

2015 Program Report

The Scholarship Foundation of St. Louis

The 2015 program report is intended to provide an overarching description of the current student population as context for individual or anecdotal knowledge.

The following report highlights student demographics, direct financial support offered to students, and program characteristics to provide in-depth information regarding applicants who applied for funding and were subsequently awarded during the previous year. In 2015, due to concerns regarding rising student loan debt and other societal issues of financial uncertainty and distress, The Scholarship Foundation endeavored to become the primary lender by increasing the annual maximum award via the interest-free loan, and/or grant and scholarships to \$11,000 per academic year. The initiative should reduce the dependence on federal and private student loans and preserve the financial viability of students after graduation. In addition, the measure is intended to preserve the integrity of the interest-free loan program by streamlining the repayment process for students who are making monthly payments reasonable after graduation.

In 2015, The Scholarship Foundation continued to promote its services and funding opportunities in the community through extensive collaboration with local high schools, community partners and agencies with the mutual objective of promoting college affordability and access to all students.

Programs of The Scholarship Foundation of St. Louis

Interest-Free Loans	
<ul style="list-style-type: none"> • General • Emergency Loans 	<ul style="list-style-type: none"> • Deedee Becker (Nursing) • 287 Designated Scholar Loans (DSL)

Grants	
<ul style="list-style-type: none"> • Bravo Grant Program • Centennial Collaboration Scholarship • Horizon Housing Foundation Scholarship • Joanne M. Clevinger Scholarship (Nursing) • Neil Molloy Memorial Scholarship • Joe Pollack Memorial Scholarship 	<ul style="list-style-type: none"> • Normandy High school Scholarship • Scholarship Foundation DACA Scholarship • Helen Nash M.D. Educational Trust Fund Scholarship • Mildred E. and Frances R. Lynch Scholarship Grant (Nursing) • Deaconess Foundation Nursing Scholarship • Mid-America Transplant Services Scholarship (Nursing)

Internships	
<ul style="list-style-type: none"> • Education Policy 	<ul style="list-style-type: none"> • Community-Based Programs

Other
<ul style="list-style-type: none"> • Future Forward College Savings

Student Demographics

Who are Our Students (new and renewal)?

70% female

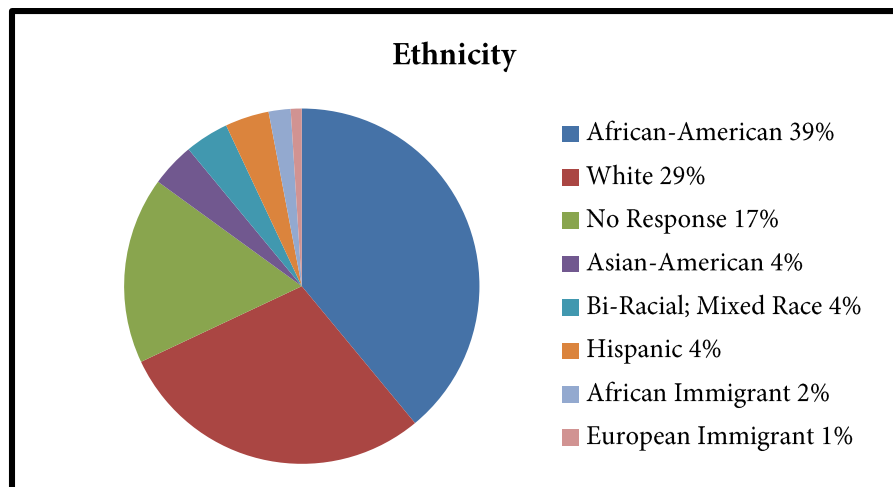
36% self-identify as First Generation¹

94% are under the age of 25

78% receive Pell Grants (common metric used nationally to describe significant financial need)

Average cumulative GPA of new students is 3.39 (self-reported)

Average cumulative GPA of returning students is 3.15 (verified via official transcripts)



Where do Students Study?

73% attend a postsecondary institution in Missouri and Illinois

54% attend a public 4 year institution

42% attend a private 4 year institution

4% attend a 2 year institution

Average Annual Cost of Attendance:

SF students: \$28,000

Average Expected Family Contribution (EFC): \$2,700²

¹ Based on those who self-identify as first in their family to attend college

² In 2014 the average EFC for SF students was \$2,900 compared to \$2,500 in 2013

Student Demographics

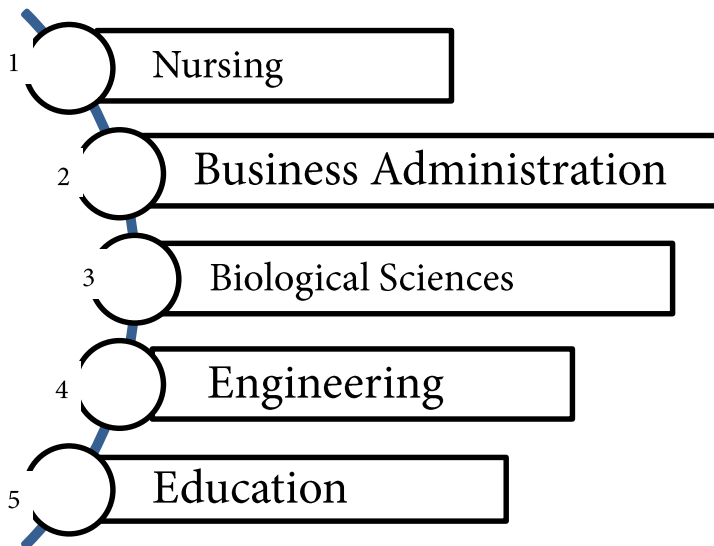
Where do Students Live?

- 55% in St. Louis County
- 29% in St. Louis City
- 12% in Outer Missouri Counties
- 4% in Illinois Counties

Top Five Institutions Attended by SF Students who are currently receiving funding:

- University of Missouri-Columbia, 62 students
- St. Louis University, 55 students
- University of Missouri-St. Louis, 44 students
- Missouri State University, 41 students
- Southeast Missouri State University, 29 students

Top Five Majors of SF Students:



Student Demographics

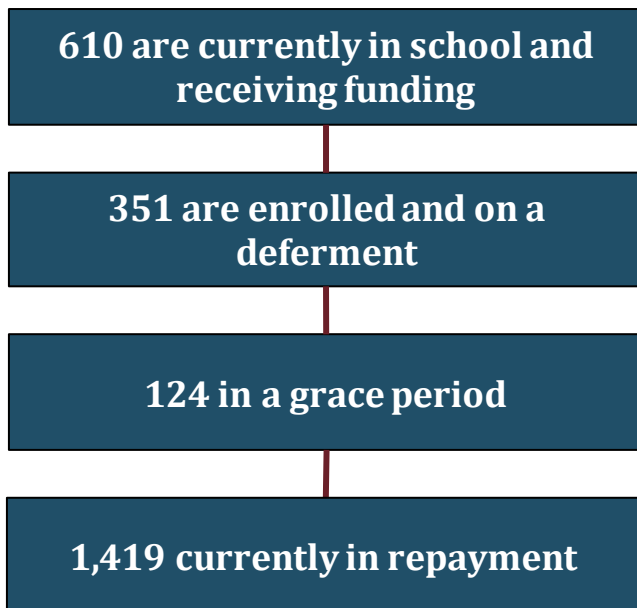
Degrees Earned:

Of the 232 students *originally* scheduled to graduate in 2015,

- 124 (53)% completed degrees on time as anticipated
- 65 (28%) are still in school (enrolled with an extended graduation date)
- 43 (19%) cannot be verified as presently enrolled

How are Students Doing?

2,504 total students are “in the pipeline”, with 57% of them in repayment



Direct Financial Support

The following data highlights the total of applications submitted for evaluation by program staff for the 2015-2016 academic year.

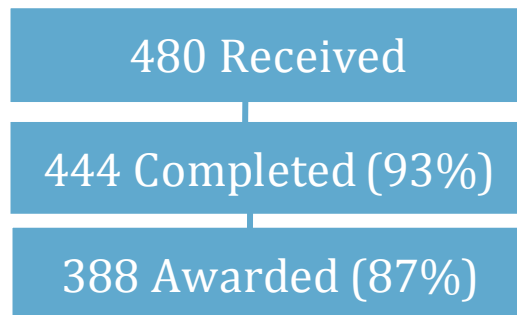
Applications:

72% of students, new and renewal, who completed the application received funding.

- 1,044 total applications submitted
- 881 applications completed
- 632 total awarded students

RENEWAL Applications

Summary of applicants who received funding prior to the 2015-2016 academic year and submitted renewal applications for funding.

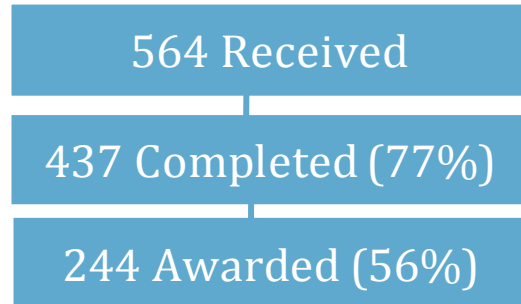


Common Reasons for Denial of Renewal Applicants



New Applications

Summary of first-time applicants who applied for funding in the 2015-2016 academic year and submitted new applications for funding.



Common Reasons for Denial of New Applicants



Direct Financial Support

Interest-Free Loans and Grants:

597 students, new and renewal, received an interest-free loan

The total amount of interest-free loans: \$3,744,933

Average loan amount: \$6,900

189 students received a grant

154 students received a grant in addition to their loan

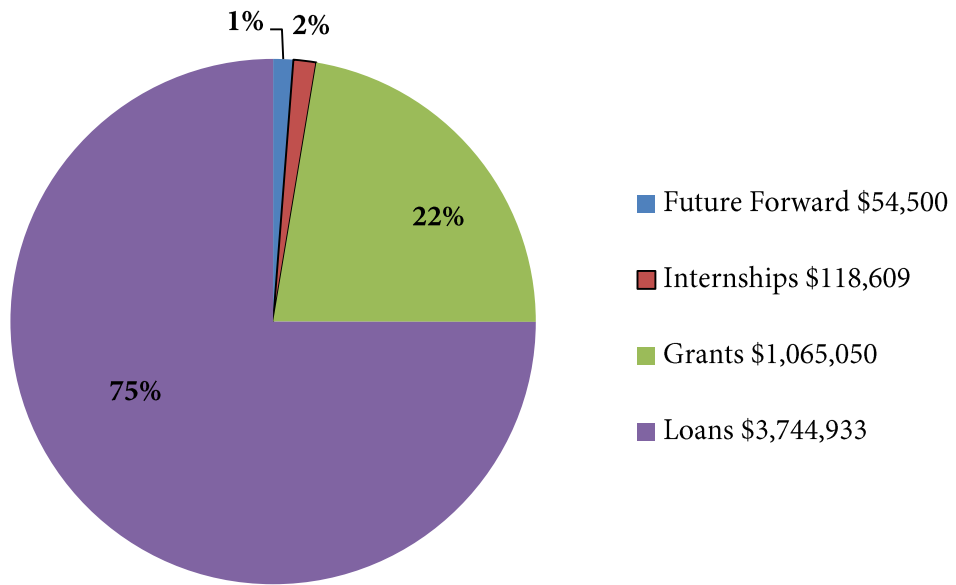
The total amount of grants: \$1,119,550

Includes \$274,800 to 30 Centennial students and \$54,500 to 232 Future Forward students (projected)³

Average grant amount: \$5,800

³ Projected figures may reflect a slight variance from financial data tracked annually compared to semester reporting

2015 - Funding Allocated to Direct Financial Support



\$4,983,092 Total Allocated to Direct Financial Support