DEAR FRIENDS OF CSFB,

In March of 2020, the world and our schools faced the crisis of a pandemic: COVID-19.

Children's Scholarship Fund Baltimore began an immediate outreach to our families and our schools to assess their needs and partner with other Baltimore City non-profits to meet them.

What we observed and learned was both heartbreaking and heartwarming. In short, the pandemic brought into sharper focus the impact of poverty on the daily lives of our families. While most of us struggled to settle students in front of devices and create more robust learning spaces in our homes while also working ourselves, CSFB families were faced with a much different situation. An analysis of Baltimore’s digital divide from the Abell Foundation found that:

• 96,000 households, or 40.7%, do not have wireline internet service,
• 75,000 households, or one in three, do not have a desktop or laptop computer,
• 52,000 households lack broadband of any kind, and
• One in three Baltimore households do not own a laptop or desktop computer.

Like many of Baltimore’s disparities, this plays out along the lines of race and income. Half of Black and 46.2% of Hispanic residents living in Baltimore have internet access at home, compared to 73.3% for white residents. Along income lines, just 33.8% of households with less than $25,000 in annual income have home wireline service, compared to 83% for households making more than $75,000.

On the heartwarming side, we saw our CSFB partner schools respond in ways that acknowledged the reality of the situations their students face at home. Given that digital divide, our schools offered a hybrid of virtual, at-home learning and the distribution of hard copy materials.

Our CSFB families looked for creative ways to manage – our favorite was one student attending school in his Batman costume – and we worked to connect them with technology resources. Early on in the pandemic, we solicited donations of PCs, laptops, printers and supplies from our donors and distributed them to families in need. Since then, we have partnered with PCs for People to fast track access for CSFB families in need of technology this year.

We want to give special thanks to CSFB’s Program Administrator, Joanne Sanders, who linked our office phone number to her cell phone and fielded calls day and night to ensure our families had what they needed as she guided them through the scholarship renewal and enrollment process.

Our families faced a high degree of instability even before the COVID-19 crisis, and they have taken some comfort in the knowledge that their tuition assistance remains secure. Most of our partner schools are offering a hybrid approach in the fall as they work to accommodate parents who face difficult decisions about what is best for their families.

Thanks to your continued support, our fundraising efforts remained robust this past fiscal year. We are so grateful for all you do for CSFB and the families we serve. We will get through this crisis – and emerge stronger than ever, with your help.

Kate Rawson Powell
Board Chair

Beth Sandbower Harbinson
Executive Director

OUR MISSION AND PROGRAM

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.
This year was like no other. We were heartened to see our students and parents adjust and stay positive, even heroic, like our own Batman, Josiah! In spite of the challenges: having to share devices, working around the needs of remote work and school, finding space for activities at home, our students, parents, and schools persevered. Digital access became critical as we looked for ways to stay connected and continue to learn.

The breakdown of our CSFB families and students is 58% are African American, 34% are Caucasian, 8% are Hispanic and 1% are Asian American.

**4,568** average yearly dollar amount contributed by a CSFB family

**$14,739,266** the amount of tuition assistance paid directly to schools in Baltimore

**95** percent of CSFB graduates attend one of Baltimore City’s top five public, charter or magnet high schools

CSFB provided tuition assistance to **275 students**

CSFB scholars attended **81 schools**

7,921 students have received scholarships from CSFB over the past **21 years**

98.2% of CSFB eighth graders go on to graduate from high school

62% of our students come from single-parent households where the head of household is often a female
2019-2020 CSFB SCHOOLS...

Al-Rahmah School
Archbishop Borders School
Bais Yaakov School for Girls
Baltimore Junior Academy
Beth Tfiloh Dahan Community School
Bnos Yisroel of Baltimore
Cardinal Shehan School
Cheder Chabad
Concordia Preparatory School
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
Loyola Blackfield School
Maryvale Preparatory 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 Bryn Mawr School
The Lamb of God School
The Unselds’ School
The Waldorf School of Baltimore
Torah Institute of Baltimore
Yeshivas Toras Simcha

“Success is the sum of small efforts, repeated day in and day out.”
— ROBERT COLLIER

“Although he misses his school and physical contact with his peers and administrators, he’s still working diligently to prepare for first grade.”
— DAYSHAUNIA, MOM TO MARK, A STUDENT AT HOPE ACADEMY

“Thank you, thank you, THANK YOU! CSFB, its administrators and supporters are truly a God-send and my twins are incredibly blessed to be a part of this amazing program. I humbly accept both scholarships and I thank you so much for assisting me with the opportunity to provide a private school education to my babies. May you have a safe and blessed day.”
— KIA, PROD PARENT OF KAILANI AND LANIKAI
Instead of letting your hardships and failures discourage or exhaust you, let them inspire you. Let them make you even hungrier to succeed...  

— MICHELLE OBAMA, DURING A 2015 KING COLLEGE PREP HIGH SCHOOL COMMENCEMENT SPEECH
Giving parents a choice. Giving children a chance.

CSFB’s program is intended as a helping hand for families enrolling their children at a private school for the first time.

Our model of providing partial-tuition scholarships to low-income families is one of the simplest, most immediate and effective ways to educate children and empower families to break the cycle of poverty. In Baltimore City, there are hundreds of empty seats in private schools – schools which lead to high school graduation rates of more than 97%. We can fill those seats.

*Thank you so much for your contribution. Thanks to you, the scholarship will assist us in educating our children properly to become valuable members of society!*

— MOM OF MENACHEM, A CSFB SCHOLAR

**FINANCIALS**

**JULY 2019- JUNE 2020**

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<thead>
<tr>
<th>CATEGORY</th>
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<td>Grants</td>
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CSFB audited financials are available upon request.
PLEASE STAY CONNECTED

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