



FY 2019 ANNUAL REPORT

# 20 YEARS. WOW!

Children's Scholarship Fund Baltimore celebrated its 20th anniversary this year. We are proud and grateful.

These 20 years funded change that impacted communities. Touched the lives of low-income Baltimore families. Served more than 7,650 individual students. Provided school choice. A better education. A solid chance for success. We've been celebrating by sharing stories. And we proudly highlight a few here.

## #20years #20stories

Thank you to all those who shared stories, quotes and photos to help us celebrate our 20th year. Visit our website, [csfbaltimore.org/blog](http://csfbaltimore.org/blog) and social media pages to see them all. A special thank you to **Pixel Workshop** for producing our beautiful 20th anniversary video, and to **insight180 brand consulting & design** for our anniversary logo design and marketing outreach.



## DEAR FRIENDS OF CSFB,

We have just concluded an amazing 20th anniversary year and are immensely proud of our accomplishments. We completed a successful fundraising campaign to Fund the Future chaired by Tom and Dori Kelso; our students maintained exceptionally high graduation rates; and we implemented a new, earlier timeline for notifying our families of their financial support from CSFB.

We are here because of the commitment of our staff and Board of Trustees who work diligently to tell our story to others and guide the organization.

CSFB must acknowledge one of our trustees this year in sincere gratitude for his service, commitment and dedication. Matthew Wyskiel has worn many hats for CSFB during his 16 years of service: Board Chair and Treasurer, Finance Committee Chair, and interim Executive Director. In 2015, Matt started the Baltimore Next Generation Investing Event, an annual fundraiser that has donated more than \$248,000 to CSFB and other school choice non-profit organizations in Baltimore.

Matt formally retired from our board in July but will continue his work with us on our Advisory Board and in overseeing and reviewing the investment of our Fund the Future assets.

Matt has had a tremendous influence on and been central to the success of CSFB; and we extend our heartfelt thanks.

We must also thank our Fund the Future Co-Chairs Tom and Dori Kelso who have led us in a successful three-year campaign that has raised over \$965,000 to ensure our program can make a commitment to our families through 8th grade. This campaign laid the groundwork to improve our financial stability and program sustainability.

Finally, we must thank all our donors large and small. Your commitment supports families who want education for their children that meet their needs and positions them to succeed in life.

Sincerely,

Kate Rawson Powell  
Board Chair

Beth Sandbower Harbinson  
Executive Director

## OUR MISSION



CSFB is Baltimore's need-based, non-denominational program providing low-income Baltimore City families with tuition assistance for their children to attend K - 8th grade at the school of their choice.



# #one

“Equal opportunity for all children is a must. It’s a moral necessity for our future. And school choice should allow a level playing field, I believe, for all children regardless of their income or their parents’ income or their social status in the community.”

– CSFB Founder Suzanna Duvall



#20years #20stories

## ABOUT OUR PROGRAM

CSFB knows that parents want to choose a school for their children that will meet their child’s specific needs: socially, academically, emotionally, and structurally. Our mission is to provide that option to every family, regardless of income level. Concurrent with public education reforms in Baltimore, privately funded school choice remains an option that hundreds of families want for their children.

CSFB awards kindergarten–8th grade scholarships to low-income families without regard to gender, race, grades or test scores, ethnicity, or religious belief. The only requirements are that our families:

- Meet CSFB income eligibility – at or below 185% of the federal poverty level;
- Contribute a minimum of \$500 per year per child in tuition;
- Reside in Baltimore City, and;
- Ensure that their children maintain a 90% attendance rate at school.

Once a scholarship is granted, families must determine how they will bridge the financial gap beyond the minimum \$500 requirement. The average family contribution is \$4,594 and nearly all CSFB families qualify for financial aid from the school.

Once a student is admitted to a school, CSFB makes scholarship payments directly to the school on behalf of the student. CSFB receives reports throughout the year from school administrators that confirm that the 90% attendance requirement has been met and, at year-end, we receive the grades of each of our scholars.

And once a family is in our program, as long as they continue to meet our residency and income requirements, any children in the family are eligible to receive scholarship assistance through 8th grade.





**57%**  
OF OUR STUDENTS ARE  
AFRICAN AMERICAN, 34%  
ARE CAUCASIAN, 8% ARE  
HISPANIC AND 1% ARE  
ASIAN-AMERICAN



**95%**  
OF CSFB GRADUATES  
ATTEND ONE OF THE  
TOP FIVE BALTIMORE  
CITY PUBLIC, CHARTER  
OR MAGNET SCHOOLS



**50%**  
OF OUR STUDENTS COME  
FROM SINGLE-PARENT  
HOMES WHERE THE HEAD  
OF HOUSEHOLD IS A  
OFTEN A FEMALE



**7,648**  
NUMBER OF STUDENTS  
SERVED IN 20 YEARS



**\$14,233,192**  
AMOUNT OF TUITION  
ASSISTANCE PAID  
DIRECTLY TO SCHOOLS  
IN BALTIMORE

**97.9%**  
OF OUR 8TH GRADERS  
GO ON TO GRADUATE  
FROM HIGH SCHOOL



**78**  
NUMBER OF SCHOOLS  
CSFB STUDENTS HAVE  
ATTENDED

**\$4,594**  
IS THE AVERAGE YEARLY  
CONTRIBUTION FOR  
CSFB FAMILIES



**275**  
SCHOLARSHIPS WERE  
GRANTED TO LOW-INCOME  
BALTIMORE CITY STUDENTS  
(2018-2019 SCHOOL YEAR)



**9 categories**  
OF SCHOOL AFFILIATION  
Catholic, Jewish, Christian  
(no specific denomination),  
Lutheran, Protestant, Seventh-  
Day Adventist, Baptist, Islamic,  
Non-Denominational



## 2018-2019 CSFB SCHOOLS



Archbishop Borders School  
Bais Yaakov School for Girls  
Baltimore Junior Academy  
B'nos Yisroel of Baltimore  
Cardinal Shehan Catholic School  
Carroll Christian School  
Cheder Chabad  
Darchei Noam Montessori  
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  
Maryvale Preparatory School  
Mesivta Neimus HaTorah

Mt. Pleasant Christian School  
Mt. Zion Baptist School  
Ohr Chadash Academy  
Our Lady of Victory  
Rosedale Baptist School  
School of the Cathedral  
Sisters Academy of Baltimore  
St. Agnes School  
St. Casimir Catholic School  
St. Francis of Assisi  
St. James & St. John Catholic  
Elementary School  
St. Joseph School (Fullerton)  
St. Mark School

St. Michael/St. Clement  
Catholic School  
St. Peter's Christian Day School  
St. Philip Neri School  
St. Ursula School  
Talmudical Academy of Baltimore  
The Boys' Latin School of Maryland  
The Lamb of God School  
The Unselds' School  
The Waldorf School of Baltimore  
Torah Institute of Baltimore  
Yeshivas Toras Simcha

# #two

"Going to private school for most of my life has given me a chance to really be myself. I was able to express myself in ways that I would have never been able to do in a public school.... [My] teachers were always focused on the students' work and learning and not on behavioral issues. I don't think I would've gotten that at my zoned school.

Also going to private schools exposed me to a wide range of people with many different backgrounds. I am very grateful for the opportunities that the Children's Scholarship Fund has given me. I know that [what I] learned in my private school education will carry over in college. I was accepted into 12 schools and will attend the University of Maryland College Park in the fall."

– Justin Alston, Cardinal Shehan student, Baltimore School for the Arts 2015 graduate,  
and recent graduate of University of Maryland



#20years #20stories



## #three

“My daughter and I got to meet Andra Day whose single *Rise Up* was nominated for a Grammy. She came to our school after the Cardinal Sheehan choir sang her song on Good Morning America. These experiences would not have been possible for my daughter without the help of funding from CSFB.”

– CSFB Parent, Carla Cannady



#20years #20stories

## #four

### THE UNSELD'S SCHOOL

This school year was The Unselds' School's 40th year of teaching and learning! CSFB is proud to work with them to place students in an environment where they can learn to focus on their purpose at school and feel good about themselves. The Unselds' School Pledge, which is recited every morning, helps students really accept that they are unique and they should feel good about being unique. It reminds them that they just have to believe in themselves and prepare themselves and that they should try to learn something new each day.

A portrait of one of the founders of the school, Connie Unseld, graces the lobby and watches over the students of the Unselds' School. The Unselds' School is truly family-centered; so much so that founder Connie's daughter Kim, following in her mother's footsteps, now serves as principal of the school.

#20years #20stories



AT THE UNSELD'S  
SCHOOL THEIR MOTTO IS  
**every child  
succeeds**





# 84%

OF CSFB STUDENTS  
GO ON TO ATTEND  
COLLEGE



## A SCHOLAR'S SUCCESS



CSFB participants go on to high school, and most go to college.

Take a look at Ju'waun, who grew up in a failing school district and whose mother decided he would go to a Catholic school. She reached out to CSFB to help make it possible. Ju'waun was able to attend St. Pius X School, and then later Calvert Hall College, where he maintained a high GPA and participated in after-school activities, such as sports, the Black Awareness Club, and the National Honor Society for Spanish. He graduated from Loyola University of Maryland with a degree in English and a minor in Sociology. He also decided to give back to CSFB by spending two summers as its first-ever alumni intern. He helped create an alumni database and reached out to other alumni. This fall he began an apprenticeship at WJZ-TV in Baltimore.



# #five

“Thank you to all who value the importance of education. Because of the strength of my mother and assistance provided by CSFB, I had the opportunity to have a great primary and secondary education which provided the foundation for my academic success.”

– Ju'waun Morgan, after graduating from Loyola University of Maryland, Class of 2019



#20years #20stories



## SUPPORTING CSFB

### Fund the Future

In 2019, CSFB successfully completed a three-year, one million dollar campaign. Chaired by Tom and Dori Kelso, this funding makes earlier and expanded access to resources possible for families to help ensure their ability to have their children attend the school of their choice.

With scholarship funding now secured and available at the beginning of each school year, families have the ability to begin the school selection process in the fall prior to their enrollment year, allowing them to research school options, attend Open Houses, meet with teachers and staff to ensure the school is the best match for their children. Earlier access to scholarship support also provides additional time for our families to save and/or secure the resources necessary for their required contributions to tuition and other education-related expenses.

We thank our Fund the Future donors for their important and impactful contributions to the campaign.

To make first-time or ongoing contributions to Fund the Future, please designate your gift to the campaign.



*Fund the Future Co-Chairs*  
Tom & Dori Kelso

*NexGen Co-Chairs*  
Matt & Christy Wyskiel



**\$965,423**  
AMOUNT RAISED OVER  
THREE YEARS BY FUND  
THE FUTURE CAMPAIGN  
FOR CSFB FAMILIES



### Baltimore Next Generation Investing Event 2018

The Baltimore Next Generation Investing Event showcases premier investors who present their top equity investment ideas of the moment. This unique event features speakers who rarely share their specific stock ideas in a public forum. These successful world-class investors agree to speak because proceeds from the event support four Baltimore non-profit organizations that help improve educational choices for local children: Children's Scholarship Fund Baltimore, Southwest Baltimore Charter School, KIPP: Baltimore, and Next One Up.

The event has raised over \$850,000 dollars since it started nine years ago.

### The Gathering

The Gathering Food Truck events continue to support our work! CSFB received donations of over \$4,000 from these community-based events featuring food, fun, family, and entertainment!

### High School Choice Seminar

CSFB partnered with the Y of Central Maryland and their Druid Hill staff to conduct this informative, hands-on seminar for Baltimore City middle school students and their families.

This annual event provides an opportunity for our families to learn more about the public and private school application processes for high school.

Our presenters discuss researching school rankings, graduation rates, and areas of study as well as the factors schools use when making admission decisions, especially for our families transitioning from private into public schools.

We are grateful to our presenters:

#### **Jamila Sams**

CSFB Trustee and President  
Go To Ms. Sams



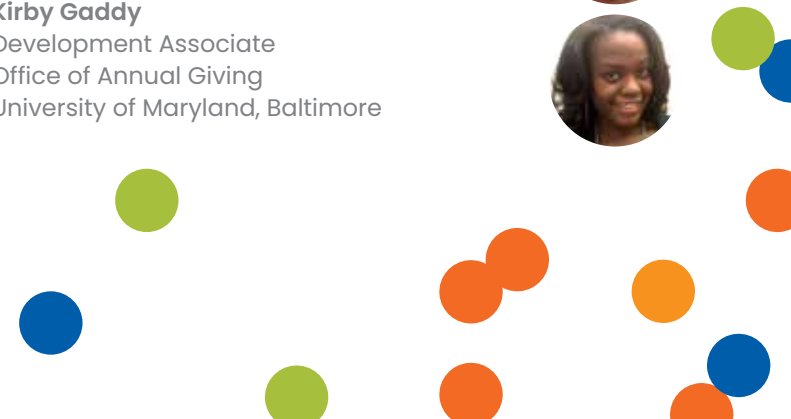
#### **Valerie Grays**

CSFB Trustee and Student Life Advisor  
Baltimore City Community College



#### **Kirby Gaddy**

Development Associate  
Office of Annual Giving  
University of Maryland, Baltimore





## #six

"How do we thank you?!?! With a large family and large tuition, your scholarship fund has made it possible for our children to attend our dream schools.

We started off in Bnos Yisroel where girls are loved and safe while they learn and grow. When my son was old enough to attend school, [he went to] Darchei Noam. Blown away by their style of teaching, we switched all four girls from another school to Darchei Noam, where they are developing into lifelong, independent learners. Now with four sisters in his school, my son is elated when he sees his older sisters in the classroom next door, on the playground or in the hallway.

My children go to school every day excited about what they will learn and come home excited to go back the next day. Thank you SO MUCH!"

– CSFB Parents, Shira and Gadi



# #seven

"Thanks to CSFB's amazing program and support ... [my daughters] both went on to high school where their educational endeavors continued to flourish with Honors and certifications, leading them to their college paths.

My daughter Amber graduated from Albright College, with a dual degree in Biology/ Pre-Med/ Public Health and she aspires to become a pediatrician. My daughter Jasmine is a sophomore in college and is aspiring to be an anesthesiologist.

Congratulations CSFB on your 20th year of helping families make a choice of where their children should attend school!"

– CSFB parent, Teresa Smiley (Mom to Amber and Jasmine)



#20years #20stories

## PART OF THE LEGACY



One of the things we see over and over is how CSFB touches the lives of not only the students and families they serve, but the teachers and greater community.

Stephen Williams has been a monthly donor to CSFB since 2012. This year, he will support one-and-a-half scholarships with his generous Giving Tuesday gift, which allowed CSFB to reach our goal. When he came by to drop off his donation, he shared with us that his parents were both teachers and that his mother had taught at one of the schools CSFB scholars attend – Bais Yaakov School for Girls.

It is because of recurring donors like Stephen that we continue to have a broader impact in Baltimore. We are grateful to Stephen for his generous contribution in honor of his mother.

# forty

NUMBER OF DIFFERENT  
INDEPENDENT SCHOOLS  
OUR STUDENTS  
ATTENDED AS A RESULT  
OF DONORS IN 2018-19





# DONORS

We are grateful to the foundations, individuals, corporations, and alumni who support this life-changing program.

## \$100,000 - \$50,001

CSF, Inc.  
Davis Family Foundation

## \$50,000 - \$25,001

Baltimore Next Generation  
Investing Event  
Clayton Baker Trust  
Lockhart Vaughan Foundation  
Thomas Wilson Sanitarium  
for Children of Baltimore City  
Venable Foundation

## \$25,000 - \$15,001

Allegis Group Foundation  
Anonymous  
Charles Crane Family Foundation  
Samuel & Margaret  
Gorn Foundation  
Kelso Bishop Family Foundation  
Kate and David Powell  
T. Rowe Price Foundation

## \$15,000 - \$10,000

Aegon Transamerica Foundation  
Brooks Foundation through the  
PNC Charitable Trusts Grant  
Review Committee  
Bunting Family Foundation  
Jane Egenton/Annie Roberts  
Foundations  
Friends of Children's  
Scholarship Fund

Huether-McClelland Foundation  
SunTrust Foundation  
Van Dyke Family Foundation

## \$9,999 - \$5,000

Virginia T. Campbell  
Charitable Gift Fund  
Kelso Bishop Family Foundation  
M&T Bank Charitable Foundation  
George Roche  
Brad and Crickett Woloson  
Matthew & Christina Wyskiel  
Family Charitable Gift Fund

## \$4,999 - \$2,001

Baum Family Foundation  
F. Barry Bilson  
Rick, Alexa, Maeve and  
Charlotte Corcoran  
DLA Piper LLP  
Ellin & Tucker  
Mark and Aimee Fulchino  
The Gathering  
Golfers' Charitable Foundation  
John "Wes" Guckert  
Olivia Ann van Ogtrop Hoffberger  
Bachelors Cotillon Contributions  
Margaret A. and Robert S.  
Lawrence, Jr. Charitable Gift Fund  
John and Susan Powell  
Ralph Smith  
Stephen P. Williams

## \$2,000 SCHOLARSHIP DONORS

Howard Baetjer, Jr.  
William C. and Mayer Baker  
Bradley BEEEM Fund  
James and Dana Brinkley  
John and Holly Chabbott  
Richard and Karen Corcoran, Sr.  
Mr. and Mrs. F.B. Harvey, III  
The Doug and Jodi Greenstein  
Charitable Gift Fund  
Jay Loshe  
Angelo Otterbein  
William and Pamela Schlott  
Daniel and Gay Shackelford  
Jacob S. Shapiro Foundation, at the  
direction of Jane Baum Rodbell  
Dan and Krissie Verbic

## \$1,999 - \$1,000

Tracy A. Bacigalupo  
Sean and Constance Bennett  
Berrier Family Fund  
Ann and Frank Cahouet Foundation  
David Clapp  
Carville & Mary Lou Collins Fund  
Mimi Cooper Fund at BCF  
The Steward B. Eckers  
Charitable Trust  
John Egger  
Margaret and Richard Himelfarb  
Renee Guckert, Esq.

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Kent Family Foundation  
Denise Kitchel  
Donna and Ernie Kovacs  
Eaton Lattman  
Sophia Marquez  
The Jake and Jennifer Martin Fund  
The Howard C. and Marguerite E.  
Muller Charitable Foundation  
John M. Prugh  
Schaefer Family Gift Fund  
Caren and Jules Szanton  
Hugo Warns, III

## \$999 - \$500

Rabbi Chaim Amster  
Tim Burdette  
William Class, III and the TLC 2016  
Lacrosse Team Families  
(In honor of Lynn Hoelting)  
John Egger  
Stephen and Judith Haines  
Robert and Sandra Hillman Fund  
Stacy Landsman  
Shelly and Ira Malis  
Elizabeth Della Massing  
Dr. Redonda Miller and  
Dr. Albert Polito  
Christopher and Lori Summers  
The Staff of Venable LLP,  
National Library Week  
Kwame Webb

## \$499 - \$250

Delaplaine & Wilson Fund  
Christine and Peter Espenshade  
Facebook Giving Tuesday  
Fleming Family Charitable Fund  
Henry Franklin  
Daniel and Chaya  
Greenwaldtzedaka  
Donald J Hoelting  
Just Giving  
Stanley Kraska  
Joyce and Hugh McCormick  
Charitable Fund  
James Meek  
Neil and Sayra Meyerhoff  
Elizabeth Moser  
Yehuda and Anne Neuberger  
Norcross Fund  
Christopher Pope  
John M. Prugh  
Roger and Elaine Ralph  
James Wade and M. Alisa Rock  
Jamila Sams  
Julia Schnupp  
Charles and Claudia Vieth  
Jim and Jane Webster Fund  
Edward Wight, Jr.

## \$249 - \$100

Julie and John Acker  
Arborvitae Fund  
Jon and Dorothy Baker  
Boles Charitable Fund  
Perry and Aurelia Bolton  
Helen Bonsal

Kenneth L. and Marjorie Brown  
Martha Brunner  
Kevin and Heather Buerger  
CANUSA Corporation  
Charitable Fund  
Robert and Kimberly Cashman  
Darcy Carroll  
Charles and Kathryn  
Constable Family Fund  
Mary and Michael Davis  
(In honor of Susan Austin Baetjer)  
Howard DeMuth  
The Doger Fund  
The Eliasberg Family Foundation  
Howard Friedman  
Kevin A. Gaynor  
Valerie Grays  
Stacey and Harry Halpert  
Scott and Beth Harbinson  
John Colston  
Margaret Allen Hoffberger  
Olivia Hoffberger  
Edwin and Elisabeth Insley  
Anne A. Jamison  
Allan and Claire Jensen  
Jennifer Jones  
The Maggie and Bruce  
Kennedy Fund  
May Lui  
Charles and Kate Mayer  
Faith Millsbaugh  
Padraic Morton  
Paul and Kathryn Murray  
D. W. Wells Obrecht  
Laura Prescott

Judith Robertson and George Rose  
Richard Riggs  
Sally Salvatori  
John and Nancy Sandbower  
James and Paula Schauble, MD  
Jared D. Spahn  
Robert and Mary Stewart  
Bernard and Ann Van Ogtrop  
Jay M. Wilson Fund  
Louisa Wyskiel  
(In honor of Matt Wyskiel)

## \$99 AND UNDER

Amazon Smile  
Buffy Beaudoin-Schwartz  
Anne and Peter Askew  
Scott Burleigh  
Anthony Chiaramonte, III  
Catherine Cooke  
John Colston  
Jenkins Cromwell  
Dave and Anne DeMuth  
Robert and Jennifer DeMuth  
Charles C. Fenwick  
Stanley and Renee Fishkind  
Etan and Kayla Gross  
Ashley Haines  
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Laurence and Sandy Katz  
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Montefiore Hebrew  
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Thomas and Elizabeth Snider  
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Jo and Phil Tulkoff  
Joan Varga and Allan Rosenberger  
Colette Wachtel  
Thomas and Jenny Washburne  
Samuel and Ester Wealcatch  
Lynn Wintriss

## MATCHING GIFTS

Abell Foundation  
Amazon Smile Foundation  
Briown Capitol Management  
Network for Good

## FUND THE FUTURE

Gary Lee Attman  
F. Barry Bilson  
Boles Charitable Fund  
J. Parker and Laura Davis  
DLA Piper LLP  
Friends of Children's  
Scholarship Fund  
Huether-McClelland Foundation  
Kelso Bishop Family Foundation  
Eaton Lattman  
Kate and David Powell  
Stephen P. Williams

# #eight

We were saddened to learn of the passing of long-time friend and donor, Rosalind Plummer-Reid, earlier this year. Rosalind and her husband Vernon Reid were generous donors, supporters and cheerleaders of the CSFB program and personally helped many students go to the school of their choosing.

“CSFB has been happily and earnestly providing opportunity and exposure for low-income, high potential young people. We thank and appreciate the CSFB team and cause.”

– Donors, Rosalind Plummer-Reid and Vernon Reid

# #nine

“CSFB is an incredible organization that matches our passions for education and for the future of Baltimore City. We like that a very high percentage of our dollars flow directly to parents, allowing them to make the right choice for their child’s education. Through CSFB we feel we are really making a difference.”

– Tom and Dori Kelso, Co-Chairs, Fund the Future

#20years #20stories

## FINANCIALS

JULY 2018 – JUNE 2019



REVENUE	\$ 758,874
Grants	\$ 556,000
Individual and Corporate Gifts	\$ 148,363
Events	\$ 49,576
Interest Income	\$ 4,935
EXPENSES	\$ 752,320
Program Services	\$ 585,140
Management	\$ 56,110
Fundraising	\$ 111,070
CHANGE IN NET ASSETS	\$ 6,554

2018-2019 CSFB BOARD OF TRUSTEES

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August Jackson

† Executive Committee

2018-2019 CSFB BOARD OF TRUSTEES

Beth Sandbower Harbinson  
EXECUTIVE DIRECTOR

Joanne Sanders  
PROGRAM ADMINISTRATOR

“As I reflect over my 17 years of working for CSFB, I think about the joys, tears, and awe that shows up on the faces of parents once they realize that with our assistance their child can attend the school of their choice. I think of it like this – CSFB is making educational goals attainable for low-income Baltimore City students one family at a time.”

– Joanne Sanders,  
CSFB Program Administrator

#ten

“CSFB has been changing lives for 20 years. Families we serve live in zip codes where the public school is not meeting the needs of their child. They sacrifice so much to send these students to private schools. It is the commitment of the parents, grandparents, aunts, uncles, and guardians that inspires me. They do whatever it takes to keep their children in a school where they thrive.

I cannot predict the future – change is inevitable. However, I do believe that we will never substantively change our program or its goals. We double the chances a low-income child will graduate from high school. That is life-changing. And worth continuing for at least the next 20 years!”

– Beth Sandbower Harbinson, CSFB Executive Director



#20years #20stories





## Children's Scholarship Fund Baltimore

*giving parents a choice, giving children a chance*

1000 St. Paul Street • Baltimore, MD 21202

tel 410.243.2510

[www.csfbaltimore.org](http://www.csfbaltimore.org)

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