



Children's Scholarship Fund

Educational Freedom: A Path to Hope



**2020-2021
Impact Report**



Letter from the President

"As soon as several of the inhabitants of the United States have conceived a sentiment or an idea that they want to produce in the world, they seek each other out; and when they have found each other, they unite. From then on, they are no longer isolated men, but a power one sees from afar, whose actions serve as an example; a power that speaks, and to which one listens."

This observation from Alexis de Tocqueville's *Democracy in America* brings to mind an idea near and dear to my heart – education freedom. Ted Forstmann and John Walton founded CSF on this powerful idea and many other organizations and individuals have invested in this same idea and ideal over many years with great patience and persistence.

The pandemic sped things along in one of its unexpected (and very few) benefits, and as you will read on page 17 of this report, this may be the year when thinking shifts and a critical mass of people begin to understand the need to fund children and not systems— for parents to be free to make the best educational choices for their children. This past year, educational freedom, or the lack thereof, meant the difference between actually being able to attend a school that was open for instruction or not. You will also read about what education freedom actually looks like and means in the lives of some of our CSF families and alumni who have experienced this ideal firsthand through a scholarship.

The results page (p. 6) gives you an idea of what education outcomes could look like for even more children if education freedom continues to expand. And of course, no report would be complete without including a celebration (see p. 13).

The roots of our freedoms run deep and they are still producing branches of hope and light that will continue to grow if we all do the watering. Thank you for believing in the power of an idea and most of all, thank you for changing lives and for making hope come alive for our children and their families. You will never know all the lives you were a part of changing and all the good that came about in the world as a result, but you can be assured that your contributions based on an idea with proven results were very fruitful.

Stay safe and well.

Most sincerely and gratefully,

A handwritten signature in blue ink that reads "Darla M. Romfo".

Darla M. Romfo
President & COO



Our Mission

THE CHILDREN'S SCHOLARSHIP FUND provides children of low-income families with tuition assistance in grades K-8, and supports expanding educational opportunities for all children.

What We Do

At CSF, we believe a quality elementary school education puts children on the path to success in life. To that end, we provide partial scholarships to low-income families so their children can attend the K-8 schools that will help them reach their full potential.

Empowering Families Nationwide

Nationwide 2020-21

23,636

Number of Students

\$1,984

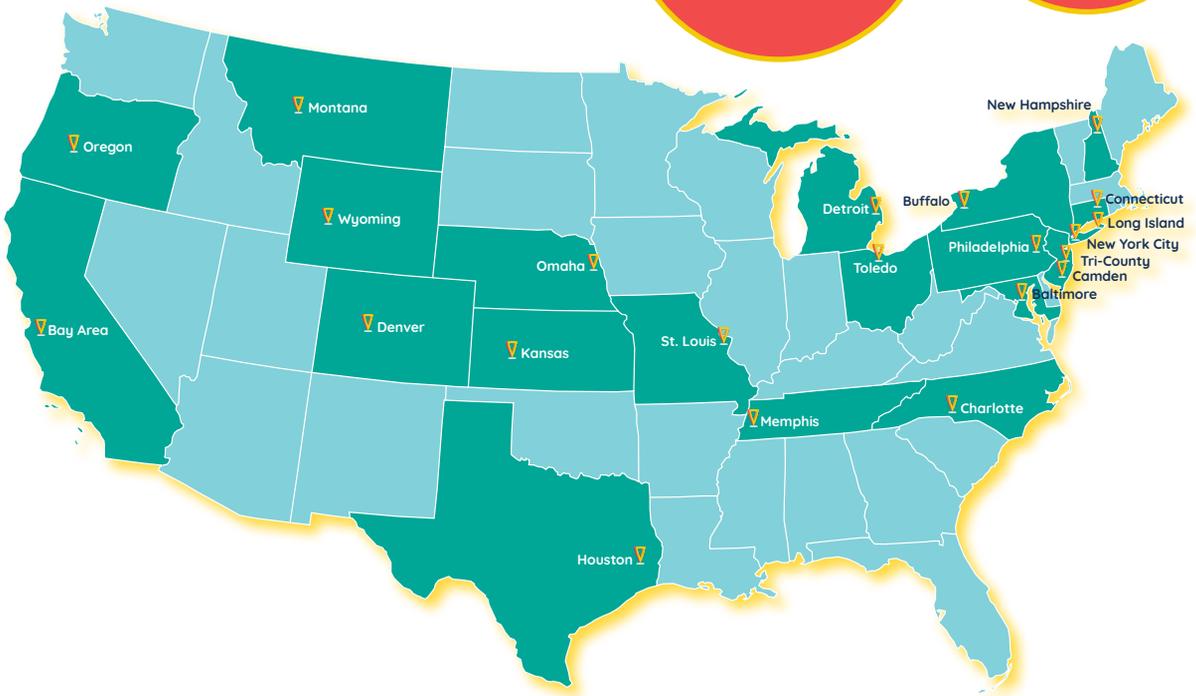
Average Scholarship

\$5,945

Average Tuition Per Child

\$39,398

Average Family Income



New York City 2020-21

6,725

Number of Students

\$2,253

Average Scholarship

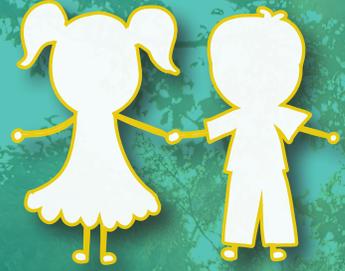
\$5,521

Average Tuition Per Child

\$38,558

Average Family Income

Making a Difference



185,000
children awarded
scholarships since 1998

\$885 million
invested in scholarships
since 1998



CSF Alumni Outcomes: Tracking Progress

High School Graduation (2020)

CSF NYC Alumni

97.5%

NYC Public HS

78.8%

Sources: CSF alumni: CSF alumni survey, 2020. NYC: New York City Department of Education, 2021.

College Enrollment (2020)

CSF NYC Alumni

71.7%

National Average

56.5%

Students from low-income
high schools

47.2%

Sources: CSF alumni: National Student Clearinghouse. National statistics: Causey, J., Harnack-Eber, A., Ryu, M., & Shapiro, D. (March 2021), A COVID-19 Special Analysis Update for High School Benchmarks, Herndon, VA: National Student Clearinghouse Research Center.

College Graduation (Bachelor's Degree)

30.2% CSF NYC Alumni

33.8% National Average

Students from
lowest-income quartile 13%



Sources: CSF alumni on track to graduate high school in 2015: National Student Clearinghouse. National average: Nicole Brunt, [Bachelor's Degree Attainment by Age 24 by Family Income Quartiles, 1970 to 2019](#), 2021. Lowest income quartile: Cahalan, Margaret W., Addison, Marisha, Brunt, Nicole, Patel, Pooja R., & Perna, Laura W. (2021). Indicators of Higher Education Equity in the United States: 2021 Historical Trend Report. Washington, DC: The Pell Institute for the Study of Opportunity in Higher Education, Council for Opportunity in Education (COE), and Alliance for Higher Education and Democracy of the University of Pennsylvania (PennAHEAD).

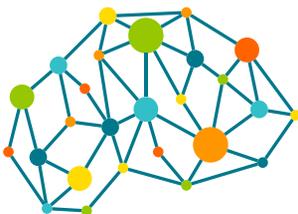


CSF Alumna Mary's Journey: Studying How We Learn

Mary Zhuo Ke became a CSF Scholar in third grade at St. Joseph School in Manhattan's Chinatown. After graduating from Cathedral High School, she earned a full scholarship to the University of Pennsylvania. This spring, Mary was accepted into Penn State's Ph.D. program for biomedical engineering, and sat down with us on Zoom to discuss how her CSF scholarship gave her access to a caring learning environment that led to a career in neuroscience and bioengineering. Here are some excerpts from her interview.

Moving to New York City: My parents, when they immigrated to the United States, were very lost, trying to find their way. But they found a lot of inspiration and guidance through the Catholic Church. They met sisters who recommended Catholic school [for me]. But they couldn't afford it, so they weren't sure how they were going to give me the best education possible where I would get a lot of one-on-one attention, especially since my first language wasn't English.

Getting a CSF scholarship to attend St. Joseph School: [Until then,] I didn't really have the most stable kind of lifestyle because I had to constantly move. Within two years, I think I moved to three different schools because my parents were looking for jobs and so on. So I didn't really get to make friends or focus on my education as much. Once I got to the Catholic school that was funded by CSF, I really started to kind of have a family at school. Not just my parents but also my teachers became my family, and that was just so valuable to me.



Why neuroscience and bioengineering?:

I was always interested in how people learn. Although I studied engineering throughout my undergrad, I realized I still had a lot of questions, specifically about the brain and taking that deeper understanding and applying those findings to building medical devices that would be really meaningful and impactful. This sounds corny, but I tried to follow my heart by just seeing what made me want to get up in the morning, and applying for this Ph.D. program was essentially the means for me to just spend all my time learning as much as possible about the research I'm interested in.

Post-Ph.D. goals: I just really enjoy the process of brainstorming and learning and, even if I fail, constantly getting up and seeing, "How do I rethink this?" So, I want to continue to do that even after the Ph.D. That could be applying for post-doc fellowships, and, along with that, finding ways to mentor young scientists, because I really find a lot of value in showing the importance of STEM to people like my sister. I want to be able to continue to tackle complex questions. So wherever I can do that is where I will go.

Financial Statements

Statement of Financial Position at August 31, 2020

Cash and investments	\$ 25,347,867
Contributions receivable	38,860
Other assets	<u>90,067</u>
Total assets	<u>\$ 25,476,794</u>
Accrued expenses	\$ 96,384
Other liabilities	<u>261,474</u>
Total liabilities	<u>357,858</u>
Net Assets	
Without donor restrictions	5,758,378
With donor restrictions	<u>19,360,558</u>
Total net assets	<u>\$ 25,118,936</u>
Total liabilities and net assets	<u>\$ 25,476,794</u>

Condensed Statement of Activities for the year ended August 31, 2020

Revenue

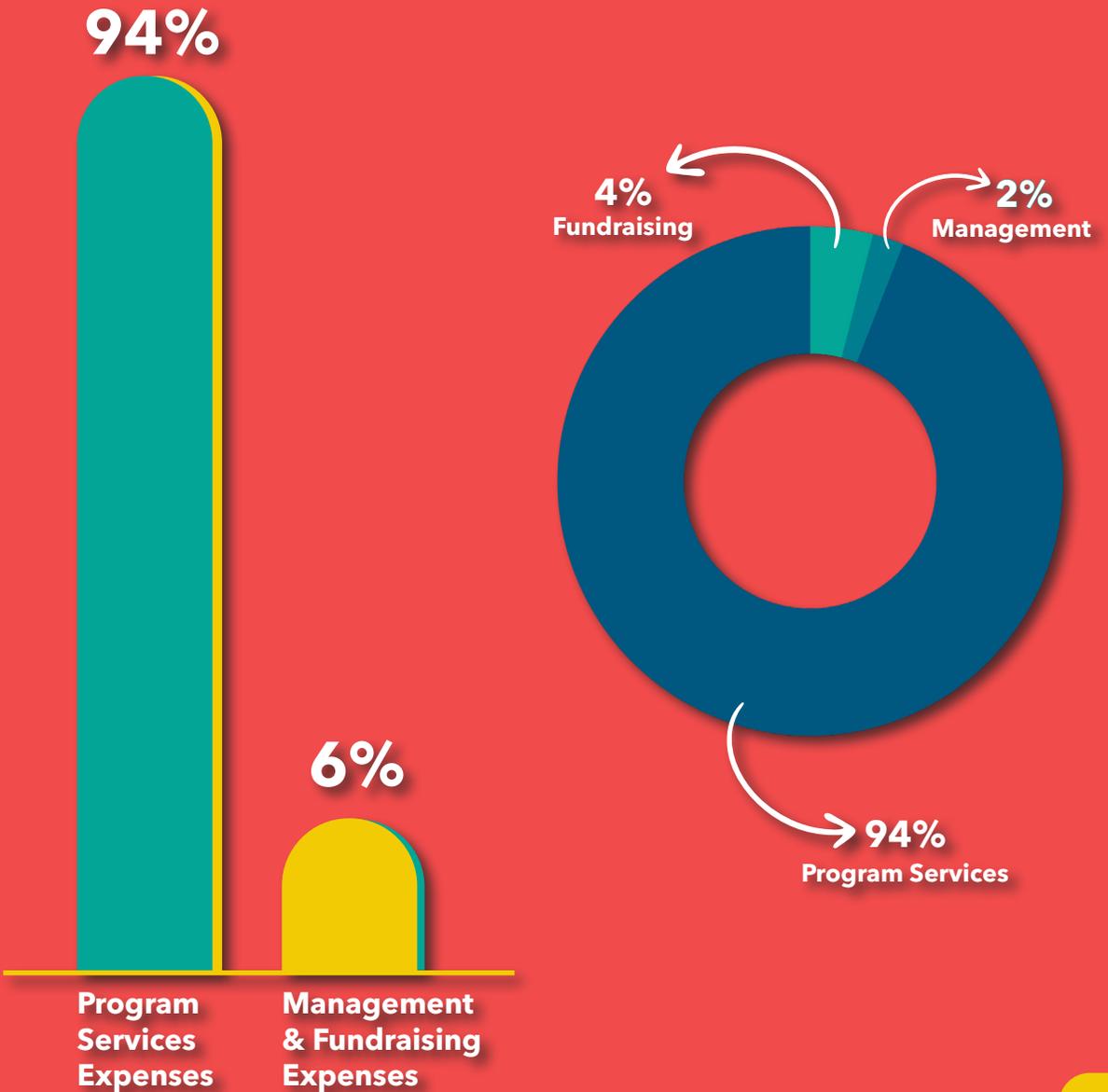
Contributions	\$ 27,217,450
Fundraising events	40,155
Investment & other income	<u>336,201</u>
Total revenue	<u>27,593,806</u>

Expenses

Program services	23,101,574
Management & general	469,131
Fundraising	<u>939,796</u>
Total operating expenses	<u>24,510,501</u>
Change in net assets	<u>\$ 3,083,305</u>

The above information was extracted from CSF's audited financial statements, which are available, along with our IRS 990 form, on CSF's website: <http://www.scholarshipfund.org/about/financials/>.

- 🏆 Total distribution of \$48.9 million in scholarships by Children's Scholarship Fund and CSF partner programs nationwide
- 🏆 Charity Navigator 4-star charity (highest possible rating) for financial efficiency, transparency, and accountability
- 🏆 "Best in America" Seal of Excellence by the Independent Charities of America (ICA) for meeting the highest standards of public accountability, program effectiveness, and cost effectiveness
- 🏆 Top-Rated Award by GreatNonprofits for positive reviews from volunteers, donors, and scholarship recipient families



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CSF wishes to recognize the many foundations, corporations, and individuals who provide funding to our partner programs across the country. Although they are not listed here, we acknowledge their vital role in giving low-income families educational opportunities they otherwise could not afford.

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CSF New Hampshire by the Numbers

626

CSF NH Scholars served in 2020-21

\$2,649

Avg. CSF NH school scholarship in 2020-21

\$1,323,000

Value of all CSF NH scholarships awarded in 2020-21

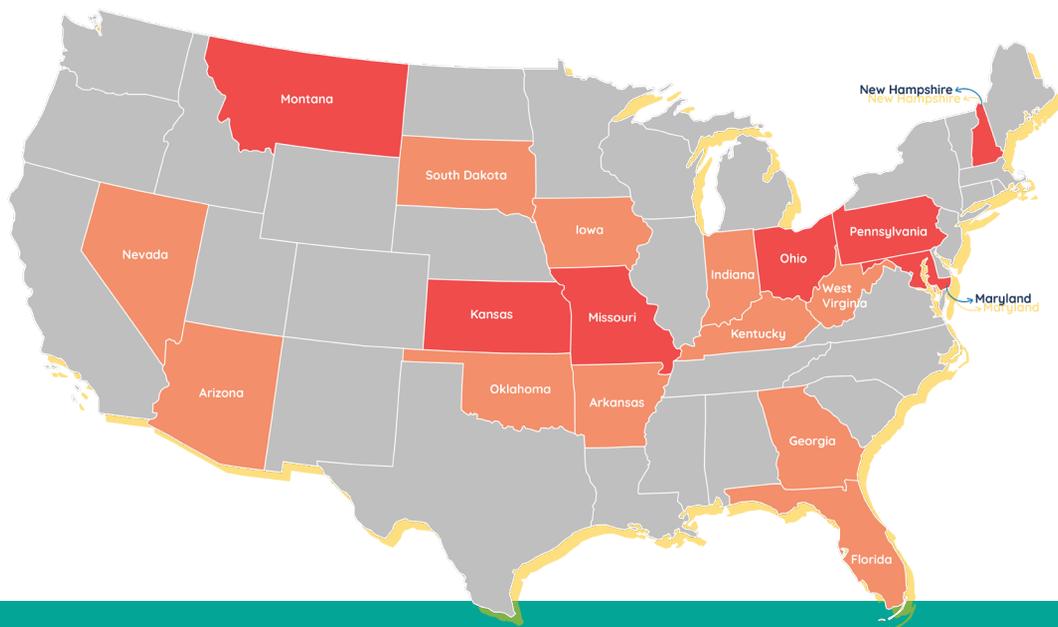
\$3,717,753

Value of all CSF NH scholarships awarded since inception in 2016-17

2021: The Year of School Choice

American families are emerging from the pandemic empowered with more educational freedom than ever before. After more than a year of struggling with remote learning, many parents are seeking out alternatives such as private schools, charters, microschoools, and homeschooling. Legislators have responded to this demand for better choices with a slew of new and expanded choice programs.

- **7** states have passed brand new choice programs. (Arkansas, Indiana, Kentucky, Missouri, New Hampshire, Ohio, and West Virginia)
- **14** states have expanded **21** existing choice programs (Arizona, Arkansas, Florida, Georgia, Indiana, Iowa, Kansas, Maryland, Montana, Nevada, Ohio, Oklahoma, Pennsylvania, and South Dakota)
- CSF partner programs assisted choice efforts in the following states: (Kansas, Maryland, Missouri, Montana, New Hampshire, Ohio, and Pennsylvania)



New Hampshire: In June, 2021, the New Hampshire legislature passed a new education savings account program, and Governor Sununu signed it into law as part of the new state budget. The new Education Freedom Accounts (EFA) program will empower families with incomes up to 300 percent of the poverty level to create learning experiences as unique as their children by directing a portion of their child's state education funding to pay for tuition at the school of their choice, tutoring, online learning programs, and other educational expenses.

Since 2016, CSF has administered \$3.7 million worth of scholarships partly funded through the Granite State's Education Tax Credit (ETC) program, and has been selected by the New Hampshire Department of Education as the sole organization to administer this new program this year. We look forward to assisting even more New Hampshire children in need with Education Freedom Accounts, giving families freedom to choose the options that work best for their children.

The A Team: Abigail and Angelie at St. Athanasius

When the Covid-19 pandemic struck, it brought new challenges for Kathia Urbina and her family. Both Kathia and her husband lost their jobs during the initial lockdown. Their older daughter Abigail, who has been a CSF Scholar at St. Athanasius School in the Bronx since Kindergarten, was forced to switch to remote learning.



Kathia was delighted when St. Athanasius reopened for in-person learning last September and Abigail - a bookworm who's read all the Harry Potter books and wants to become a doctor when she grows up - was really happy to return to school.

"I loved that the teachers rolled over to the new year [i.e. Abigail's teacher in 2019-20 remained her teacher for the 2020-21 school year]. This way the students felt comfortable and familiar in their classroom environment," Kathia told us.

"If there were cases in the school, they managed everything very well despite it being a new situation for everyone," she added.

However, while unemployed, the family fell behind on their portion of Abigail's tuition, and Kathia was concerned about keeping her enrolled.

Things began looking up in December, when Kathia found out that a large portion of their outstanding tuition balance was being paid through CSF's Stay in School Fund. Today, the outlook for

Abigail's family is even better. Kathia's husband has found a new job and Abigail can't wait for the first day of sixth grade. This year, her younger sister, Angelie, will join her as a CSF Scholar when she begins Kindergarten at St. Athanasius.

"Thank you very much for your contributions to parents who, like us, do not have the resources to provide the best education by ourselves, but are fortunate to be able to do so with your contribution. We will always be grateful," Kathia told us.



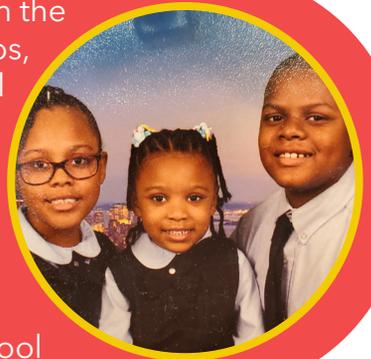


"We want to express our thanks and appreciation for the scholarship award for our son Caleb. We know we made the best choice for Caleb and are extremely grateful for the part you all played in his academic pursuits."

- CSF Parents Celia and Evon, St. Francis of Assisi School

"The year was challenging in so many ways, but with the help of exceptional teachers and your scholarships, we were able to keep our children on track. School has always been number one for us, and we are so grateful for your scholarships, allowing so many children, just like ours, to benefit from great education, and not allowing finances to hold them back."

- CSF Parents David and Simone, Trey Whitfield School



"Savannah had a tough couple of months of school due to the loss of her grandmother whom she was very close to and I just wanted to give her some consistency in where she would be attending school. We thank you for giving her the opportunity."

- CSF Mom Rickia, Our Lady of Victory School

"Your generosity alleviates the financial stress associated with tuition and ensures that Alex's education remains a priority. Thank you for investing in Alex's future!"

- CSF Mom Mati, Yeshiva Darchei Torah



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www.basicfund.org

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 **ACE**
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Greenwood Village, CO 80111
(303) 573-1603
www.acescholarships.org

 **SEEDS OF HOPE**

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www.seedsofhopedenver.org

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www.ceoct.org

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 **ACE**
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www.acescholarships.org

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Children's Scholarship Fund Baltimore
giving parents a choice, giving children a chance

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Baltimore, MD 21224
(410) 243-2510
www.csfbaltimore.org

Michigan


Archdiocese of Detroit
12 State Street
Detroit, MI 48226-1823
313-237-5757
www.aod.org/brighter-future

Missouri


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(402) 819-4990
www.csfomaha.org

New Hampshire


Children's Scholarship Fund
New Hampshire

89 South St.
Concord, NH 03301
(603) 755-6751
www.csfnhampshire.org

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 **CATHOLIC
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www.catholicpartnershipschoos.org


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www.nosf.org

Oregon


Children's Scholarship Fund
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www.csforegon.org

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