



SCHOLAR SHEET

Opening a world of opportunity

Arkansas Single Parent Scholarship Fund

Volume 14 - Issue 2

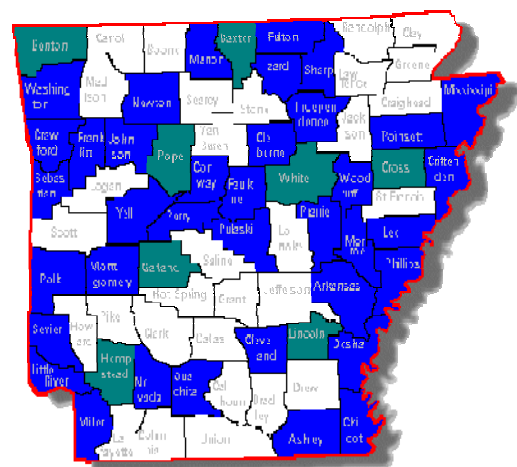
Fall-Winter 2008

Regional Meetings a Big Success

As an alternative to hosting an annual leadership conference, eight regional meetings of Single Parent Scholarship Fund affiliates were convened in the spring and fall of 2008. The dual purpose of the meetings was to increase communication between our area-wide SPSF board members and to share information about “best practices” in operating our scholarship funds. Participants had an opportunity to hear about successful fundraising activities, great ways to involve board members, helpful hints for interviewing and selecting awardees, and all the services and products available through the ASPSF office.

The meetings were held in locations offered by local businesses, colleges and, in one case, a brand new building constructed by the Benton County SPSF. Excellent participation by board members from many of our affiliates greatly enhanced the value and quality of the discussions. Panels of board members spoke about their successes and, in some cases, challenges in such areas as governance, fundraising, publicity, awardee/graduate follow-up and recruiting board members. Altogether, 126 participants from 45 counties attended the

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Shaded counties indicate SPSF's that participated in regional meetings; green counties show SPSF's that hosted a meeting.

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Gaining Ground in 2007

2008 has certainly been a year of discovery for the Arkansas Single Parent Scholarship Fund. In the last issue of the *Scholarsheet*, we shared results from *Positive Outcomes*, a revealing study by Dr. Lori Holyfield of the promising long-term impact of Single Parent Scholarships on awardees and their families. Dr. Holyfield wrote, “Providing assistance to single parents engaged in postsecondary education directly contributes to long-term

changes that result in a “hand up” leading to permanent self-sufficiency for graduates and future generations.” This statement mirrors the mission of all SPSF affiliates in their efforts to support single parents in their counties. These hardworking, all-volunteer boards strive to measure their progress toward the mission by conducting annual follow-up studies on scholarship applicants from the previous year.

Affiliates reported that 1,205

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News †

MUSINGS

BY RALPH NESSON

☛ 2008 *matching grant requests* must be received or postmarked by Dec. 31st! Download a request form at www.aspsf.org/affiliates.html. Full policy and guideline information is included on the form. Questions? Call (479)927-1402.

☛ Fall 2008 *Scholarship Award Reports* are due as soon as possible. Download a report form at www.aspsf.org/affiliates.html.

☛ *Thank you* to Diane Tatum (Jefferson Co.) for their service on the ASPSF board of directors.

☛ *Welcome* to Boylee Hamilton (Pulaski Co.), Holly Ross (Nevada Co.), Layton Lee (Marion Co.), Dr. Alice Hines (Faulkner Co.), and Rev. R.J. Lightsey (Jefferson Co.) as new 2009 ASPSF board members.

☛ *Conway Co. SPSF* thanks former board chair Ted Williams for his long service on the state and local SPSF boards of directors. Members credit him for much of the local Fund's success. His compassion and support of new ideas have inspired them to become better community leaders. Williams announced his plans earlier this year to retire from board service but will continue to serve as Scholarship Advisory Council chair for Conway Co. SPSF.

Here is something to ponder: research on earnings has shown that college graduates on average earn \$59,365 annually while those with only high school diplomas earn \$33,609. These figures can be *quite deceiving* if you consider the debt load carried by many recent graduates. Because debt from college loans can mount quickly with each semester, students often do not realize how much money they will owe once they graduate. Later on, when they are beginning work and are earning a starting salary, it comes as a mighty shock to learn that the repayments take a big bite out of each paycheck!

I mention this in my column because I strongly believe we have a responsibility to be good mentors and advisors to the single parents we help with scholarships. Financial planning and budgeting now and in the future are critically important to a family's well being and sense of security. The long term effects of student loans are a major consideration, though the temptation to borrow beyond one's means to repay can be blinding. How do we as student "advisors" provide good advice on borrowing?

One approach is to urge students to carefully plan for repayments, finding out when their repayments will begin and how much will come out of each paycheck. Congress passed legislation in 2007 which will gradually reduce interest rates on certain government-backed loans and will forgive loans to students who serve in public service careers for ten years. Therefore, our scholarship awardees would be well advised to explore the fine print of this legislation to see if they might qualify for reduced or forgiven payments.

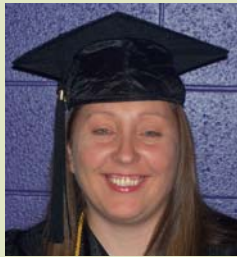
Another strategy is to suggest that students consider all factors, e.g. cost of tuition, number of courses taken by semester, availability of work-study, to determine the amount of money needed through loans. If there is any way to lower the amount borrowed, thereby lowering the payback amounts, less will be required when the loan comes due.

Planning and strategizing on the front end to avoid huge loan debt on the back end is in every student's best interests. Helping students to engage in such methodical planning is a great service we can offer!

Meetings—from page 1

meetings and gave high ratings to the quality of the discussions and value of the information shared. We wish to thank everyone who helped organize the events, providing meals and snacks, arranging for space and equipment use, offering to serve on panels and making us all feel welcome!

REACHING FOR THE STARS



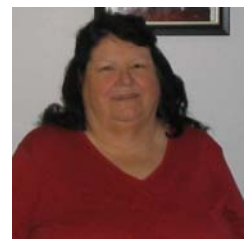
Franklin County Single Parent Scholarship awardee **Linda Allsop-Stephenson** is confident that she is on the right road to success. A single mother of two children studying for an Associate's Degree in Business Technology and Banking at Arkansas Tech's Ozark campus, Linda knows that no matter how "rough the road", her strong determination and spiritual beliefs will see her through.

Linda dropped out of high school in her teen years but pursued her diploma through the GED program. She was briefly married to an abusive husband and bore her first child during that relationship before returning home to her parents. Her parents were of great support to her while she enrolled at Arkansas Valley Technical Institute. Tragically, her father was killed in an auto accident in which both Linda and her mother were badly hurt. Upon recovering, Linda successfully completed a technical business course of study at the Institute and found employment over time with several area businesses.

Unfortunately, health problems experienced by her daughter forced Linda to take a leave of absence from work.

As her daughter's health has sufficiently improved, Linda has chosen to pursue a college degree at Arkansas Tech-Ozark and is making good progress towards her Associates Degree. She says: "Without a Single Parent Scholarship and the encouragement of Board members, I would not have been able to continue my education. I will come out on the other end a better person. I am a success!"

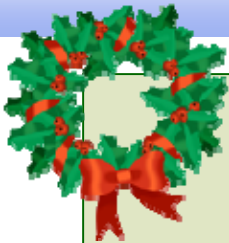
After graduating high school in 1968, **Linda Hemphill** married and began raising a family. She earned a degree as an LPN in 1975 and worked in the field for the next twenty years while pursuing an RN degree. Yet due to worsening health conditions, she found she could not continue nursing and needed training in a new career.



While attending school, Linda supported her four children and three adopted grandchildren on minimum wage income, supplemented by TEA and food stamps assistance. She received financial aid and several scholarships, including the Single Parent Scholarship Fund of Desha County.

In 2007, Linda earned a Certificate in Business and Accounting and an Associate's Degree in General Technology from the University of Arkansas College of Technology in McGehee. She is now completing an Associate's Degree in Liberal Arts while she works as a consultant and accountant to local farmers and truck drivers. Her ultimate goal is to earn a Bachelor's degree in Business Administration and own an accounting business. She feels she and her family have been blessed by all of those who helped her along the way.

REACHING FOR THE STARS



In 2006 **Robin Nichols**, a 42 year-old single mother of three teenagers, was a full-time student, working multiple part-time jobs to pay the bills. Determined not to give up, she only missed a week of classes even when she developed a severe heart condition.

Robin received a lot of support from her family and the Single Parent Scholarship Fund of Crawford/Sebastian Counties, and attributes much of her success to those she could lean on when the going got tough. About one SPSF board member, Robin writes, “She was a rock at times when I was nothing more than a leaf being driven by the winds...She was my shining ray of hope, strength, encouragement, and a spirit healer when things were at their worst.”

Robin earned her bachelor’s degree last year in Accounting and Marketing. She needs only one job now—a full-time position with Golden Living in Fort Smith— and spends much more time with her kids. She has a reliable vehicle and a better place to live. In addition, Robin now gives back to Single Parent Scholarship Fund in order to help others like herself.

In 2004, 24-year-old **Kelsie Urchison** worked at a nursing home. Quickly, she learned that she enjoyed taking care of others who could not care for themselves and enrolled at Arkansas Tech University in the nursing program.

During her second semester in school, Kelsie became pregnant but learned the baby’s father did not want to be involved. She was determined to finish school because: “The worst thing I could do for my child was quit school.” So, with the support of the Single Parent Scholarship Fund of Pope/Yell Counties, she continued her education. On her birthday, October 28, 2005, Kelsie gave birth to a daughter. She only missed two days of classes because she wanted her daughter to one day look back and know how strong and determined Kelsie was to reach her goals.

Kelsie is a member of the International Honor Society for Nursing and will graduate December 2008 with a Bachelor of Science degree in Nursing. SPSF President Linda Clarke says, “Kelsie is one of the brightest stars in the SPSF recipient’s list, and we know she will have a wonderful career helping others as a nurse.”



Gaining Ground—from page 1 single-parents were awarded scholarships in 2007, 97% of whom were single moms. The typical awardee was thirty years old, juggling family, school, and usually a job. We often hear the number one reason these single parents pursue their college education is to improve the quality of life for their children – all 1,954 of them.

In 2007, 83% of awardees continued in school or completed their chosen programs, which was a 5% jump from 2006. Of those who completed their programs in 2007, 46% worked in well-paying jobs. This, in comparison with only 16% of students who dropped from their programs and earned above-poverty wages, emphasizes the immediate impact of higher education on these struggling families.

AFFILIATES CORNER



Recent SPSF Fundraisers

BUNKO BASH – *White Co SPSF* held the first annual Bunko Bash on Saturday, April 12th at the Park Avenue Baptist Church gym in Searcy. Bunko is a dice game between groups of four players. SPSF board members and business partners pre-sold tickets at \$25 each. Tickets were also sold at the door on the day of the event. The group solicited donations of door prizes and auction items, as well as sponsorships from local businesses. The event was heavily advertised and well-attended, earning the SPSF over \$14,000 for scholarships.

SOFTBALL TOURNAMENT – *Sevier Co SPSF* hosted its first annual softball tournament at the De Queen Sports Plex on July 12th. Board members worked into the wee hours of the night, watching balls fly and runners round the bases, all in the name of Single Parent Scholarships. Nine teams played double elimination, beginning at 8 a.m. and lasting until past 2 a.m. the next morning. The group received team registration fees and contributions from local businesses, totaling more than \$2,000. When the last pitch was thrown and the teams shook hands, the winners were not only the players on the field but also single parents in Sevier County who strive toward their educational goals.

BACK-PACK PROJECT – Just before the start of the school year, donated school supplies were collected by the Lincoln County Lend-A-Hand Food Pantry. The supplies were divided among back-packs and given to children of *Lincoln Co SPSF* and TEA recipients. We often hear of nontraditional students who struggle with the decision of whether to buy school supplies for themselves or for their children. While this activity did not earn money for scholarships, it definitely lifted at least one burden from these students' shoulders!



A Tribute to Berta Crow Cas Rifkin (Chair, White Co. SPSF)

Alberta "Berta" Crow served less than a year as a White County SPSF board member, but in that short time she gained the greatest respect of her fellow board members. Board Chair Cas Rifkin writes, "I still find it amazing because she was so active and such an important part of how well our board functioned and planned for the future."

Berta passed away on April 26, 2008 at the age of fifty-two. Those who remember her best would describe her as happy and dedicated, even in her last days. Raised in a foster home, she learned that a college education was the key to beating the cycle of poverty.

She believed in giving a hand up, rather than a hand out and instilled this value in her family, even encouraging the single parents she served to do the same.

Berta was a dedicated, loving wife of thirty years to Dr. Steve Crow and mother of her two children, and

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AFFILIATES CORNER

Making Nonprofit Ends Meet During an Economic Slump

Despite or even because of the current economic recession, there is a greater incentive for attracting support to Single Parent Scholarships. Our students will be among the first to be affected by job cuts, inflation, and restricted credit. For these single parents, scholarships are critical to their efforts toward self-sufficiency. Should we lower our fundraising goals?

The answer is an unequivocal *no*. There are still ways to raise money, though it may mean changing how we solicit support or who we approach. In one online fundraising blog, the moderator advised, “Don’t go into hibernation. Tough times are tough, but the worst reaction is to stop raising funds.”

In an article, *Fundraising in a Recession: How Fast, How Soon*, author Alexander Douglass writes “Rather than be daunted by the recession, it is important to put it in perspective. If the stock market is any indicator, this recession is not that severe.” The two groups that are hardest hit, those who depend on a salary and have lost their jobs and those who are heavily invested in the stock market, typically aren’t inclined toward philanthropy, even during the best of times. According to the article, philanthropy actually increased 4.9% during the 1974 recession and 7.6% during the slump of the 1980’s. Douglass cautions that since corporate giving in certain industries has been hard hit, it’s important to analyze the health of a specific business or industry using published quarterly reports and stock prices or projections if you plan to solicit for a major gift in the immediate future.

8 Ways to Raise Money in Tough Times

1. Choose fundraisers that give donors more bang for their buck – such as inexpensive products that families can share together during the holidays (cookie dough, a gift of a scholarship in the honoree’s name, ornaments).

2. During tough times, it may be better to focus on donors who give consistently, rather than only the major donors.

3. Be a cheerleader for your board and volunteers. It’s tough to stay inspired when donors are less inclined to give. But gloom begets uncertainty, and no one wants to invest in a questionable deal.

4. Keep recruiting new donors; stay in touch with existing donors.



8. Offer something that donors would buy even if it weren’t a fundraiser (gift cards, wrapping paper, magazines, Christmas trees).

7. NEVER apologize when asking for a donation. Timidity begets uncertainty. See #3.

6. Fundraising appeals aren’t about paying the bills. They’re always about the single parents we serve. So show donors how their dollar will be put to work.

5. Tighten budgets to improve efficiency, but *be careful* when making cuts to fundraising programs. Less investment in fundraising can mean less money raised, which leads to further budget cuts and even less money raised.

AFFILIATES CORNER

Produce Measurable Results for your SPSF: Suggestions from Conway County SPSF

Last spring, the Conway County SPSF engaged in a results-based accountability (RBA) assessment. This is a strategic planning process which enabled the board to grade itself on its progress toward meeting its mission and goals then develop solutions to measure their progress.

The assessment included a review of the board's performance since inception in 1999, in comparison to other Single Parent Scholarship Funds in the region. They studied scholarship award levels, scholarship administration procedures, retention and graduation rates, and the economic status of SPSF graduates.

Board members agreed that while single parents are the primary client of the program, their children receive indirect benefits. Linda Smith, SPSF board member and DHS Administrator for Conway County, shared that recipients are often faced with tough decisions, such as buying school supplies for themselves or for their children. She suggested the SPSF board establish a program to meet this need on a case-by-case basis. The board immediately approved the program and raised \$1,000 to initiate it.

Further discussion on the quality of the program helped the board to develop a more efficient scholarship application process for returning recipients. The

board also formed a council of former board members, scholarship awardees, and other community leaders with the purpose of providing mentorship to SPSF awardees and advice to the board.

Finally, from discussion about improving the Fund's retention and graduation rate, one member suggested the board establish an additional merit scholarship for high-achieving awardees.

During this assessment, the board identified that the graduation and retention rate of awardees was one key factor for measuring their progress. They responded by providing additional funds and mentorship to further support students in their education. Future progress will be determined by comparing the graduation and retention rate, the number of stipends and merit scholarships awarded, and the number of students who receive mentoring.

If your affiliate would like to engage in a similar process visit www.raguide.org to learn more about the RBA framework. You can also contact Svetla Dimitrova, ASPF Field Representative who facilitated the work of the Conway Co SPSF Board of Directors.



Berta Crow—from page 5 she relished “Granna” of one granddaughter. She volunteered with the Family Life Outreach Program, worked with the Arkansas Department of Health for eighteen years, and received the first Public Health Leadership Achievement Award in 2007.

Berta's dream of helping single parent families continues. Through the generosity of her family and friends, over \$2100 in Berta Crow Memorial Scholarships will be awarded through the SPSF of White County. Cas Rifkin writes, “we are appreciative and grateful for having Berta as long as we did, but we miss her tremendously!”

Finally, Cleveland County Joins the SPSF Network!

For years, ASPSF staff sought to recruit a group of leaders committed to launching a Single Parent Scholarship Fund in Cleveland County. One of the key challenges was the lack of a local non-profit organization able to serve as the fiscal sponsor for such a group. Finally in 2008, Svetla Dimitrova, field representative for Central Arkansas, added to these earlier efforts and succeeded in developing a full working board, which asked ASPSF to temporarily serve as the affiliate’s fiscal sponsor.

The first official meeting of the board of directors was held in Rison in March, during which the group appointed committees and began drafting by-laws. In fact, the SPSF received its first donation at this meeting from the Mt. Olive United Methodist Church, which funded a \$500 scholarship awarded in August.

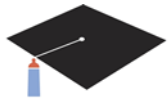
Board chair Angelia Crouse says about the board, “This is truly a wonderful thing. I am so very proud we have made it this far. Thank you everyone for being so willing to donate your time to such a great cause.”

2008 BOARD OF DIRECTORS

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