college, I never expected to be free of my federal student loans. This has been an uncertain time for everyone and I was not looking forward to making a monthly student loan payment. Now I don't have to. I'm so grateful to Central Scholarship!"



BLAIR SMITH

PROGRAM HIGHLIGHTS

Interest Free Loan Program

Central Scholarship's interest free loan program provides an additional option of post-secondary financial assistance to our recipients.

Loan repayment begins one (1) year after the student graduates or withdraws from the program and the recipients have ten (10) years to complete repayment.

51

Loans
Paid in Full



\$432,750

Total
amount
repaid

PAID

Central Scholarship's program team alongside President Tierra A. Dorsey were invited to participate in events across Maryland to share educational information about financing post-secondary education and philanthropy.



Counselor Awareness Campaign

The Counselor Awareness Campaign was a brand awareness initiative targeting Maryland school counselors, specifically in Anne Arundel, Howard, and Prince George's counties. We emailed 1,180 counselors, sent letters to 217 counselors, and Central Scholarship staff delivered 87 gift bags to Howard County school counselors.

1st Annual City Schools College & Career Fair at Camden Yards

Staff shared information about Central Scholarship with 1,200 students from 29 different high schools. Over 85 colleges, community organizations and organization with professional opportunities were present from across the country. President Dorsey gave away two scholarships totaling over \$1,500.



President Dorsey facilitated a presentation for Girls' Empowerment Mission (GEM) students to share the benefits of philanthropy.

SCHOLARSHIP APPLICATION PROCESS

REVISED

October 15 - March 15

"We opened our application portal earlier so students can apply for scholarships while they are already in college application mode."

Tierra A. Dorsey, President



1,102

Applications submitted & processed

CS in the Community



- Scholarship Academy, hosted by Montgomery Community College, Achieving Collegiate Excellence and Success (ACES) Program.
- CIAA Education Day
- Adelante Latina
- Baltimore Polytechnic Institutes – Spring College Fair
- Baltimore City Public Schools, College and Career College Fair at Camden Yards
- Montgomery Community College, Boys to Men Mentoring Program

COMMUNITY ENGAGEMENT

Volunteer Selection Committee Members

- Harmanpreet Bhatti
- Ted Blankenship
- Robb Cohen
- Menachem Mendel Davis
- Rhona Fisher
- David Fishman
- Lisa Hackam
- Joan Lessans
- David Levy
- Gloria Lo
- Harald Mallwitz
- Rossalyn Martinez Arroyo
- Carol Oppenheim
- Faith Oyekanmi
- Amy Poggi
- Sherrie Polsky
- Jennifer Rudo
- Calla Samuels
- Susan Silberman
- Denise Simmons Graves
- Bonnie Stainman
- Joan Tabor
- Kashay Webb

Community Outreach Partners

- Arts for Learning Maryland
- Baltimore City Public Schools
- Baltimore College Town
- Baltimore Educational Scholarship Trust (BEST)
- CollegeBound Foundation
- Jewish Community Services (JCS) Baltimore
- Montgomery College

Crane and JCS Volunteers

- Menachem Mendel Davis
- Lisa Hackam
- Joan Lessans
- Jennifer Rudo
- Calla Samuels
- Bonnie Stainman

DONOR SPOTLIGHT

EDUCATOR... ENTREPRENEUR... AND PHILANTHROPIST!

Jonnie-Kay McLean embodies the mission of Central Scholarship (CS). As a career teacher, Jonnie-Kay realized early on that a teacher's salary just wasn't enough. During the summer she started buying and renovating homes in Baltimore City. This allowed her to build up funds to provide scholarships to students in the community.

Her scholarship fund at CS, One-Step-Up (for young women who have overcome significant obstacles and continue their educational pursuits), provides \$25K grant awards to new college students and \$5K - \$10K annually until they graduate. To date, her scholars have experienced an 100% college graduation rate.

Additionally, the second scholarship Jonnie-Kay is involved with, The Digital Harbor Scholarship Fund, bridges the gap for Digital Harbor

graduates that have a personal career passion and need support in obtaining career skills – albeit college, or workforce development training. This fund is a community endeavor comprised of the Digital Harbor High School Alliance, school faculty, the Digital Harbor Advisory Board, various neighborhood associations, businesses in South Baltimore, as well as State Representatives. To date, they have supported over 169 scholars, with 97% graduating college.

Jonnie-Kay's connection to young people inspires her enthusiasm. Her support is not transactional, but transformative. Read our interview with Jonnie-Kay as she reflects on her journey and why she supports CS.

How did you hear about Central Scholarship?

When Baltimore Community Foundation stopped managing scholarships, they gave Digital Harbor Alliance a list of organizations that could take over the work. CS was one of those organizations. We conducted several interviews, loved CS and decided they were the best by far. CS's vision, passion and leadership spoke to us – it aligned with our vision! Former CS President, Jan Wagner, and her colleagues had the same passion that we did. You need passion to do this work.

So, we transferred our scholarship funds to CS AND added an additional \$10K a year in an endowed fund thus ensuring our scholarships were properly seeded and exist in perpetuity!

Why do you enjoy giving to CS and why is our mission important to you?

My grandparents were immigrants from Scotland and education was critically important to this coal miner family. No one in my family had a college degree. I wanted to be a teacher, so I never spent any money I ever received as a child - I never spent my piggy bank money, or my babysitting money (which was 50 cents an hour). I went to college to become a teacher with my own funds. I was only the second person in my entire family throughout the generations to go to college straight from high school.

I was a first-generation student, so I know what it's like. First-generation students run into obstacles and need help navigating them; therefore, scholars know they can call me for help...and they do. I'm there for them to troubleshoot any of their needs every step of the way. Life happens. I've had students get deployed, become pregnant, and the like, but it doesn't matter - I am with them until they graduate and beyond! I come from a family and community of givers and mentors. My family takes care of each other and the community. As such, I believe every child has the right to an education, to dream big and do whatever he or she wants to do. This is why the mission and vision of CS are not only important to me, but to the members of our community.



Do you have a story that illustrates how you feel when you make a gift?

There was a kid from the projects in Little Italy. He would walk from his neighborhood in Little Italy to a better school in Fort McHenry every day – because he wanted a better education than his neighborhood school could provide. He did this through middle school and high school. Despite graduating with a SAT score of 300, the Alliance and one a State Delegates gave him a scholarship so that he could attend Frostburg State University (FSU).

Curious about this particular student's admission, FSU contacted me and asked why I funded this college student. I told them his story of grit, determination and desire, and FSU ended up giving him a scholarship as well! This student landed on the Dean's List five times while in college and graduated with an IT degree. Upon graduating from college, he was chosen to lead the installation of broadband in the Cherry Hill community. These students and their potential is simply exciting!

Note: Jonnie-Kay also gives additional funds for college swag so students can come home and proudly wear it in their neighborhoods, providing incentives for other students to strive for their dreams!



PRINCESS EMBANKANA



STASIA SITTERLY



KWADWO ANSAH BAAH

BOARD MEMBER SPOTLIGHT

CELEBRATING LEADERSHIP DURING UNCERTAINTY

From September 9, 2020 through September 23, 2021, Russ Causey served as the Board Chair for Central Scholarship (CS). Despite the challenges posed by the COVID pandemic, CS was able to continue supporting Maryland scholars in financial need, especially those facing technological disparities. Under Russ's bold and selfless leadership, the Board of Directors and CS staff experienced innovative and empathetic leadership, ensuring smooth operations and a seamless leadership transition during unprecedented times. In our Q&A with Russ, he reflects on his tenure as CS Board Chair.



How did you first hear about CS?

I was Vice Chair of the Board and Chair of the Strategic Planning Committee at Unified Community Connections (formerly United Cerebral Palsy) which provides direct care services for people with disabilities. The consultant we were working with had recently done a consulting gig for Central Scholarship. She knew that CS was looking to add new members to their Board, and she recommended me to Jan Wagner, the president of CS at the time. I attended an annual meeting to learn more about CS and joined the Board a year later when my term at Unified ended.

What was the most difficult challenge and proudest accomplishment leading the Board during a global pandemic?

In the early days of using technology for virtual meetings, all sorts of "issues" – freezing screens and technical glitches – were a regular occurrence. Fortunately, members of the Board had been members pre-pandemic and had established relationships which made the transition from in-person to virtual meetings smoother. The Board meetings weren't too challenging; however, the executive search sure was.

My proudest accomplishment was managing the retirement of a 20-year president while also managing and chairing the Search Committee for the future president of CS. With frequent virtual committee meetings and interviews with candidates, the intensive search for a new executive was a heavy lift.

I am happy to say that Tierra Dorsey was the Search Committee's unanimous pick. She was approved by the Executive Committee and Board after her presentation to each. It was a busy year, and I am proud of what CS's dedicated Board and Search Committee accomplished.

If you had a leadership slogan, what would it be?

I can't say I am a slogan kind of guy, but a big part of leadership is knowing when to be quiet and listen. I don't always get it right, but I work towards that goal every day. My long history of management has taught me that when you are in a leadership position, such as Chair of a Board, you are a conductor. The Chair can steer the conversation, but you must allow Board members to talk, ask questions, and find solutions as a group. It isn't just about you.

What is the legacy you are hoping to leave through your investments with CS?

I hope 20 years from now that Tierra will be retiring from CS after a very successful tenure, where tenfold more students are getting financial and educational assistance. As Tierra's first Board Chair, I hope that I helped create the solid foundation on which her successful career at CS is being built. That will be my legacy. No pressure Tierra! 😊

FINANCIAL HIGHLIGHTS

FISCAL YEAR 2022, JULY 1, 2021 - JUNE 30, 2022

ASSETS

Cash and Cash Equivalents.....	1,524,670
Accounts Receivable.....	1,897,707
Prepaid Expenses.....	79,328
Investments.....	8,333,352
Property and Equipment.....	4,834
Total Assets.....	\$11,839,891

LIABILITIES AND EQUITY

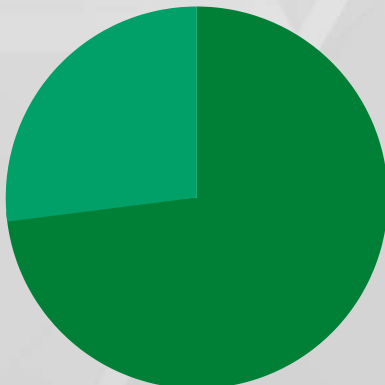
Accounts Payable and Accrued Expenses.....	51,375
Grants and Loans Payable.....	(1,892)
Total Liabilities	\$49,483

NET ASSETS

Without Donor Restrictions.....	4,121,718
With Donor Restrictions.....	2,357,397
Endowment.....	6,528,374
Unrealized Gain/Loss on Investments.....	(1,217,081)
Total Net Assets.....	\$11,790,408

REVENUE

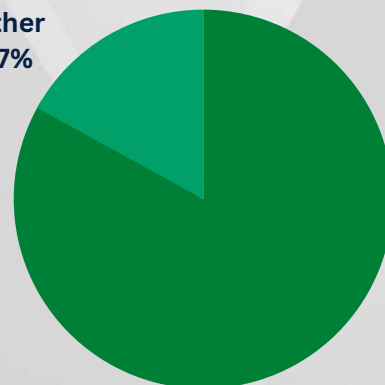
Other
27%



Contributions
73%

EXPENSES

Other
17%



Program Activities
83%

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

Lee August Scholarship Fund

Marcia Karen Liss Boonschaft 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 Family Teacher Education
Scholarship

Isaac and Catharine Hecht Endowed Scholarship

Betty S. and Esther S. Hornstein Memorial
Scholarship

Sheiala Ratner Moskow Scholarship Fund

Mary M. and Benjamin M. Rubin Scholarship Fund for
Women

Jewish Community Services, Managed Fund, 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
- Match Program Scholarship
- Selma and Herbert Myerberg Memorial Scholarship Fund
- Newhoff Scholarship Fund
- Tara Melanie Sachs Memorial Fund
- Nathan & Sylvia Schochet Memorial Fund
- David M. & Alena J. Schwaber Scholarship Fund
- Anne Summer Memorial Fund
- Rose S. Zetzer Scholarship Fund

Endowed Funds

Hilda Katz Blaustein Memorial Fund

The Victor A. and Tina Broccolino Scholarship Fund

Hal Cohen Endowed Scholarship Fund

Babette H. Dalsheimer Scholarship Fund for Graduate
Teacher Education

Digital Harbor High School College Scholarship Fund

Executive Alliance Emerging Women Leaders Scholarship

The Clara and Melvin Goldberg Scholarship Fund

Goldsmith Family Endowed Scholarship Fund

Goodwin Baltimore Poly Alumni Scholarship Fund

Larry Kamanitz Scholarship Fund

Kevin Kamenetz 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

Alvin S. & Elaine S. Mintzes Endowed Scholarship Fund

One-Step-Up 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

Sonia Tendler Memorial Endowed Scholarship Fund

Stanley and Evelyn Wagner Endowed Scholarship for Baltimore
City College Students

E.C. Wareheim Endowed Scholarship Fund

The Harry and Jeanette Weinberg Non-Tuition Loan Fund

Julius & Sidney Zulver Scholarship Fund

Non-Endowed Funds

Aaron & Lillie Straus Foundation Scholars Fund
ABC Construction Scholarship
Milton M. & Anita L. Abrams Scholarship Fund
Baltimore Design School Alumni Scholarship
Philmore and Naomi Baron Scholarship Fund
Banker Barrett Family Scholarship Fund
Stanley H. Belford Memorial Fund
The BGE Frank Heintz Scholarship
Irving and Anne Halperin Blaustein Scholarship Fund
Louis & Frances B. Booke Scholarship Fund
Stanley L. and Dorothy Lobe Cahn Scholarship
Charles Crane Family Foundation Scholarship
Covenant Guild Presidents Remembrance Fund
Milton J. Dickman & Leonore Dickman Cohn Memorial Fund
S. Stanley Fleischer & Marie Fleischer Ritterman Scholarship Fund
Harry & Sera Fleishman Scholarship Fund
Dr. Joseph Fox Memorial Scholarship Fund
GEM Scholarship Fund
Harry L. Gladding Memorial Fund
Louise & Sylvan Goldberg Scholarship Fund
Alice and Bernard Grochal Memorial Scholarship Fund
Hortense Hecht-Meyer Scholarship Fund
Grace D. & Gerald C. Heller Scholarship Fund
The Heyn Family Scholarship Fund
Howard County General Hospital Scholarship Fund
Phyllis Honey Jolson Memorial Scholarship
Kenneth S. Battye Charitable Trust Scholarship
Dr. Judith & Ruth Krulewitz Scholarship Fund
Bessye T. & David R. Lakein Scholarship Fund
Gertrude & Arthur Lang Scholarship Fund
Michael Lapidès Scholarship for Forest Park Alumni
Joan & Richard Lessans Scholarship Fund
Robert H. & Lena S. Levy Memorial Fund

Ruth S. and H. Stanley Levy Scholarship Fund
Lockwood and McCree Scholarship Fund
Mary & Frank Lombardi Scholarship Fund
Walt & Mary Jane Lyman Scholarship Fund
Maryland Heroes Scholarship Fund
Gerson B. Mehlman Memorial Scholarship Fund
Harry Merowitz Memorial Fund
Lee D. Miller Scholarship Fund
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