2020 Vision:

Opening Doors to Education

In 1920, a small group of women loaned $15 to a young immigrant woman to attend business college. They worked together to solve one student’s immediate financial problem, and accomplished so much more. They began a revolving interest-free loan fund. Over the years, the repayment of that first $15 loan and generous gifts from the community have enabled 11,000 students to receive nearly $84 million in loans and grants. The individual and societal benefits are incalculable.

The Scholarship Foundation of St. Louis was founded on the principle that an educated society is essential to a democracy. Simply put, the Foundation gets students to, through, and beyond college, building community every step of the way.

Today, the Foundation funds 500 students every year through loans and grants, but 500 is not enough. Many qualified students are turned away due to limited funding.

The Scholarship Foundation celebrates 100 years by launching an ambitious plan to serve many more students with loans, grants, advising, and advocacy. Gifts to the Foundation are investments in the individual and societal benefits of education for generations to come.
Community Need

In today’s complex world, postsecondary education is more important than ever. A college degree is critically important, but achieving that degree requires both money and making good choices.

By 2020, the Foundation’s centennial year, some 64% of all jobs will require a postsecondary degree. If current college graduation rates do not improve, the United States will realize a shortfall of 5 million qualified workers. Educated individuals not only boost the economy, but they report better health outcomes and greater civic engagement.

Finances are the largest barrier to students entering and completing college. Those who are able to graduate college are five times more likely to escape poverty than those who do not. Limited funding forces the Foundation to turn away more than 100 qualified students every year. These are students who demonstrate academic potential, good character, and significant financial need.

College admissions and financial aid processes are complex and confusing. Annually, 6,000 students, families, and counselors depend upon The Scholarship Foundation to provide guidance on ever-changing state and federal policies. The Foundation advises students as they are making initial enrollment decisions through repayment of student loans.

In the public schools of the St. Louis region alone, 12,000 low-income high school seniors graduate each year. Currently, The Scholarship Foundation is able to reach just 20 percent of them with advising support and less than 5 percent with direct financial assistance in the form of loans and grants. It’s time to change that.

It has become far too common for students to be saddled with decades of debt which has an adverse effect on their well-being and on the economy. Creating an affordable path to and through higher education will narrow the education gap and benefit the entire St. Louis region and beyond.
Aly Gatwood  
Lindbergh High School, Class of 2013  
Missouri State University, Class of 2018, Political Science

First in her family to complete a degree, Aly has followed her mother’s example of optimism and persistence, living the mantra “Nothing will get better by staying bitter.” Ample hardships in her childhood, a devastating flood in 2015, and delays in her graduation date are all life experiences she credits with making her stronger and more determined. In her college years, she’s participated in the Foundation’s interest-free loan program, met with Scholarship Foundation policy interns and education advocates, and will attend an intensive summer institute in city management thanks to a micro-grant from the Foundation. Aly plans a career in public service, starting with her current full-time position as Legislative Assistant to two members of the Missouri House of Representatives.

For more about Aly, see: https://www.sfstl.org/connect/testimonials/aly-gatwood

Meeting Need: Supporting Students To, Through, & Beyond

For nearly 100 years, the Foundation has invested money into a smart model that works. The Scholarship Foundation gets students to, through, and beyond college. The recipe for this success is a unique mix of three ingredients:

1. **Interest-free loans and scholarship grants to students.** Before awarding $5 million in loans and grants to 500 students annually, the Foundation assures that students’ entire financial need will be met and their debt is manageable. Interest-free loan repayments are recycled into new loans. Repayments are the backbone of the Foundation’s sustainability.

2. **Student advising.** The Foundation’s advising staff works with 6,000 students and family members to determine what educational opportunities students will pursue after high school. The program offers workshops for students and families, individual appointments, and professional development opportunities for school counselors and program staff. Good information at just the right time can make all the difference.

3. **Advocacy.** Influencing public policy is an important part of achieving the Foundation’s mission. Low-income students rely upon financial aid from federal and state sources, from colleges, and from private sources. Advocacy efforts are led by a core group of policy interns and a total of 100 students engaged in a statewide advocacy coalition.
The effective combination of interest-free loans, scholarship grants, advising, and advocacy are reflected in these metrics:

- All Scholarship Foundation students have significant financial need; 78 percent qualify for federal Pell Grants, reserved for the nation’s neediest students (about 43 percent qualify nationally);
- Year by year, the Foundation increases average loans and grants to meet student need;
- Scholarship Foundation students earn grades (GPA) at or above the national average for all students; and
- Scholarship Foundation students graduate at a rate six times higher than their low-income peers and 25% higher than the graduation rates of all students.

**Aja McCoy**  
Northwest Academy of Law, Class of 2014  
Xavier University of Louisiana, Class of 2018, Political Science

Aja has experienced loss and heartache, success and hope. She is determined to achieve and to contribute to the wellbeing of her family and community. Aja has worked with a Scholarship Foundation advisor, has participated in the interest-free loan and grant programs, and has twice been selected for paid internships. Completing college a semester early (while studying for the LSAT), she has come to know “when an opportunity is at the door, take it”.

For more about Aja, see [https://www.sfstl.org/connect/testimonials/aja-mccoy](https://www.sfstl.org/connect/testimonials/aja-mccoy)
Measuring Success: Key Performance Indicators
The story of the success of The Scholarship Foundation can be found not only in countless individual stories but also in the aggregated data.

* Federal Pell Grants are awarded to undergraduate students who have exceptional financial need.

Explore more data: https://www.sfstl.org
2020 Vision: Opening More Doors to Education

Scholarship Foundation graduates enrich the region. One in six of the Foundation’s donors was once a student who received Foundation support. With more resources, this unparalleled recipe for success can reach more students, which, in turn, will strengthen the entire St. Louis region.

In anticipation of the Foundation’s 100th anniversary of service in 2020, The Scholarship Foundation has set an ambitious plan calling for the following:

- **Increasing** the number of students per year being awarded interest-free loans and grants from 500 to 600;
- **Serving** 7,000 students each year from throughout the St. Louis region through advising; and
- **Strengthening** the advocacy program through increased research and representation.

In order to achieve these goals, The Scholarship Foundation has set a goal of raising $4 million in philanthropic gifts annually.

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**Ethan Shavers**

Soldan International Studies High School, Class of 1996  
Saint Louis University, B.S., 2012, Geology  
M.S. 2015, Sustainability  
PhD, 2017, Environmental Science & GIS  
Mendenhall Research Fellow, U.S. Geological Survey

There may be irony in the fact that Dr. Ethan Shavers, now engaged in research mapping the presence and movement of water, did not take a rapid or direct route to higher education and career. After high school, he spent six years in a variety of jobs, exploring his skills and interests. Ethan found his passion in environmental science, in deep regard for community building and sustainability. With The Scholarship Foundation, Ethan was a Designated Scholar and relied upon the interest-free loan program. Eight years and three degrees later, he has a postdoctoral research fellowship, a family of five, and a commitment to live into this George Bernard Shaw quote: “This is the true joy of life, being used up for a purpose recognized by yourself as a mighty one…my life belongs to the community and as long as I live, it is my privilege to do for it what I can.”

For more about Ethan, see: [https://www.sfstl.org/connect/testimonials/ethan-shavers](https://www.sfstl.org/connect/testimonials/ethan-shavers)
Giving Opportunities

In 2020, The Scholarship Foundation will celebrate 100 years of service to the students of the St. Louis region and will launch the next century of commitment to community. The bedrock of the Foundation’s ongoing sustainability is the interest-free loan program, which presently generates annual repayments of $2.2 million. In recognition of the need and potential in area students, the Foundation invites centennial contributions, with numerous giving opportunities indicated below.

Major Gift Opportunities:*  
- Planned Giving – Bequests, Charitable Trusts  
- Centennial Legacy ($100,000)  
- Scholarship Grant Programs  
- Designated Scholar Loans ($40,000)  
- Advocacy Grants  
- Student Support Services Grants

Annual Gift Opportunities:**  
- $10,000 and over  
- $7,500  
- $5,000  
- $2,000  
- $1,000  
- $500  
- $250  
- $100

*Further information is available for each of the major gifts outlined here. The Scholarship Foundation will prepare proposals responsive to specific donor interests as well.

**Annual giving supports the interest-free loan fund. Centennial anniversary publications will list combined cumulative gifts for the years 2018, 2019, and 2020.

To discuss giving options and generate plans, please contact: Karin McElwain-West, External Relations Director or Faith Sandler, Executive Director, at 314-725-7990.