Giving parents a choice.
Giving children a chance.

2015-2016 Annual Report

Children’s Scholarship Fund Baltimore

1 + 1 = 2

Giving parents a choice.
Giving children a chance.
OUR MISSION & PROGRAM

CSFB is Baltimore's only need-based scholarship program providing low-income Baltimore City students with tuition assistance to attend kindergarten-8th grade at the school of their choice.

- CSFB provided tuition assistance to **275 students**.
- CSFB scholars attended **47 schools**.
- Every family who received a scholarship from CSFB is **below the median income level**. All of our families qualify for free and reduced lunch programs.
- All students from a family randomly selected from our waiting list are eligible for **tuition assistance**.
- Nationally, CSF affiliates have provided scholarships worth almost **$700 million** to more than 158,000 students.
- This year, CSF and its partners served over **23,000 children** across the country.

"It is our children's time – for girls and boys; for those with special needs and without; for the poor and the not so poor; for those who are white, brown, black and any color or any mix – excellence and equity for all. It's the right thing to do, and it's the just thing to do."

– Dr. Maria Robledo Montecel
President, Intercultural Development Research Association
In Baltimore, data from an independent study conducted with funding from The Friedman Foundation and our continued follow up with alumni measure high school graduation rates and college attendance rates of CSFB scholars. We are happy to report these exceptional results!

**98% High School Graduation Rate**

And post high school...
- 85% of our students attend college
- 11% enter the military and
- 4% have entered the workforce

CSF scholarships demonstrate that a relatively small philanthropic investment — the average scholarship was $1,864 last year — combined with a contribution from the parent and financial aid, can provide a private school education, a better chance of graduating from high school and a higher likelihood of attending college.

And nationally...
- A new study finds CSF Alumni enroll in and earn degrees from college.

Dr. Eric Bettinger and a team from Stanford University recently analyzed the college enrollment, persistence, and graduation rates of a sample of more than 5,000 CSF New York and CSF of Omaha alumni who used scholarships between 1999 and 2010 and were old enough to have graduated from high school. Despite coming from socio-economic backgrounds associated with much lower rates of college enrollment and graduation, CSF alumni enroll and persist in college and earn degrees at rates similar to or higher than the general population and much higher than low-income students generally, according to the study. Read more at www.scholarshipfund.org/research.
CSFB SCHOOLS

Al-Rahmah School
Archbishop Borders School
Bais Yaakov School for Girls
Baltimore Junior Academy
Baltimore Lab School
Baltimore School of Independent Learners
Bethlehem Christian Day School
Bosk Yisroel of Baltimore
Cambridge School
Cardinal Shehan School
Cheder Chabud
Concordia Preparatory School
Emmanuel Christian Day School
Friends School of Baltimore
Greater Grace Christian Academy
Greater Youth Christian Academy
H.O.P.E. Academy
Holy Angels Catholic School
Immaculate Heart of Mary
Jemicy School
John Paul Regional Catholic School
Life Source Christian School
Mt. Pleasant Christian School
Mt. Zion Baptist School
Ohr Chadas School
Our Lady of Victory
Roland Park Country School
Sisters Academy of Baltimore
St. Agnes School
St. Casimir Catholic School
St. Clement Mary Hofbauer
St. Francis of Assisi
St. James & St. John Catholic Elem. School
St. John's Parish Day School
St. Mark School
St. Michael the Archangel
St. Philip Neri School
St. Pius X School
St. Thomas Aquinas School
St. Ursula School
Talmudical Academy of Baltimore
The Boys' Latin School of Maryland
The Unseld's School
Torah Institute of Baltimore

CSFB ALUMNI HIGH SCHOOLS

Academy for College and Career Exp
Archbishop Curley High School
Archbishop Spaulding High School
Bais HaMedrash and Mesivta of Baltimore
Bais Yaakov School for Girls
Baltimore City College High School
Baltimore Lutheran High School
Baltimore Polytechnic Institute
Baltimore School of the Arts
Beth Tiiloh Dahan Community School
Bnos Yisroel of Baltimore
Boy's Latin School of Maryland
Byrn Mawr School
Calvert Hall College High School
Citius High School
Cristo Rey Jesuit High School
Digital Harbor High School
Dulaney High School
Dunbar High School
Edmonson High School
Forest Park High School
Frederick Douglass Senior High School
Friends School of Baltimore
Friendship Academy
Gilman School
Heritage High School
Immanuel Christian
Independence School
Institute of Notre Dame
Jemicy School
Kenwood High School
Kerrim Academy
Lake Clifton High School
Largo High School
Maritime Academy High School
Mercy High School
Mergenthaler Vocational School
Merit Israel
Mesivta High School (Boston)
Milford Mill Academy
Milford Mill High School
Mount Saint Joseph High School
Mt. Zion Baptist High School
Ner Israel Rabemash College
Ner Israel Rabbinical College
New Town High School

CSFB ALUMNI COLLEGES AND TRADE SCHOOLS

Albright College
Anne Arundel Community College
Arcadia University
Baltimore City Community College
Beis Medrash Toras Chessed
Benedict College
Binah Institute
Bowie State University
Brandeis University
Catonsville Community College
Coppin State University
Cornell University
Edmondson High School
Edward Lee High School
Empire School of Beauty
Essex Community College
Fashion Institute of Technology
Fortis Colleges and Institute
Frostburg State College
Greensboro College
Hebrew Theological College
ITT Tech
Johns Hopkins University
Lackawanna College
Loyola University of Maryland
Michigan State University
Morgan State University
Mt. St. Mary's, Maryland
Mt. St. Mary's, New York
Newbury College
Northwestern University
Providence College
Rosemont College
Saint Vincent College
Sharei Bina Seminary Tsfat
Stevenson University
Stratford University
Talmudical University
The New School for Drama
Thomas Edison State College
Towson University
UMBC
University of Baltimore
University of California, Berkeley
University of Maryland College Park
University of Maryland Eastern Shore
Utica University
Virginia State University
Virginia University of Lynchburg
Wesley College
Yeshiva Gedolah of Connecticut
Yeshiva University
Yeshiva University of Baltimore
The Catholic High School of Baltimore
Towson High School
W.E.B DuBois High School
Waterbury Yeshiva, Connecticut
Western High School
Yeshiva Telske Alumni School
Yeshiva Torat Chaim School
Yeshiva Ohr Yissochor
Yeshivas Toras Chaim
Yeshivat Rambam
Yeshiva High of Greater Washington
“Education is for improving the lives of others and for leaving your community and world better than you found it.”

– Marian Wright Edelman
OUR GENEROUS DONORS

CSFB would like to thank our donors for helping give our kids a chance.

**$50,000 AND ABOVE**
CSF, Inc.
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**$49,999 - $25,000**
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**$100 OR LESS**
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CSFB is grateful for every donation we receive from individuals, organizations, and businesses. If your name is missing, please contact bharbinson@csfbaltimore.org.
TEAM TRIVIA

Trustee Hosts Beth Hehir and Marta Mossburg planned an evening of facts and fun where teams of co-workers, friends and families answered questions to test their knowledge.

Special thanks to Team Trivia Emcee Mark O’Neill who donated his services and helped us fund a scholarship for a full school year.

SIPS FOR SCHOLARSHIPS

Trustees served our donors for BIG tips at Baltimore’s Brew House No.16 and raised more than $7,500.

Thanks to Venable LLP for their sponsorship!

COCKTAILS FOR CHOICE

Hosted by Rick and Alexa Corcoran, our annual gathering featured guest speaker Derrell Bradford. A native of Baltimore’s Sandtown Winchester neighborhood, Derrell attended the St. Paul’s School for Boys and the University of Pennsylvania, where he received a bachelor’s degree in English.

“Scholarships are the only reform that demonstrably and directly change the educational experience of a child from one day to the next. A scholarship is not a five-year plan or a Power Point. It’s not a Prezi or a promise that may not be fulfilled at some point in the future. It’s a ticket to the future, granted today, for a child trying to shape his or her own destiny in the here and now.”

— Derrell Bradford, Executive Vice President, 50CAN
A YOUNG SCHOLAR PUBLISHES A BOOK

Second grader and CSFB scholar Sincere Huguen wrote a non-fiction children's book entitled The Issue. The book is a true story written and illustrated by Sincere, detailing a day in the life of a student who faces a very challenging issue while at school.

The Issue was just accepted and selected for inclusion in the Baltimore County Public Library's Local Author Collection. You can now request The Issue in every BCPL location!

"I sought out private school placement because of their standard of academic excellence, coupled with cultural diversity. I understand the value of quality education and wanted my son to be in an environment that would acknowledge his strengths, nurture them, and also challenge him in areas for possible growth. Sincere and I are so very grateful for his experiences and the support he receives from Children's Scholarship Fund Baltimore!"

- Jahli, CSFB Parent

PREPARATION FOR HIGHER EDUCATION

"Private school allowed me to become the person I am today. My primary schooling prepared me for the rigorous curriculum of high school. It was very structured with English, Math, Foreign Language and the Arts and it helped me create a strong work ethic and develop study skills. I came into high school well prepared.

I have completed a competitive graduate program earning a master's degree. I give thanks for the opportunity CSFB provided to me to establish the strong early foundation to which I credit my success. Thank you CSFB!"

- Shoshana, Speech Language Pathologist

CSFB SCHOLAR FINDS HIS WAY

CSFB scholar Ju'waun Morgan is attending Loyola University of Maryland entering his junior year. As part of his summer internship, he conducted interviews with CSFB scholars and was moved by this young man's story.

The CSFB scholar writes to Ju'waun:

"My parents really invested in my education. I attended K-8 in a private school and did very well. By the time I hit high school, my attention diverted from school and I became labeled as a troubled teen. This was out of my character, but it affected my education and I dropped out in the 9th grade. I hung out with what I thought was my friend and did things I'm not proud of. I got into some real trouble which gave me time to think how important education was. It made me appreciate my parents' investment in me and how they did everything possible to give me the foundation I needed to succeed.

I completed a Course of Instruction, re-enlisted in public high school and graduated on time with honors. I'd like to thank CSFB for the assistance they provided my parents. I'd like to thank everyone who played a part in coaching me through this terrible time in my young life. It truly takes a village. I understand the meaning of a good education and how a good start is the key."

- Anonymous CSFB Scholar, entered the Armed Forces August 2016
In June 2016, CSFB launched a three-year campaign to Fund the Future. Fund the Future will raise $1MM beyond our annual fundraising goal and ensure CSFB has adequate funding for scholarships at the beginning of each school year, rather than at the end. This initiative will allow our families to learn of their scholarships a full year before the school session starts – giving parents ample time to find the right school for their children and secure their personal tuition contribution, which is required under our program.

Campaign chairs Tom Kelso and Dori Bishop and event hosts Mike and Mary Gill welcomed close to 60 corporate guests to a spring reception to learn about the campaign.

To date, the campaign has received more than $600,000 in funding and pledges. Efforts to raise the next $150,000 are underway thanks to a challenge grant from the France-Merrick Foundation which requires CSFB to raise an additional $150,000 in new and/or increased support.

We are so grateful for our Fund the Future supporters:
Clayton Baker Trust
Children’s Scholarship Fund, Inc.
DLA Piper
France-Merrick Foundation
Charles Gamper
Frank Kelly
Kelso Bishop Family Foundation
Lockhart Vaughan Foundation
Gary and Sonia Mangum
John and Joann Phelps
Venable LLP
100% support from CSFB Trustees and Staff

The 2015 Baltimore Next Generation Investing Event showcased premier investors who presented their top equity investment ideas of the moment. This unique event featured speakers who rarely share their specific stock ideas in a public forum. These successful world-class investors agreed to speak because the proceeds from the event go to three Baltimore non-profit organizations that help improve educational choices for local children: Children’s Scholarship Fund Baltimore, Southwest Baltimore Charter School and KIPP: Baltimore.

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CFA Society of Baltimore

* Thanks to the generosity of Bill Miller and an anonymous supporter, a Next Gen investment account exists and supports the non-profit organizations helped by the Next Gen event. Bill’s generosity of time, ideas, and donations has been integral to the success of the Next Gen event since its inception in 2010.

For more information and to learn about the 2016 event, visit www.NextGenInvesting.org.
## FINANCIALS

**JULY 2015 - JUNE 2016**

<table>
<thead>
<tr>
<th>Revenue</th>
<th>$ 729,467</th>
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<tbody>
<tr>
<td>Grants</td>
<td>$ 447,718</td>
</tr>
<tr>
<td>Individual Gifts</td>
<td>$ 127,251</td>
</tr>
<tr>
<td>CSF, Inc. (New York)</td>
<td>$ 75,000</td>
</tr>
<tr>
<td>Events</td>
<td>$ 70,630</td>
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<tr>
<td>Carryover Surplus</td>
<td>$ 8,868</td>
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<table>
<thead>
<tr>
<th>Expenses</th>
<th>$ 724,709</th>
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<tbody>
<tr>
<td>Program Services</td>
<td>$ 550,995</td>
</tr>
<tr>
<td>Management</td>
<td>$ 60,185</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$ 113,529</td>
</tr>
</tbody>
</table>

**Cumulative Surplus (Deficit)**  

| $ 4,758 |

"I realize that not every youth gets an equal chance at becoming successful. Some never get a chance at all. And not every young person believes that tomorrow can be better than today or that they deserve a chance to be successful.

It is not right that with all our resources every young person is not afforded the opportunity to be the best they can be if they want to.

Our communities are hurting. Our systems need fixing. We can't wait on the government, institutions, social programs and policies to meet the needs of our communities. It is in our hands."

– Ludacris
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giving parents a choice, giving children a chance

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