



Dream Invest Realize

Guide to Giving 2008
The Scholarship Foundation of St. Louis



Kim Ly is in her last year in the six-year Doctor of Pharmacy degree program at St. Louis College of Pharmacy. Since graduating from Bayless High School at the top of her class, Kim has been pursuing this challenging path with the help of The Scholarship Foundation's interest-free loan and Bravo Grant programs. Throughout her life, Kim has worked hard at school and outside of school holding down two jobs to make ends meet.

"I had to grow up a lot faster than most other children my age. Since sixteen, I have supported myself in just about every way. Having to grow up so fast, I've matured and realized a lot of things about the world that I live in. I would like to become a person who gives something back. I aspire to accomplish that by becoming a pharmacist where I can help people and mature as the person I know my parents would be proud of."

Kim Ly



Christopher Pierce knew choosing Washington University School of Law would mean a tremendous amount of educational debt. With the prospect of incurring over \$100,000 of student loan debt in pursuit of a law degree, Chris hoped The Scholarship Foundation interest-free loan would reduce the amount of higher interest private loans. Chris and his wife were both students when Chris originally applied to The Scholarship Foundation in 2003. Five years later Chris is a father of two, gainfully employed and able to make payments on his student loans.

Christopher is an attorney with Polisinelli Shalton Flanigan Suelthaus in the Affordable Housing and Tax Credit Finance and Development practice group in the St. Louis office.

"The law affects all of us, and a lawyer's primary job is to update the letter and improve upon it. As a lawyer, I will work to obtain true equality for all people. As a student of words, I can make a difference. My bachelor's degree in English has taught me to love the written word and to be able to manipulate it with some confidence. As a lawyer, I will fight for equality and the rights of the individual with a knowledge of and appreciation for words. Consequently, I will make the kinds of changes that every person needs to live a better, healthier, more productive life."

Christopher Pierce



Beth Corrigan is one of six children in her family. A disabling hand injury at work as a lithographer left Beth's father unable to help with her educational expenses. Beth is a 2008 graduate of Southern Illinois University-Edwardsville. With her goal to become an elementary school teacher, Beth has been a good match for the Mary Christy Gordon Designated Scholar Loan, established in honor of Nancy Kalishman and her commitment to the field of elementary education.

"Since I was a young child I have always dreamed of being a teacher. In a family of many teachers, I understand the challenges and rewards of this profession. I have always been taught to dream big and set high expectations."

Beth Corrigan



This 2008 University City High School graduate with a 3.3 GPA and 34/248 rank is entering his freshman year at University of Missouri-St. Louis. Chris has faced much adversity in his life including the death of his father. As the only male in his household, he has shouldered many family responsibilities. Helping with the care of his great-grandmother who suffered from Alzheimers' disease, Chris displayed an exemplary level of patience, love, and maturity.

"Chris conveys a sense of confidence and drive that denotes the exceptional. And exceptional he is – as a student and as a leader. Challenging assumptions, inquisitive about the world around him, and open to discovering new ideas, he's the kind of student for whom teachers wake up in the morning. Chris is not just an engaging and balanced young man; he's a champion who has already faced and overcome life's most challenging tests."

Debbie Greenberg,
Director of College Counseling
College Bound-St. Louis

Christopher Williams

Our Mission

The Scholarship Foundation of St. Louis, a nonprofit organization founded in 1920, is based upon the conviction that an educated citizenry is essential to a democracy. The Scholarship Foundation provides access to post-secondary education to members of our community who otherwise would not have the financial means to fulfill their educational goals.



Cultivate Community



Invest in Students



Reach Dreams



Realize Potential

How You Can Invest

Make Financial Contributions

Contribute to annual campaign by sending a check payable to The Scholarship Foundation of St. Louis or arranging for a transfer of stock in the following suggested categories:

\$10,000+ Special Gifts	\$500 Sponsor
\$5,000 Provost	\$300 Sustainer
\$2,000 Dean	\$150 Supporter
\$1,000 Scholar	\$75 Friend

Make a tribute in honor or in memory by sending a contribution to The Scholarship Foundation or by establishing a drawing account and phoning in your tribute (see below). Tributes are listed in the Foundation's newsletter, which is published twice each year. The Scholarship Foundation will notify the recipient of your gift in the following categories:

\$10-\$24 An engraved panel card will be mailed to the donor and the recipient.

\$24-\$49 An engraved foldover card will be mailed to the donor and the recipient.

\$50 and over A personalized letter will be sent by the Executive Director to the donor and the recipient. Tributes at this level receive additional recognition in the Foundation's newsletter.

\$2,500 and over A SPECIAL TRIBUTE at this level will include individualized letters of notification to the donor and recipient, a detailed announcement in The Scholarship Foundation newsletter, and the designation of a student for one academic year.

Drawing accounts are created by contributing \$50 or more which will be held "on account" at the Foundation for future tributes. Donors then may call in their tributes and acknowledgments are promptly mailed. The Foundation notifies the donor when the balance in the tribute drawing account is nearing zero so it may be replenished for future use.

Establish a Designated Scholar Loan (DSL) in honor or in memory of a specified individual by contributing \$25,000 (payable in five payments over four years) to The Scholarship Foundation of St. Louis. When the initial \$5,000 is contributed, the DSL becomes operative. Every year, in perpetuity, a student is chosen by the Foundation as the Designated Scholar for the named DSL. At the discretion of the donor, students are asked to correspond with the donor or honoree once each semester.

Consider planned giving, as it assures the future of The Scholarship Foundation by directing the contribution of significant assets. The Foundation is pleased to have benefitted from: Wills and Bequests; Charitable Gift Annuities; Charitable Lead Trusts; and Charitable Remainder Trusts.

A NOTE ABOUT FINANCIAL CONTRIBUTIONS: We never share, rent or sell our donor list; donor information is confidential; once a contribution has been given, no additional solicitation for the same purpose occurs during that year; we actually sign our letters – no laser-printed signatures or facsimiles; acknowledgment letters are mailed within three days of receipt of a gift; donors give because our mission makes a difference in the community; we do not provide premiums or "perks" nor do we allow donations to influence policy; and, donors are treated with respect, care, and gratitude, regardless of the size of their gifts.

Donate Merchandise and/or Time

Contribute merchandise to ScholarShop, an upscale resale shop supporting The Scholarship Foundation's interest-free loan program. ScholarShop invites donations of men's, women's, and children's apparel, designer merchandise, jewelry and accessories, and fine collectibles.

Volunteer in all aspects of ScholarShop operations, from receiving and processing merchandise to stocking the sales floor and assisting customers. All volunteers receive a 20% discount on purchases as well as the satisfaction of knowing that their efforts result in opportunities for area students.

ScholarShop – Webster Groves

7930 Big Bend Blvd.
St. Louis, MO 63119
(314)961-2525

ScholarShop – Clayton

8215 Clayton Rd.
St. Louis, MO 63117
(314)725-3456

Refer a Student

Refer a student who needs financial support to The Scholarship Foundation for assistance. Foundation staff and board members give presentations at financial aid nights and community meetings and provide information at college fairs.

Give the gift of opportunity by directing a student to visit www.sfstl.org or call (314)725-7990 for further information about the interest-free loan program.

What Your Investment Yields

Programs

Gifts To The Scholarship Foundation support programs providing access to higher education for area students.

Interest-Free Loan Programs

The Foundation makes loans totaling more than \$3 million annually to approximately 700 students. Applications for interest-free student loans are accepted by deadlines of April 15 and November 15, and loans are renewable annually. Foundation loan receivables total over \$17 million. Currently 1,600 past recipients are repaying, maintaining a 96 percent repayment rate on interest-free loans.

Awards are made on a non-discriminatory basis to applicants of all ages who demonstrate financial need, satisfactory academic progress, and strong character. Residents of St. Louis city, St. Louis county, Franklin, Jefferson, Lincoln, St. Charles and Warren counties in Missouri and the Illinois counties of Clinton, Jersey, Madison, Monroe, and St. Clair are eligible to apply. Undergraduate, graduate, professional and vocational/technical degree-seeking students may borrow up to an annual maximum of \$6,000, depending on program grade level. Students enjoy a 12-month grace period after graduation before beginning a five-year scheduled repayment plan.

> **Deedee Becker Loan Fund** Established by the Becker family as a memorial to Deedee Becker, this fund has provided interest-free loans to students of nursing with significant financial need. The sustained support of this program by the Becker family offers assistance year-round to students pursuing a degree or certificate in nursing at the undergraduate level.

> **Emergency Loan Program** The Foundation provides emergency loans to students experiencing unforeseen and unplanned circumstances such as a family crisis, illness, death of a parent, or major change in sources of support during a current academic term.

> **Kipnis Fund for Graduate Research** An endowment created by Paula and David Kipnis provides interest-free loans to graduate students who have completed coursework and are in their first two years of research.

> **Lucy and Stanley Lopata Scholars Program** Created in 1998, this program provides interest-free loans for eight students annually.

Need-Based Grants

All grant programs administered by The Scholarship Foundation operate within the general guidelines established for the interest-free loan program. All students selected have significant financial need, demonstrate strong character, and are well matched with their academic goals. Award amounts are based on maximum loan eligibility and remaining unmet need.

> **Bravo Grant Program** The students assisted by the Bravo Grant are recipients of the interest-free loan program who: have overcome significant obstacles; achieved important educational goals; and, have tapped every financial resource possible but still fall far short of what they need to pursue higher education. The Bravo Grant program is supported by major gifts from individuals and foundations.

> **University Club Fund for Education** This fund supports renewable grants of \$2,000 each to as many as 15 undergraduate students per academic year. Recipients are usually the first generation to attend college and are among the most academically prepared of the applicants for the interest-free loan program.

> **Quadrangle Education Grant** This fund provides annual grants up to \$2,500 to dependents of employees of Quadrangle Management Company, a wholly owned subsidiary of Washington University.

> **Dr. and Mrs. James G. Janney Grant Endowment** This program provides partial loan forgiveness to graduates of St. Louis University Medical School who are pursuing primary care with an emphasis in family practice.

Student Programs

These programs provide specific support to students and, in some cases, allow individuals to repay their loans through service while also earning a competitive wage.

> **The Ambassador Program** This program engages current and former recipients in representing The Scholarship Foundation at college fairs, financial aid presentations, and other outreach events.

> **The Student Advocate Program** Generously supported by the Arthur and Helen Baer Charitable Foundation, the Student Advocate Program gives current and former recipients an opportunity to gain professional experience within local high schools and community organizations. Student Advocates target high need students who lack sufficient support and guidance during the process of applying for financial aid. Student Advocates work within the St. Louis Public Schools, University City, Maplewood-Richmond Heights and McCluer high schools as well as several educational and community organizations.

> **The Advising Program** Through this program, services are provided to students seeking individual consultation on school choice, financial aid options, and debt management. The program is funded by grants from the Trio Foundation of St. Louis and the Edward Chase Garvey Memorial Foundation.

> **ScholarShop Assistants** ScholarShop has employed students to work with customers, donors, and volunteers in every aspect of shop operations. They have proven invaluable in staffing both highly successful ScholarShop locations.

When Dreams are Realized

Scholarship Foundation students come from across the community and attend a cross-section of colleges and universities.

High Schools*

Afton
Alton Senior
Bayless
Beaumont
Belleville East
Belleville West
Bishop DuBourg
Block Yeshiva
Brentwood
Cahokia
Cardinal Ritter
Central Community
Central Visual and Performing Arts
Chaminade
Christian Brothers College
Clayton
Cleveland Naval Junior ROTC
Clyde C Miller Career Academy
Collinsville
Cor Jesu
Desmet
DeSoto
Duchesne
East St. Louis
Edwardsville
Eureka
Faith Christian
Festus
Fort Zumwalt North
Fort Zumwalt South
Fox-Arnold
Francis Howell
Francis Howell Central
Francis Howell North
Freeburg
Gateway Academy
Gateway Institute of Technology
Hancock
Hazelwood Central
Hazelwood East
Hazelwood West
Herculaneum
Heritage Home School
Hillsboro
Jennings
Jersey Community
John Burroughs
John F. Kennedy
Kirkwood
Ladue-Horton Watkins
Lafayette
Lindbergh
Lutheran North
Lutheran South
Maplewood - Richmond Heights
Marquette
Mary Institute - St. Louis Country Day
Mascoutah
McCluer
McCluer North
McCluer South-Berkeley
Mehlville
Melvin Eskridge
Metro
Missouri Academy of Science,
Mathematics and Computing
Nerinx Hall
Normandy
North County Technical
Northwest - House Springs
Notre Dame
Oakville
O'Fallon
Orchard Farm
Pacific
Parkway Central
Parkway North
Parkway South
Parkway West

Pattonville
Principia
Priory
Ritenour
Riverview Gardens
Rockwood Summit
Roosevelt
Rosati-Kain
Roxana
Seckman
Soldan International Studies
South County Technical
St. Charles
St. Charles West
St. Clair
St. Dominic
St. Elizabeth's
St. Francis Borgia
St. John the Baptist
St. Joseph's
St. Louis Christian
St. Louis Christian
St. Mary's
St. Pius X
Sullivan
Sumner
Tower Grove Christian
Trinity Lutheran
Troy Buchanan
University City
Ursuline
Vianney
Villa Duchesne
Washington
Webster Groves
Wentzville
Westminster Christian
Windsor
Winfield
Wright City

***Scholarship Foundation also assists non-traditional students (those beyond the age of 24) and students who have completed the GED.**

Colleges

Abilene Christian University
Alabama A & M
Alabama State University
Applied Technology Services
Arizona State University
Arkansas State University
Art Institute of California
Assumption College
Augustana College
Barnes School of Nursing
Baylor University
Belmont University
Berklee College of Music
Boston College
Boston University
Bradley University
Brown University
Butler University
California State University
Calvary Bible College
Carnegie Mellon
Case Western Reserve University
Central Washington University
Chamberlain College of Nursing
Coastal Carolina University
Colgate University
Colorado State University
Concordia College-Nebraska
Cornell University
Creighton University
Culver-Stockton College
DePaul University
DePauw University
Dillard University
Drake University
Drexel University
Drury College
Eckerd College
Fontbonne University
George Washington University
Goldfarb College of Nursing
at Barnes-Jewish College
Hampton University
Harris Stowe State University
Hendrix College
Howard University
Humboldt State University
Illinois State University
Indiana University
Iowa State University
Jefferson College
John Brown University
Kansas City Art Institute
Kansas City University of Medicine
& Biosciences
Kansas State University
Kentucky State University
Knox College
Lake Forest College
Lane College
Lindenwood University
Logan College
Loyola University of Chicago
Loyola University of New Orleans
Luther College
Lutheran Medical Center School
of Nursing
Maryville University
McKendree College
Memphis College of Art
Millikin University
Missouri Baptist University
Missouri State University
Missouri University of Science
and Technology
Missouri Western State College
Missouri Baptist School of Nursing
Morehouse College
New York University

Northwest Missouri State University
Northwestern University
Ottawa University
Pace University
Pennsylvania College of Optometry
Pepperdine University
Prairie View A & M
Principia College
Purdue University
Quincy University
Ranken Technical College
Regis University
Rhodes College
Ripon College
Robert Morris College
Rockhurst College
Sanford-Brown College
School of The Art Institute of Chicago
Southeast Missouri State University
Southern Illinois University -
Carbondale
Southern Illinois University -
Edwardsville
Southwest Baptist University
Spring Hill College
St. Charles Community College
St. Louis Community College -
Forest Park, Meramec,
Florissant Valley
St. Louis College of Pharmacy
St. Louis University
Stephens College
Tennessee State University
Texas Southern University
The Chicago School of
Professional Psychology
Trinity Christian College
Truman State University
Tulane University
Tuskegee University
University of Arizona
University of Arkansas - Pine Bluff
University of Arkansas for
Medical Sciences
University of Central Missouri
University of Denver
University of Illinois - Chicago
University of Kansas
University of Kentucky
University of Louisville
University of Michigan - Ann Arbor
University of Minnesota
University of Mississippi
University of Missouri - Columbia
University of Missouri - Kansas City
University of Missouri - St. Louis
University of Nebraska
University of North Texas
University of Texas
Vatterott College
Virginia Commonwealth University
Washington University
Wayne State University
Webster University
Wheaton College
Xavier University

The Scholarship Foundation of St. Louis

Established 1920

www.sfstl.org

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