

Dear Donor,

**We've mapped a route
to a better future.**

We invite you to pave the way.

Sincerely,

THE
Scholarship 
Foundation
OF ST. LOUIS

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Why would YOU give to The Scholarship Foundation of St. Louis?

Much is at stake.



Democracy

Education fuels a productive democracy.



Community

Educational attainment correlates with community health and wellness, civic engagement, and skills required to reach across differences.



Racial and Economic Equity

Until educational outcomes are not predictable by race, ethnicity, or economic class, we've fallen short of an equitable society.

Your support matters.

All students deserve the support to succeed: good information on which to base their decisions, supportive relationships, and the financial means to pursue their goals. The Scholarship Foundation helps them get to, through, and beyond postsecondary education on a path they determine.

The Scholarship Foundation has a strong history and a promising future.

Mission

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

Vision

The Foundation sees higher education as a catalyst, an agent of change for individuals, families, communities, and nations. We envision a community that recognizes the importance of educational attainment and assures positive educational outcomes are accessible to all regardless of economic circumstance. In our community, doors will not be closed to those who lack financial resources, and postsecondary education will be available to all with the potential to succeed.

Strategy

The Scholarship Foundation of St. Louis meets its mission through three key strategies:



Awarding
scholarship grants
and interest-free loans



Advising
students and families



Advocating
for higher education
access and affordability

Where can YOU help us go?

Our board of directors has set strategic direction—
won't you join us?

Deeper

Improve the **financial strength** of awarded students through more and better services and funding.

- Our students face average annual costs of attendance of **\$32,043** and their families are able to provide just **\$2,404** toward those costs.
- Our students receive school, state, and federal financial support, but still fall far short of what they need to pay for their postsecondary education.

- Our students need an additional **\$12,998** from The Scholarship Foundation each year to cover their costs.
- The Scholarship Foundation assures “last dollar” support, preventing students from running out of money before they graduate.

Your general gift or grant directed to awards is critical to filling the gap.

Wider

Increase the **number of students** we support with awards and advising.

Six advisors guide students, support persistence to graduation of awarded students, and provide training and professional development to industry peers.

In 2023, Student Advisors:

- delivered **177** focused outreach events, workshops, and presentations in-person and virtually, in addition to individualized advising, reaching **5,768** students and families.
- provided training and professional development through **7** workshops, reaching **182** high school counselors and college-access professionals.

Your general gift or grant directed to advising will increase program reach.

Further

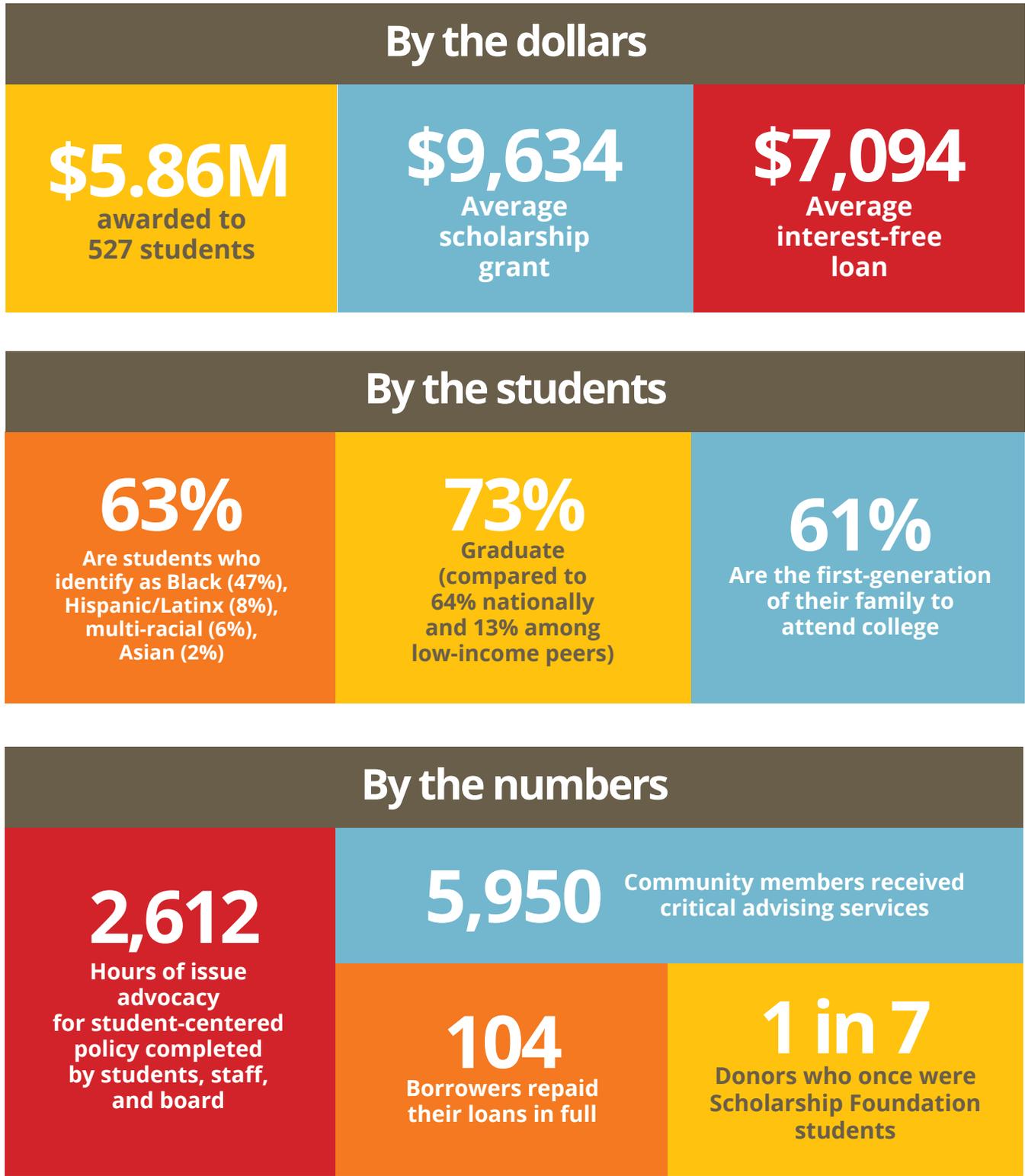
Catalyze students and partners toward **system change**.

- A full-time Advocacy Director supports twelve Policy Fellows (students or recent graduates), who identify and research issues affecting low-income students.
- Their agenda addresses three primary areas: increasing need-based aid, tuition equity, and improved awareness of and access to mental health services.

Your general gift or grant directed to advocacy will support issue advocacy and civic engagement designed and led by and for students.

In just one year, The Scholarship Foundation has significant impact.

2023



Ample additional data depicting population characteristics and outcomes of the work of The Scholarship Foundation of St. Louis can be found at www.sfstl.org, including financial statements, program reports, and data dashboards (key performance indicators, program, and equity).

How could YOU fuel the work ahead?

We would like to get to know you
and how we can help you meet your goals.

Perhaps you:

- ✓ **value education** because of the difference learning made in your life.
- ✓ **are concerned about threats to democracy** and understand that critical thinking, empathy, and civil discourse are strengthened through postsecondary education.
- ✓ **are troubled by struggling communities** and want to be sure that opportunities to learn are not limited by zip code, place of birth, or wealth.
- ✓ **worry about those who are priced out**, prevented by punitive policies, or have no one in their family who has attended college.
- ✓ **believe young people benefit** from financial support accompanied by guidance, trusting relationships, good counsel, and encouragement.

What matters most to YOU or to those you represent?

What breaks your heart or stirs YOU to action?

We'd like to talk more with you about who YOU are and how together we can make a difference in the lives of our region's students. We can provide more information or a proposal to support any of the giving opportunities described here. We also welcome ideas you have that may not be represented here. Let's get started.

What legacy would YOU like to leave?

Which people or organizations can YOU trust to honor your wishes and manage gifts wisely and for unquestionable impact?

Jenny Weber
Director of Advancement
jenny@sfstl.org
(314) 932-6927

Jamie Wilger
Development Coordinator
jamie@sfstl.org
(314) 932-6943

Total Trust: **Comprehensive Giving**

When you give a gift without restriction, you are expressing a vote of confidence in the whole organization and the whole student. Donors to The Scholarship Foundation of St. Louis value education and understand its importance to the individual student and our whole society.

Unrestricted gifts are community-based endorsements of the longevity and principled, comprehensive approach of The Scholarship Foundation. These gifts are significant to meeting mission and are directed toward programs and operations in all strategic areas:



1

Awarding
scholarship grants
and interest-free loans



2

Advising
students and families



3

Advocating
for higher education
access and affordability

The Scholarship Foundation of St. Louis accepts unrestricted gifts in any amount, and offers these suggested levels of total annual giving:

\$100

\$200

\$500

\$1,000

\$2,000

\$5,000

\$10,000

\$25,000

Cumulative total gifts are acknowledged in the annual report. All gifts—tributes, monthly automatic contributions, and one-time gifts of cash, check, or stock—are included in the cumulative total acknowledged for each donor.

Targeted Impact: **Restricted for Purpose**

If you are interested in your gift making specific impact, you may make a gift of \$10,000 or more that is restricted for purpose. We are eager to discuss gift terms that make real the strategic results you want. Gifts restricted for purpose require a written gift instrument.

Gifts with specific purpose will most often be directed to one of the following programs of The Scholarship Foundation of St. Louis.

Student Support Services (\$10,000 or more)

- **Student Advising:** This program provides students, family members, and school and nonprofit personnel working with students at the secondary and post-secondary levels with timely, accurate information and guidance on the admissions and financial aid processes and all matters related to access and persistence in higher education. The Scholarship Foundation's team of six professional student advisors offer and attend individual appointments, workshops, assemblies, webinars, and college fairs. They post routinely as "open source" on the Foundation's website and social media platforms resource directories, manuals, and advisories. We can talk about supporting your preference for the locations in which expanded or deepened advising may occur. We provide student advising on an ongoing basis to students supported by our scholarship grant and interest-free loan programs, to students not funded by us, and to community members who work with students.
- **Student Mental Health Support:** Before, during, and since the pandemic, our students reported the need for mental health support from licensed and culturally competent providers. While campuses strive to provide counseling, the demand is high and the services scarce, even at well-resourced college campuses. Building a resource bank of licensed service providers and referral and documentation processes that protect student privacy, the Foundation launched Flourish in 2022. Through Flourish, Scholarship Foundation students can select a mental health provider and are eligible for up to 24 therapy sessions which the Foundation pays to the provider at a negotiated rate. Students using these services in 2023 found the program responsive, timely, and in some instances "lifesaving".
- **Policy Advocacy:** The Scholarship Foundation's advocacy program engages current students and recent graduates as paid Policy Fellows. Fellows research and analyze policy positions and present proposals affecting low-income students, as well as convene an annual meeting of the League of Student Advocates, a statewide coalition of students. All activities of the program are non-partisan (i.e., they do not endorse or oppose any candidate or party).

Targeted Impact: **Restricted for Purpose**

Scholarship Grant Programs

- Sprint to the Finish Scholarship Grant (\$10,000 or more)**
 You can gain greater understanding of our impact by supporting a one-time scholarship grant in the last two years of college to those receiving interest-free loans. Throughout a student's college career, the cost of education rises an average 3.5% annually, and it is rare that a student's financial aid from state, federal, or school sources will keep up with those increases. New sources of scholarship grant funding are most frequently limited to the start of a degree program, when an infusion at the end is just as critical. Your gift can be just the boost a student needs to complete their degree.
- Designated Scholar Grant Program (\$50,000 or more, total)**
 You may wish to designate a field of study, school of attendance, or career path to support by creating a Designated Scholar Grant. Students would be eligible for funding through this program at a maximum of five years or ten semesters for a bachelor's degree. Once the initially selected student is named, funded with the grant, and completes their program, remaining funds will be used for the same designated purpose until the total \$50,000 is depleted. This gift must be contributed in increments of \$10,000 or greater annually, over no more than five installments.

Interest-Free Loan Program (\$25,000 or more)

The loan program often attracts longtime supporters, many of whom come from families who have supported the Foundation this way for several generations. It was the founding, original program of The Scholarship Foundation of St. Louis and plays an important part in our history. It created an early sustainability strategy with repayments helping to recycle support.

Gifts restricted to interest-free loans may be pledged or committed in amounts of \$25,000 or more. These gifts are directed for purpose and accounted and reported as part of the total loan program.

Legacy Giving: **Permanent Place**

Your gift can be committed in a bequest or trust and given posthumously to honor the memory of another. Estate gifts and lifetime gifts can be permanently restricted to create a legacy that offers a permanent place of remembrance in the lives of students for generations to come. We will gratefully acknowledge such gifts through our publications.

The Scholarship Foundation of St. Louis can engage attorneys to draft gift instruments that establish your legacy gifts, however you are encouraged to work with your own counsel to structure a gift consistent with your interests. We stand ready to review trust or estate language expressing bequest restrictions to ensure the gift can be accepted and used as intended.

You are invited to consider legacy gifts in the following categories:

Enduring Memorial Endowment Fund (\$25,000 or more)

Your gift to this fund can be made in remembrance of a loved one. We will announce it in our annual report in the year established and will note it in perpetuity in our publications referring to the Enduring Memorial Endowment. These donations are pooled to create an endowment, the earnings of which support The Scholarship Foundation and the students participating in its programming.

Sustaining Endowment, Unrestricted (\$100,000 or more)

Your contribution to our endowment provides stability for The Scholarship Foundation of St. Louis and its future. Donations are invested as established by board policy with earnings directed to general purpose for support of our work. These earnings are then used in the same manner as unrestricted annual gifts (see p. 7 for further explanation of use of unrestricted gifts).

Directed Endowment, Restricted for Purpose (\$200,000 or more)

We can also accept your gift restricted for your chosen purpose. This gift instrument will be individually crafted to specify whether the corpus itself is restricted (and invested, with only earnings available for use) and what use(s) of the funds are permitted. The Scholarship Foundation of St. Louis accepts endowment gifts restricted for purpose in the awarding of students in the form of scholarship grants or the awarding/repayment of interest-free loans.

Legacy Giving: **Permanent Place**

Planned Gifts

From time to time, it benefits an individual and The Scholarship Foundation of St. Louis to consider making legacy gifts in their lifetime rather than in their will or trust. Giving during your lifetime can have tax benefits, as well as the joy of seeing your gift doing the intended good. You are encouraged to consult with a tax advisor and/or financial planner to determine if one of the following types of gifts might fit your intentions.

- **Beneficiary Designation**

Donors can identify The Scholarship Foundation as a beneficiary in wills and trusts, retirement plans, life insurance policies, bank accounts, brokerage accounts, certificates of deposit, or commercial annuities. Donors have also utilized the IRA charitable rollover or required minimum distribution to give directly to the Foundation.

- **Charitable Gift Annuity**

A charitable gift annuity is established by a gift of \$30,000 or more, which is then invested by the Foundation in exchange for an agreement by the Foundation to pay a fixed annuity to the donor for the life of the donor or to any one or two individuals for the lives of those individuals. The amount of the fixed annuity is based upon the annuity rates published by the American Council on Gift Annuities. Donors realize a charitable income tax and gift tax deduction equal to a fraction of the total gift.

- **Charitable Lead Trusts**

A charitable lead trust is established by a gift of property to an irrevocable trust established by the donor with a written trust agreement. The trust provides that an annuity be paid to the Foundation for a fixed period of time. Upon the expiration of that period, the property remaining in the trust is distributed to beneficiaries selected by the donor. Charitable lead trusts can also be testamentary.

- **Charitable Remainder Trusts**

A charitable remainder trust is established by an irrevocable trust established by the donor through a written trust agreement. The trust provides that an annuity be paid to the donor and/or any other individual(s) throughout their lives or for a specific number of years. When the annuity term ends, property remaining in the trust is paid to the Foundation. Donors realize a charitable income tax and gift tax deduction equal to a fraction of the total gift. Charitable remainder trusts can also be testamentary.



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Jenny Weber

Director of Advancement
jenny@sfstl.org
(314) 932-6927

Jamie Wilger

Development Coordinator
jamie@sfstl.org
(314) 932-6943

6825 Clayton Ave, Suite 100
St. Louis MO 63139
tel: (314) 725-7990
fax: (314) 725-5231
sfstl.org