

The Scholarship Foundation of St. Louis is based upon the conviction that an educated society is necessary for a strong democracy.

The Foundation drew on lessons learned during its 100-year history of supporting low-income students in order to meet and overcome the challenges of 2020 using three methods: Awards, Advising, and Advocacy.

PROGRAMS

Awards

The Scholarship Foundation puts real dollars in the hands of low-income students pursuing postsecondary education.



Students are awarded grants and fee-free, interest-free loans on the basis of need, character, and academic potential. Awards are individually calculated by the Foundation to ensure that each student's entire need is met and their debt is manageable. In 2020, the Foundation awarded 482 students with over \$4.7 million in interest-free loans and grants, with grant dollars awarded through 25 funding partnerships. In response to campus closings and the economic effects of the COVID-19 pandemic, the Foundation also awarded 74 of those students with nearly \$50,000 in one-time microgrants to meet their urgent needs and allow them to continue their education.

PROGRAMS

Advising

Scholarship Foundation student advisors worked with 4,500 students and families in 2020 to provide quality support and guidance through the complex and ever-changing financial aid landscape.



Through workshops and one-on-one interactions, advisors equip students with accurate and timely information about financial aid, allowing students to make informed decisions which will lead to success for them, their families, and our communities. Advisors continue to serve as resources to students throughout their college journeys. This persistence support, along with diligent awarding, leads Foundation students to graduate at a rate which is over five times higher than their low-income peers nationally.

PROGRAMS

Advocacy

The Foundation's student-led advocacy program works to improve educational equity at federal, state, and campus levels.



In addition to a core group of 10 paid student fellows, over 100 students participate in the League of Student Advocates, a bi-state coalition working for equitable educational policies. Equipped with skills and information, students who historically have been left out of discussions regarding the very policies which most affect them are able to lead those discussions, and in the process build a stronger democracy. In 2020, affirming advocacy as a key part of the Foundation's mission, the Board of Directors created a standing Advocacy Committee and elected a Vice-President of Advocacy.

CENTENNIAL ANNIVERSARY OF THE SCHOLARSHIP FOUNDATION

100 Years and Counting

In the two years leading up to The Scholarship Foundation's 100th anniversary in 2020, the Centennial Anniversary Planning Committee identified four themes which have guided the Foundation's work since its beginning: community engagement and democracy, economics, immigration, and

race. The Foundation's centennial year brought many challenges, and those four themes took on even greater significance as the joint crises of the COVID-19 pandemic and ongoing racial injustice affected students and their families. It was a year of resilience and accomplishment with board members and staff addressing both students' immediate needs and helping them prepare for their future success.

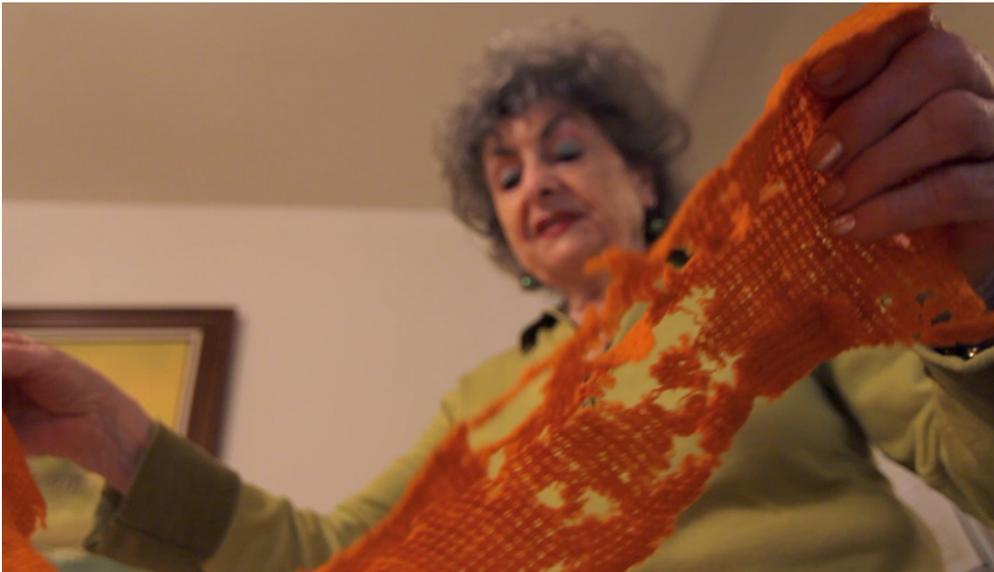
The Centennial History Sub-Committee delved into the Foundation's archives, documenting the impact The Scholarship Foundation has had in the community over the last 100 years. The Foundation's priorities have reflected the broader context of the world, and the timelines created by the History Sub-Committee chronicle the Foundation's century-long leadership in responding to community issues with student success at the forefront.



Attendees view part of the exhibit at the *Know Us* opening reception in January 2020



2020 began with an opening reception to introduce *Know Us: Stories of St. Louis Students Finding Their Way*. This exhibit showcased digital storytelling projects created by nine Foundation students over the course of 18 months. On a snowy evening in January, more than 300 people gathered at the Missouri History Museum to celebrate the students and hear their stories.



Sonia Warshawski shows off her mother's scarf – a most precious keepsake from her mother who died in the Holocaust. (screen grab from *Big Sonia*, DP: Todd Soliday)

In early March, Foundation friends and family gathered for *How to Repair the World: Big Sonia Film Screening*. The film tells the story of the trauma and healing of Sonia Warshawski, a Polish Holocaust survivor. Sonia's daughter, Debbie Warshawski, welcomed attendees and explained the Jewish concept of *tikkun olam* or healing the world, which is embedded in the philosophy of The Scholarship Foundation. Attendees reflected on the many parallels between Sonia's life and the work of the foremothers of The Scholarship Foundation, a small group of St. Louis Jewish women led by Meta Bettman who in 1920 responded to the need in their community by providing educational support for Jewish immigrants fleeing the pogroms of Eastern Europe.



Meta Bettman led a group of local Jewish women to create the first interest-free loan in 1920.

Throughout the year, the Foundation reflected on its core anniversary themes of community engagement and democracy, economics, immigration, and race. When the Centennial Planning Committee selected those themes in 2019, they did not know how relevant to the centennial year the themes would turn out to be. The Foundation has celebrated a long history and practice of meeting and overcoming challenges by focusing on its core values. Mrs. Bettman once wrote, *"The Scholarship Foundation has never been static. We have changed our methods as conditions warranted and have always remained progressive and open-minded."* That statement has never been truer than during the Foundation's centennial year. Whether by issuing emergency microgrants to cover basic students needs, offering automatic payment amnesty on its interest-free loans, extending application deadlines, or assisting every student to make a proactive plan for addressing the

challenges of pandemic education, the Foundation remained laser-focused on ensuring that low-income students are able to continue on the path to postsecondary educational success.



The Planning Committee gathered virtually one last time in December 2020 to mark the occasion and celebrate the successes of the year.

Since its earliest days, The Scholarship Foundation has always counted on volunteer leadership in serving its mission. That also held true in its centennial year, with strong guidance from the Centennial Anniversary Planning Committee. Unending thanks to the Planning Committee and Sub-Committee members who remained nimble, open-minded, and made all decisions with the safety and wellbeing of the community in mind.

CENTENNIAL ANNIVERSARY PLANNING COMMITTEE

Betsy Douglass, *Chair*

Martha Aronson

Buff Buffkin

Debra Kennard

Karin McElwain-West

Tom Ruwitch

Faith Sandler

Bente Seitz

Audrey Shanfeld

Barb Touchette

Jamie Wilger

EVENTS SUB-COMMITTEE

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Bente Seitz, *Co-Chair*

James Boldt

Jane Eiseman*

Carol Evers

Mimi Fargo

Prue Gershman

Linda Goldstein

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Louise Lonsbury

Brenda Melson

Julia Muller

Rhea Oelbaum

Estie Pruett

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Earl Shreckengast

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Minnie Phillips

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Karina Arango

Stacy Massey

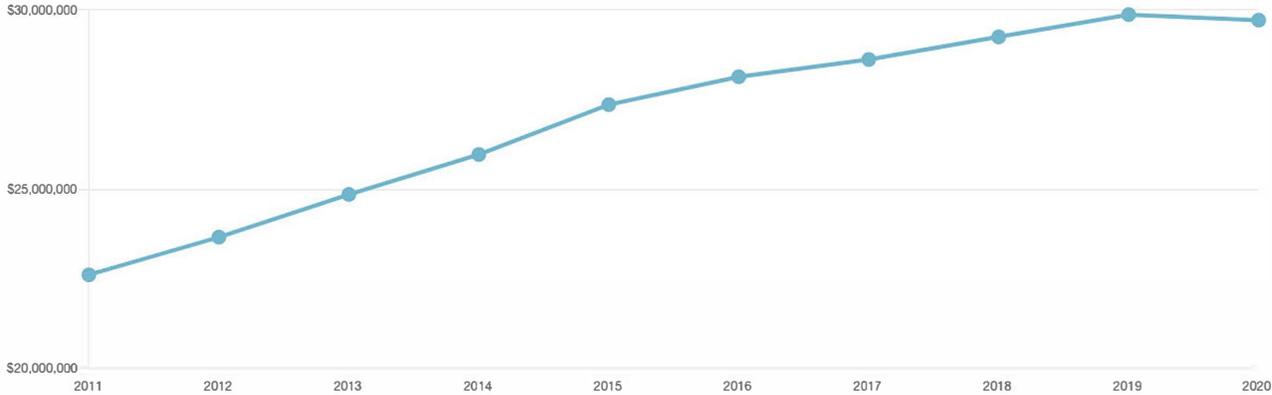
Faith Sandler, *Staff Liaison*

Maria Vergara

* *Deceased*

Financials

LOAN DOLLARS IN THE HANDS OF STUDENTS*

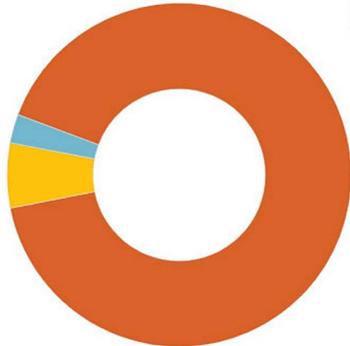


*Total student loan receivables before allowance for doubtful accounts

ALLOCATION OF FOUNDATION RESOURCES BY FUNCTION

GENERAL AND ADMINISTRATIVE
\$2.7%

FUNDRAISING
6.1%



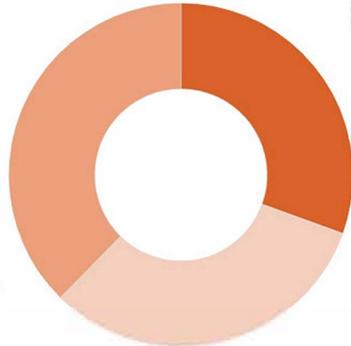
PROGRAMS
91.2%
including program services, student loans, and grants awarded

PROGRAM EXPENDITURES

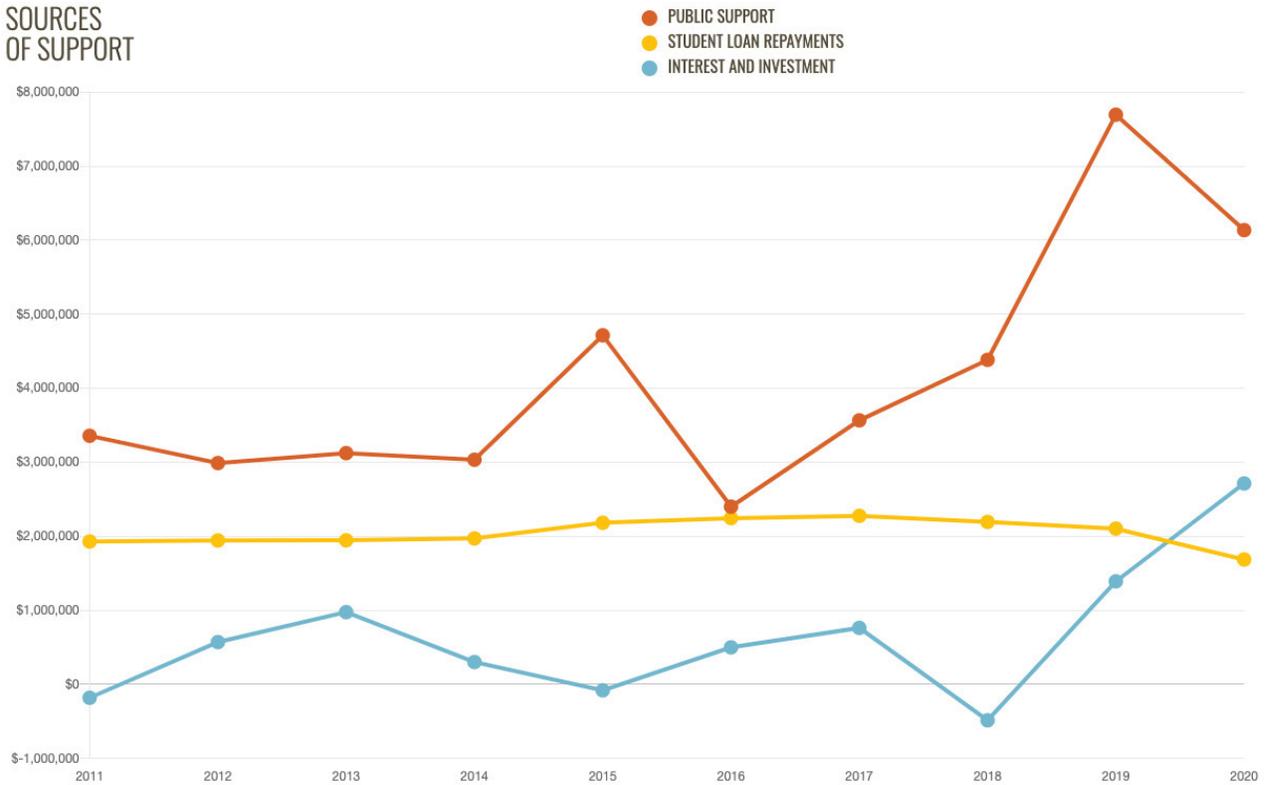
PROGRAM SERVICES
\$2,790,032

LOANS
\$2,262,887

GRANTS
\$2,357,176



SOURCES OF SUPPORT



*In response to the pandemic and resulting economic downturn, the Foundation extended automatic loan repayment amnesty to all borrowers for seven months of the year. Many borrowers chose to continue making payments throughout.

Special Thanks to Our Donors

For the last one hundred years and counting, Scholarship Foundation donors have made it possible for students to achieve their dreams and strengthen democracy through education. The Foundation gratefully thanks the following individuals, charitable foundations, and corporations for their financial contributions. As it begins its second century of student support, the Foundation is pleased to be joined by such a strong community of partners.

Such contributions include gifts and pledges made to the Foundation's annual campaign, gifts to support student grant programs, bequests and planned gifts, major gifts to the Designated Scholar Loan (DSL) Program, gifts given to special projects, and tribute gifts. More information is available by contacting External Relations Director Karin McElwain-West at 314-725-7990 or

karin@sfstl.org (<mailto:karin@sfstl.org>)

Donors wishing to make annual contributions online can click [here](https://sfstl.org/donate/donate-now/) (<https://sfstl.org/donate/donate-now/>). Contributions made by check should be payable to "The Scholarship Foundation" and mailed to 6825 Clayton Avenue, Suite 100, St. Louis, MO 63139.

Please write "annual gift" in the check memo.

For a complete list of donors visit our website:

<https://sfstl.org/2020-annual-report/>