

External Influences	The Scholarship Foundation of St. Louis
<p>1862—The Morrill Act of 1862 strengthened the budding network of state universities by granting public lands (or the equivalent in scrip) to every state for "the endowment...and maintenance of at least one college where the leading object shall be...to teach such branches of learning as are related to agriculture and the mechanic arts... in order to promote the...education of the industrial classes."</p>	
<p>1890—The Second Morrill Act of 1890 provided additional annual grants to other fields of practical instruction.</p>	
<p>1900s—Children often worked to help support their families, foregoing an education. It was common for children, some as young as 4, to work in factories, fields, and tenement sweatshops. In 1910, children under the age of 15 made up 18.4 percent of the nation's workforce. Child labor laws were passed by state and federal governments forbidding employment of children and teenagers under 16, except at certain specified jobs such as family farms, if owned by child's parent or legal guardian.</p>	<p>1920—Meta Bettman organized a group of community-minded women as a committee of the St. Louis section of the National Council of Jewish Women to address the needs of immigrant families who came to the United States without marketable skills. These forward-thinking women encouraged their friends to donate to an interest-free loan fund to assist Jewish girls, without economic means, to attend college. The first loan for \$15 was made to a young Jewish immigrant girl to attend business college.</p>
	<p>1926—A total of 18 students had received loans or scholarships from the committee since its founding. From its beginning the Foundation was built on the concept of personal responsibility, providing interest-free loans to students with significant financial need. Careful student selection and compassionate management characterized the program.</p>
	<p>1929—Incorporated as the St. Louis Jewish Scholarship Foundation and began funding Jewish boys as well as girls.</p>
<p>1935—The Social Security Act was created by President Franklin Roosevelt to help stimulate the economy and lower unemployment rates. It was a federal safety net for elderly and disadvantaged Americans.</p>	<p>1935—Nearly \$48,000 had been awarded to 135 Jewish students with financial need since 1920.</p>

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<p>1930-1937—The next major expansion in federal programs came during the Great Depression, when federal outlays rose from \$21 million in 1930 to \$43 million in 1936. This represented an increase of from 4 to 9 percent of institutions' total annual income. In 1937, federal aid to students reached its peak during this era, when 139,000 students (11% of all students) received an average of \$12 per month for undergraduates and \$20 per month for graduate students as part of the National Youth Administration's work-study program.</p>	<p>1937—From its inception the Foundation assisted low-income students not only through loans and grants, but also providing guidance and advice. Founder, Meta Bettman, wrote, “Our selection of students was made by most careful vocational guidance and aptitude tests. Not only was this most important to our selected students, but also of great assistance to those we are unable to help.”</p>
<p>1938—Fair Labor Standards Act. It took many years for the United States to outlaw child labor. This law also gave workers the rights to a minimum wage and time-and-a-half overtime pay for employees who worked more than 40 hours per week.</p>	
<p>1941-1944—Federal support for higher education expanded greatly during World War II, increasing to over \$300 million in 1944. The bulk of this expansion was due to research spending in support of the war effort, though colleges and universities also supported the military by providing training courses to over 315,000 army and navy trainees.</p>	<p>1941-1945—During the war years, the St. Louis Jewish Scholarship Foundation served fewer students, but continued to grant interest-free loans to students with need.</p>
<p>1944—The GI Bill was a new law that provided a range of benefits for returning World War II veterans. It made available to returning veterans low-interest mortgages and granted stipends covering tuition and expenses to attend college or trade schools. Due to discriminatory implementation at state and institutional levels, almost all who benefited from both housing and education were White.</p>	
	<p>1948—Post-World War II, because of increased tuition costs, medical students and then also social workers were given half loan, half gift grants for each year. Students pursuing four years of undergraduate education were offered a gift for their fourth year. African American nursing students were awarded funding, the first non-Jewish students awarded.</p>

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<p>1954—In <i>Brown v. Board of Education of Topeka KS</i>, the U.S. Supreme Court decided that racial segregation in K-12 public schools was unconstitutional. This ruling did not extend to colleges and universities.</p>	<p>1954—The Foundation began funding one African American liberal arts student per year before the decision in <i>Brown v Board of Education</i></p>
<p>1958—The late 1950s saw the creation of the first generally available student loan program through the National Defense Education Act. This legislation sought to promote access to higher education as a means toward increasing the technological capabilities of the United States (75% were for math, science, and foreign language). Now called Perkins Loans, these loans were funded by providing capital directly to colleges, which in turn lent the money to students at highly subsidized interest rates.</p>	<p>1958—“It is true that approximately the top 10% of high school graduates in the United States are able to secure honor scholarships. However, there are many more capable, ambitious students with good records who cannot go on to college because of lack of funds. In our St. Louis community these are the students we serve, and, largely, on a loan basis.” Margaret Freund, Board President, 1950-1959</p>
	<p>1960—ScholarShop opened, increasing both funding for interest-free loans and visibility in the community. The Foundation changed its name to The Scholarship Foundation of St. Louis and began giving scholarship loans and gifts to low-income residents without regard to religion, race, or ethnicity. In its first 40 years, 543 students had earned degrees or certificates.</p>
<p>1964—The Civil Rights Act of 1964 ended segregation in public places and banned employment discrimination on the basis of race, color, religion, sex or national origin.</p>	

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<p>1965—The Higher Education Act of 1965 created new financial assistance opportunities for post-secondary students including Pell Grants and Stafford Loans. Title IV of this legislation created the student grant and loan programs that still provided the foundation of financial aid support for students at the beginning of the 21st century. A provision of this support was based on the financial need of the students and their families; the aid—both grants and loans—was targeted at the nation's neediest students. The Higher Education Act was intended for regular reauthorization, but the last renewal was in 2008. With every reauthorization have come changes to how financial aid is provided to students and institutional support to colleges and universities.</p>	
<p>1975-2000—Over the ensuing 25 years, the Pell Grant program did not keep pace with the rise in college costs. By fiscal year 2000 the maximum Pell Grant provided only 40% of the cost of attendance at a public four-year institution, instead of the 80% at its inception. While total Pell Grant spending had grown 691% over the preceding twenty-five years, federal loan volume had increased 2,000% over the same period, thus shifting the foundation of the Title IV programs from grants to loans.</p>	<p>1970s—With support from Danforth Foundation, The Scholarship Foundation expanded services to include women returning to school to prepare for entering the workforce. “In the area of loan repayments we consistently surpass all others in the industry by maintaining our 95% (or above) collection rate—an enviable achievement. The CBS Sixty Minutes exposé of the federal government’s poor showing in student loan repayments allows us to take pride in our own record. Our high rate of repayment attests to the wisdom of our selection process, the diligence of our collection committee, and the integrity of the young people we serve.” - Frances Franklin, Board President, 1977-1981</p>
	<p>1981—The Designated Scholar Loan Program was established by then-Board President Nancy Kalishman to enhance the interest-free loan program and allow donors to honor loved ones</p>
<p>1982—Plyler v. Doe U.S. Supreme Court case ensured equal access to free public education in K-12, regardless of immigration status. This ruling did not apply to higher education.</p>	<p>1982—A designated loan fund (now called Deedee Becker Loan Fund) was created for nursing students, initially from St. Mary’s Hospital of Practical Nursing students.</p>
	<p>1983—Partnerships with city schools and Ranken Technical College allowed increased focus on diversity</p>

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<p>1986—The Bright Flight merit-based program started in Missouri, providing scholarships to Missouri universities to top scoring students. Students initially received a statutory maximum of \$2,000 per year.</p>	<p>1987—With a grant from Civic Progress in St. Louis, Ranken Technical Institutes enlisted the Foundation’s expertise in a program to help minority students attain a technical education.</p>
<p>1988—College costs had risen by 70% at public colleges and 90% at private colleges since 1980. During that same period, federal student aid rose only 3% after adjustments for inflation. The Pell Grant of 1980 covered about 40% of an average tuition bill as opposed to today’s Pell Grant which covers about 29%.</p>	
<p>1992—Reauthorization of Higher Education Act changed the definition of need to exclude housing equity, so more middle-income families would be eligible for need-based support. “Independent student” definition was also changed, making all graduate students eligible, but tightening undergraduate student eligibility.</p>	<p>1991—Broader service areas approved to include student loan applications from Jefferson, Franklin and St. Charles counties. The East St. Louis Community Fund contracted with the Foundation for assistance in the establishment of a revolving educational load fund for the East St. Louis community</p>
<p>1993—Outstanding Schools Act in Missouri started A+ Schools program, providing qualifying students with free education to Missouri community colleges</p>	<p>1994—The Student Advocate Program initiated with outreach into St. Louis Public High Schools to connect students to the Foundation’s interest-free loan program and to provide information on the college application and financial aid processes.</p>
<p>1997—Passage of the Taxpayer Relief Act created the Hope and Lifetime Learning tax credits for college tuition, initially estimated to cost the government \$40 billion in foregone tax revenue in its first five years, or slightly more than the estimate for Pell Grant spending during that period. Unlike Pell Grants, which are targeted at the nation’s neediest students (those from families making less than \$45,000 per year in 2000), the tax credits were made available to families with incomes of up to \$100,000. The structure of the tax legislation helped shift even more federal resources away from the neediest college students and toward middle-and upper-income students.</p>	<p>1995—Emergency Loan Fund established from 75th Anniversary gifts In the Foundation’s first 75 years, it awarded \$14.5 million to nearly 6,400 students.</p>

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<p>1998—Reacting to growing costs, Congress through the 80s and 90s expanded the student loan program, while scrimping on no-strings-attached grants. Undergraduates could borrow up to \$46,000 and graduate students, \$138,500 in federally guaranteed loans—and many approached these high limits.</p>	<p>2001—Bravo Grants are established for Foundation students who have succeeded in the face of significant adversity and are invested in their own future. These grants are in addition to loans and help students “fill the gap.” The service area is expanded to incorporate the entire St. Louis metro area, including Lincoln and Warren counties in Missouri and Monroe, St. Clair, Madison and Clinton counties in Illinois.</p>
<p>2007—Access Missouri Grant program combined two prior programs, providing state grants to students who demonstrate financial need and attend either public or private universities in Missouri</p>	<p>2008—The Foundation increases programming to respond to the financial crisis including more partnering, more advising, more Bravo Grants, increased maximum loan, reallocated funds. Also increased attention to limiting student debt and assuring students who borrow are likely to complete their degree.</p>
	<p>2009—The Foundation stopped funding students attending proprietary colleges and universities in acknowledgement of the predatory tactics used by many for-profit schools to attract students and the poor results achieved – high debt, low graduation, and low employment rates. The Foundation also co-founded and led the St. Louis Regional College Access Pipeline Project which became St. Louis Graduates, a community-wide collaborative effort to improve college access and increase the proportion of students who earn college degrees in the St. Louis region</p>
<p>2012—President Barack Obama issued an executive order, Deferred Action for Childhood Arrivals (DACA), allowing undocumented immigrants who apply and meet specific criteria to work and go to school without fear of deportation</p>	<p>2012—Paid internship opportunities were made possible by partnerships with community businesses, foundations, and nonprofit organizations</p>
<p>2014—Missouri Legislature passes budget bill requiring state colleges and universities to charge undocumented students the highest tuition rates possible</p>	<p>2014—Started Education Policy Internship Program; Eliminated citizenship requirement for awarded students and began funding students with DACA</p>

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<p>2018—A federal judge orders the United States Department of Education to forgive the student loans of approximately 15,000 students who attended for-profit schools that are no longer in business.</p>	<p>2018—All of The Scholarship Foundation students have significant financial need; 79% qualify for federal Pell Grants, reserved for the nation’s neediest students (about 42% qualify nationally); students graduate at a rate nearly six times higher than their low-income peers and 25% higher than the graduation rates of all students. Significantly expanded student grant programs with community partners like BJC Scholars Fund, Centennial Collaboration Scholarship, rootEd Alliance</p>
	<p>2019—The Scholarship Foundation received a large bequest from the Morton Deutsch estate that allowed the Foundation to plan for the future and to immediately assist 29 additional students for the 2019-2020 academic year.</p>

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