

Lancaster Dollars Report Card

A Nonprofit Since 1961

A Publication of Lancaster Dollars for Higher Learning

Art

Busine

Comput

English

Health

Math

Music

Foreign La

Literature

Physical Ed

Science

Shop/Wood/

Social Studie

STEM

Writing

THANK YOU, THANK YOU, THANK YOU to the supporters of Lancaster Dollars for Higher Learning! I am so grateful a family friend told me about Lancaster Dollars for Higher Learning and their amazing interest-free loans as I was applying for colleges! As a first-generation college student, the process of applying for scholarships, grants and student loans was a little overwhelming. LDHL's interest-free loans were a huge help in reducing my interest-bearing student loans and making college more affordable. I received two interest-free loans from LDHL during my time at Lebanon Valley College, and I could not be more grateful. Because of these loans, not only did I receive my undergraduate degree in Accounting, I can truly say that attending college helped me become the person I am today. The organizations I was involved in and the opportunities I received, including studying abroad in Spain, have all changed me for the better and had a huge impact on me!

Since my time at Lebanon Valley College, I have earned my Master of Accounting and Financial Management with a certified fraud examiner concentration from Keller Graduate School of Management and, just a few days ago, I found out I passed my final section of the CPA exam! I'm very proud of my educational accomplishments and I wouldn't be here without the help from Lancaster Dollars for Higher Learning. I currently live in Tucson, Arizona and work in the accounting department for Bourn Companies, a Tucson based company that focuses on Tucson community-oriented development and property management projects.

I am grateful to be able to give back to Lancaster Dollars for Higher Learning, especially during the Extraordinary Give, and plan to continue to give back. I know first hand the impact this organization has on each individual student loan recipient and I want to pass that on to future generations of students- a message that you CAN go to college, if you have the desire and drive, and there ARE people out there to help you on your way!



Thank you!

Emily (Johns) Rubin

PS don't forget the next Extraordinary Give- it's November 16! It's a great opportunity to contribute to this great cause, and have your donation go even further with the stretch pool opportunities available with this event!



A Nonprofit Since 1961

Board of Directors and Staff

Current Officers:

President: Vacant
President-Elect: Vacant

Secretary: Cathy Ketterman
Treasurer: Kay Brubaker
Asst. Treasurer: Tim Gallagher

Directors:

Jean BednarskiAlan SutterSamantha EckCindy UrbanPaul FazziniJeff Worley

Jonas Kennedy

Staff:

Executive Director: Christie Livengood Administrator: Amy Heth

Administrative Assistant: Ashley Hemmelstein

Honorary Life Members:

Robyn Alspach Nancy Bookman Kay Brubaker J. Steven Buswell Sandra Edwards Gray Elizabeth Kauffman Yvonne Kauffman Kathleen Potier Ronald Potier William Rothermel R. Richard Sherbahn David Logan Steele Joseph Webber Pat Webber

Board Letter

Dear Friends,

Thank you for making the 2017-2018 school year yet another remarkable year for Lancaster Dollars for Higher Learning! We marked fifty-seven years of supporting students from Lancaster County in pursuit of their post-secondary education goals.

With your support, LDHL was able to provide more than \$1 million dollars in interest-free loans this year! But this isn't the only accomplishment worth celebrating.

In addition, we are also focused on keeping the organization fiscally responsible. With the help of our excellent staff, we are able to accomplish this, while continuing to spread the word about benefits of LDHL within our community.

Over the last year, LDHL was the grateful recipient of a \$15,000 grant from the Lancaster County Community Foundation to update our loan management software. In addition, we've focused on sharing our loan recipients' stories and information about LDHL through social media. If you haven't started to follow LDHL, stay up to date with us on Facebook, Twitter, LinkedIn and Instagram. Our staff has also expanded outreach programs throughout the county including 21 college and financial aid events.

Nearly 600 students are currently repaying their loans and we continue to keep a very low default rate of about 4% percent, by making loan re-payments affordable.

In the year ahead, we look forward to continuing to develop our interest-free loan program opportunities for students in Lancaster County.

Thank you wholeheartedly for your generous support of LDHL. We look forward to the year ahead!

Sincerely,
The Board of Directors
Lancaster Dollars for Higher Learning

Lancaster Dollars welcomes new Board Members and says goodbye to long serving Members.



Samantha Eci

Samantha Eck, communications and marketing professional, joined the Lancaster Dollars for Higher Learning Board of Directors in March 2018. Eck is a 2010 Mansfield University of Pennsylvania graduate and has education, not-for-profit, agency, and health care communication experience.

Jonas Kennedy began working at Franklin & Marshall College in 2008 in Information Technology Services. He joined the Office of Admission in 2009 as the Director

of Enrollment Information Systems, working closely with the Operations and Marketing teams. In 2015, Jonas transitioned back to ITS as Director of Enterprise Systems & Web Services. Prior to joining F&M Jonas taught as an adjunct instructor at Binghamton University and worked as Web



We want to thank **Alan Sutter** for his time and commitment as Board Member. Alan has served for 6 years and has provided the IT support for the organization during that time. We are grateful for his service over the years. His guidance and input will be missed.



FOR HIGHER LEARNING
A Nonprofit Since 1961
NEW
INTERZEST

We are excited to announce that we are expanding our services. Watch for an upcoming message about a new interest-free loan program at LDHL! The new program will be an additional way to help meet the needs of the Lancaster Community.

2 • www.lancdollars.org

The Extraordinary Give is November 16!



Your support makes a difference in the lives of students like Alyse. "Lancaster County is my home, and this loan demonstrates the sense of community that I love about this area. By donating to LDHL, you are aiding students in attaining a higher education and that money is recycled back

to upcoming college students. Your donation

enables not just the college students of today, but the college students of tomorrow. In addition, donating to this cause sets a good example to local students and encourages them to support their community in the future," Alyse shared.



Grant Awarded for New Software Program

Lancaster Dollars for Higher Learning was the recipient of a capacity building grant provided by the Community Foundation. This money will be used to implement Intacct Software. The software will replace QuickBooks and Access. The new system will allow for better reporting and remove the task of double entry. Intacct can grow with the organization as our needs change. We have selected Cargas, a local premier Intacct partner, to oversee the implementation, training and transition.

The staff is very excited to move to the new system. Implementation should be completed by the end of the year.



Speaking Engagements

Do you have a group, business or organization that could benefit from more information about Lancaster Dollars for Higher Learning? If so, contact Christie Livengood at clivengood@lancdollars.org or 717-682-9194 to set up a speaking engagement for your group.



Secret Santa Campaign

Are you looking for a fun and creative way to give back to your community this holiday season? Please consider supporting the Secret Santa campaign sponsored by Lancaster Dollars for Higher Learning.

The Secret Santa campaign will run from December 1, 2018 through January 15, 2019. Donations received during this exciting campaign will be used to pay off portions of several students' loan balances. Student recipients will be randomly selected.

For more information about our Secret Santa program, please contact Christie Livengood at 717-682-9194 or clivengood@lancdollars.org. Happy Holidays!

Let's do good, for goodness sake!

Planned Giving - Is it for Me?

By Brenton Hake, Charities and Endowment Group Fulton Financial Advisors

The problem – You want to assure that your favorite charity, Lancaster Dollars for Higher Learning for example, receives a gift in the future, but you are not ready (or you think you are not ready) to give up the current benefit of the gift. The solution might be to consider planned giving.

Planned gifts are gifts to charity in which the donor plans ahead, thereby taking full advantage of the opportunities afforded by the tax code. Working with your advisors and the charity you wish to benefit is important to ensure that your intent and goals are met in the most effective and beneficial manner for both you and the charity.

Consider some of these planned giving techniques:

Bequests through your Will

Gifts of long term appreciated publicly traded stock during your lifetime

Gifting of ownership of paid-up life insurance policies to the charity

Naming the charity as beneficiary of an insurance policy

Naming the charity as beneficiary (or one of the beneficiaries) of retirement funds such as an IRA or 401(k)

Each technique offers benefits to meet your specific goals such as lifetime income, immediate tax deduction, deferral or avoidance of capital gains tax, asset diversification and most importantly benefit to the charity.

If you are seeking a solution to your charitable gifting problem and want to benefit Lancaster Dollars for Higher Learning, why not speak to your advisors and Christie Livengood at Lancaster Dollars for Higher Learning to determine if a planned gift is the solution.

Scholars Awarded Legacy Loans

Lancaster Dollars for Higher Learning is thrilled to recognize the recipients of the legacy loans for the 2018-2019 academic year. These Lancaster County students' academic and extra-curricular contributions paved the way for this special recognition. These awards serve as recognition of both the generosity of our donors and their commitment to aiding Lancaster County students in their post-secondary educational pursuits.



Serina Blessing, a Conestoga Valley High School graduate, is the recipient of the William and Violet Dussinger Legacy Loan. An active member of the National Art Honor Society and soccer team in high school, Serina will pursue a

biology degree at Penn State University and hopes to become a doctor.

Anna Burkhart has been awarded the The Steinman Foundation Legacy Loan. This Manheim Central High School graduate intends to pursue a physical therapy degree at Lebanon Valley College. In high school,



Anna was honored to be the captain of the soccer, swimming and track teams. She also served as Student Council president and was a member of the National, Spanish, and Science Honor Societies.



Grace Dalavai

An active member of 11 clubs at Ephrata High School, including Student Council vice president, yearbook assistant editor, and stage manager of stage crew, Grace Dalavai also volunteers at her church as a worship team singer and media team

member. Grace still suffers from health concerns from a nearly fatal car accident her sophomore year, but she feels blessed to be here and trusts God's plan for her future. Grace intends to major in business management at Grove City College and is the recipient of the Barbara K. Mank Legacy Loan.

Thomas Denlinger hopes his study of mechanical engineering at Messiah College will land him an engineering job in the agricultural equipment field. This Cocalico High School graduate, the youngest of four



boys in his family, played on the soccer and volleyball teams and was a member of the Fellowship of Christian Athletes. Thomas has been awarded the Jim Hagelgans and Gale Zorian Legacy Loan.

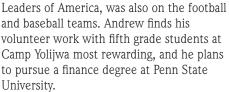


Daryn Ebersol

Another Cocalico High School graduate, Daryn Ebersol has received the Mr. and Mrs. Isaac Weaver Legacy Loan. A first-generation college student, Daryn plans to pursue actuarial science at Lebanon Valley College. In high school he was a member

of the National Honor Society and the LEO Club; he also helped to coach youth sports clinics at the YMCA.

The David and Tamela Fassnacht Legacy Loan is given to Donegal High School graduate **Andrew Erb**. This 2018 class president, as well as president of Donegal's chapter of Future Business





Ryan Floyd

Ryan Floyd's strong work ethic and will to succeed will drive his pursuit of film studies at the University of Pittsburgh. This Lampeter-Strasburg High School graduate was very involved in theater while there. Ryan

is the recipient of the Ronald and Patricia Tweed Legacy Loan.

Donegal High School graduate Kayla Forrey was awarded the **Margaret** Gordon Lestz Legacy Loan. This high school class president, National Honor and Art Societies member,



medical humanities at Boston University, hoping to become an art therapist to make a difference in the lives of children and adults who are battling mental illness. Kayla plays club field hockey at college and participates in 4Boston, a program that allows students to serve the greater Boston area. Her 4Boston service includes tutoring elementary school children, coaching field hockey and lacrosse at a private school, and working out with veterans.



Austin Michael Frey

The Dr. Mary Elizabeth Dixon Legacy Loan recipient is Austin Michael Frey, a Pequea Valley High School graduate. Active in many music-related extracurricular activities in high school, Austin intends to major in animal behavior at Millersville University.

Penn State University student Madison Heider has plans to earn her degree in rehabilitation and human services and then pursue a doctorate in occupational therapy. Madison is quite



active at Penn State, including serving as president of Penn State Harrisburg Benefitting THON and being a Lion Ambassador, a peer mentor and a counselor at Aaron's Acres. All of these activities have shaped her career path to work with individuals with disabilities. Madison received the R.D. and Rhoda Buckwalter Legacy Loan.



Kacie Herr

Kacie Herr was awarded the Allen Family Foundation Legacy Loan as she pursues studies in biochemistry and molecular biology at Gettysburg College; she loves science and helping people and the environment. Serving

as captain of the soccer team for two of her four years as a player, Kacie also was the Spanish Club president and Student Council secretary at Manheim Central High School. Her involvement did not end there, as she was also a member of six Honor Societies, rounding out her busy life with Science Club, Olympiad and Interact Club.

With plans to study English with a writing concentration at Messiah College, Rachel **Hungerford** is the recipient of the **Elwood Bookman** Estate Legacy Loan. A 2018 graduate of Garden Spot High School, Rachel



was president of the Quiz Bowl team her senior year and was active in their band, choral and performing arts programs.

She is also active in the youth group at Westminster Presbyterian Church.



Alexis Jackson

Alexis J. Jackson hopes to pursue a career that will ensure the continued health of our environment. either working for a conservation district or as an environmental scientist. To that end, she will major

in biology at Delaware Valley University. At Solanco High School, Alexis was a National Honor Society member, a Future Farmers of America member, a 4H Rough Riders Horse and Pony Club Member and officer and also ran varsity track for two years. The **Frances** Sarkisian Trust Legacy Loan was awarded to Alexis.

Donegal High School graduate Nicholas Ketner ultimately plans to become a nurse anesthetist and is studying nursing at Bloomsburg University. After graduating with his nursing degree, Nicholas will serve as an army

nurse for eight years for his ROTC service commitment. In high school, this National Honor Society member was a team captain in football and was also active in Student Council. Nicholas received the Dr. and Mrs. Emmett Cooper Legacy Loan.



Ioshua Li

Participation in scouting and on the Hempfield High School tennis team gave Joshua Li a sense of belonging and goals for which to strive. At Penn State University he plans to major in computer engineering, hoping to find a

career in the computer hardware/software industry. The recipient of the Dr. Lawrence A. Ezard Memorial Legacy Loan, Joshua wants his work in the computer industry to make the world more connected and to make people's lives more convenient.

The recipient of the Irel **Buckwalter Legacy** Loan, Hempfield High School graduate **Delanev** Loucks will study business administration at York College of Pennsylvania, hoping to eventually obtain a master's degree and start her own



Delaney Loucks

business. Delaney's high school activities included being a member of the National Business Honor Society, treasurer and member of the Future Business Leaders of America Club, and a four-year participant on the track and field team.



The **Binns Legacy Loan** was presented to Eliza Mull, an Ephrata High School graduate who is attending Penn State University, accepted to the Schreyer's Honors College. In high school, Eliza was quite active, holding leadership positions

in the German and Spanish National Honor Societies, participating in theater on and off the stage, co-editing the features section of the newspaper and co-captaining the girls' varsity tennis team for two years. She took a gap year after graduation to study abroad as an exchange student in Ecuador and will now study international politics, German, and Spanish at Penn State, ultimately working in diplomacy to improve relationships between the U.S. and foreign nations.

Connor Ranck, a Cornell University student majoring in international agriculture, plans to use his degree to farm in Lancaster and to assist other agricultural communities around the

world. While a student at Lampeter-Strasburg High School, Connor was president of the Garden Spot Future Farmers of America chapter and was involved in football, band and Model U.N. Connor has received the William Klein Jr. Legacy Loan.



Braden Redcay

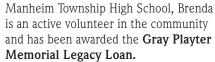
The **E. Ann Klein Charitable Trust Legacy** Loan is awarded to Braden Redcay, a Solanco High School graduate who plans to study mechanical engineering technology at Thaddeus Stevens College

Connor Ranck

Brenda Regalado

of Technology. He played varsity basketball at Solanco and plays guitar on his church's worship team.

Brenda Regalado plans to study nursing at the Pennsylvania College of Health Sciences, becoming a travel nurse after earning her Doctor of Nursing Practice degree at the University of Pittsburgh. A graduate of



Awarded the Edith Smith Truxal Legacy Loan, Brooke M. Sauder is a Donegal High School graduate who intends to major in marine biology/animal behavior at

Millersville University. Her goal is to work in either a marine environmental setting or in a rehabilitation center with animals. Soccer has occupied much of her time since the age of seven both at the school level and the club soccer level for Donegal Youth, Rheems and PA Classics.





Morgan Smoker

Morgan Smoker wants to become an elementary or middle school teacher or art therapist after studying art education at Millersville University. Her numerous school activities at Penn Manor High School included soccer, tennis, National

Honor Society, Future Business Leaders of America, yearbook, Varsity Club, Envirothon, and the prom committee. Morgan has been awarded the Dale and Sadie High Legacy Loan.

Camryn Stover has been awarded the Prvor E. and Arlene R. Neuber Legacy Loan to help pursue her studies at Millersville University. This 2017 Hempfield High School graduate played soccer for Penn Legacy throughout high school.





Culinary arts and food service management is the course of study for 2016 Hempfield High School graduate **Alex** Weaver at Johnson and Wales University. In high school he was involved in his school's video production club. Alex wants to eventually manage

an American fine dining restaurant; he has received the Estate of Paul and Genevieve Diller Legacy Loan.

The William S. Rothermel Foundation Legacy Loan in Memory of Ali Fausnaught has been awarded to Aaron J. Wright, a graduate of Solanco High School. He is actively involved at Independent Baptist Church, and his plan is to become an industrial



Aaron J. Wright

maintenance technician in industry or at a power plant. Aaron will pursue electromechanical engineering and technology at Thaddeus Stevens College of Technology.

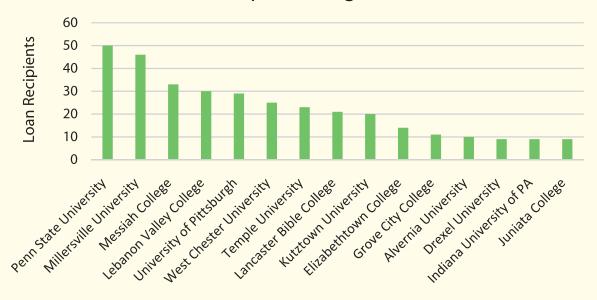
2018 Interest-Free Loans for Lancaster County Students

A TOTAL OF \$1,013,400 WAS PROVIDED TO SUPPORT HIGHER EDUCATION

LDHL AWARDED INTEREST-FREE LOANS TO 605 STUDENTS FOR THE 1018-1019 ACADEMIC YEAR



Top 15 Colleges

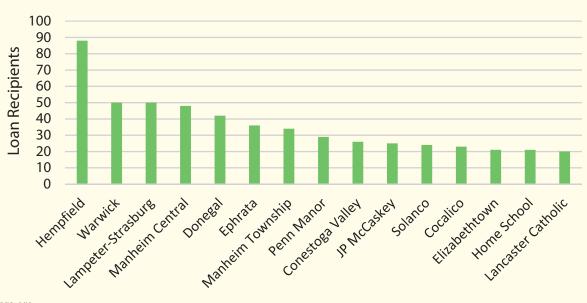


STUDENTS ATTENDING 144 DIFFETZENT SCHOOLS ACTZOSS THE COUNTTZY

DUTZING THE PAST YEATZ 35% OF OUTZ STUDENTS CHOSE TO PAY THEITZ BALANCE EATZLIETZ THAN EXPECTED

OUTZLOAN TZECIPIENTS GTZADUATED FTZOM 35 DIFFETZENT HIGH SCHOOLS

Top 15 High Schools



2017-2018 Lancaster Dollars for Higher Learning Honor Roll

Legacy Level Donors

Lancaster Dollars for Higher Learning Legacy Recognition is accorded to those friends whose gifts have accumulated \$10,000 or greater. Those generous contributors identified with an asterisk have consented to have named legacy awards presented in their honor.



To learn more, read the Scholars Awarded Legacy Loans article.

Allen Family Foundation Legacy Loan * Armstrong World Industries, Inc. William Arnold Estate Binns Legacy Loan * Elwood Bookman Estate Legacy Loan * Irel Buckwalter Legacy Loan *

R.D. and Rhoda Buckwalter Legacy Loan *

Case New Holland Dr. Emmett Cooper Legacy Loan *

The Estate of Paul & Genevieve Diller Legacy Loan *

Dr. Mary Elizabeth Dixon Legacy Loan * William and Violet Dussinger Legacy Loan * Dr. Lawrence A. Ezard Memorial Legacy Loan * David and Tamela Fassnacht Legacy Loan * Jim Hagelgans and Gale Zorian Legacy Loan * William & Burneta Hershner Estate Dale and Sadie High Legacy Loan * S. Dale High Education Fund Jack Kaufmann Estate

Kiwanis Club Of Lancaster E Ann Klein Charitable Trust Legacy Loan *

William Klein Jr. Legacy Loan * Margaret Gordon Lestz Legacy Loan *

Pryor E. and Arlene R. Neuber Legacy Loan *

Gray Playter Memorial Legacy Loan * William S. Rothermel Foundation Legacy Loan in Memory of Ali Fausnaught * Frances Sarkisian Trust Legacy Loan *

John & Ruth Sawyer Estate Amelia Stauffer Estate

The Steinman Foundation Legacy Loan * Edith Smith Truxal Legacy Loan *

Ronald and Patricia Tweed Legacy Loan * Mr. and Mrs. Isaac Weaver Legacy Loan *

Dr. Thomas Wolf Estate

Summa Cum Laude Donors

Summa Cum Laude recognition is accorded to those friends whose gifts from June 2017 through May 2018 total \$1,000 or more.

Allen Family Foundation - PAA Foundation Mr. & Mrs. John Booth E. Ann Klein Estate Mr. & Mrs. David Fassnacht

Mr. James Hagelgans, Esq. & Ms. Gale Zorain

Mr. & Mrs. S. Dale High Mr. & Mrs. James Humphreville

Dr. Susan Luek

Penn Medicine Lancaster General Health -

Helping Hands

Pryor and Arlene Neuber Estate

Ms. Lucille Steele

The Pangburn Family Charitable Trust

Mr. & Mrs. Ronald Tweed

Magna Cum Laude Donors

Magna Cum Laude recognition is accorded to those friends whose gifts from June 2017 through May 2018 totoal \$500 to \$999.

Mrs. Jane Eastman Mrs. Sandra Edwards Gray Mrs. Dorothy Ezard

Dr. John and Susan Garofola

Mr. Joel Heisey Merchant Family Charitable Fund Dr. Rachelle Rickens-Bonfield Mr. & Mrs. Craig Roda

Mr. & Mrs. Thomas Russo Ms. Linda Schroeder

Mr. & Mrs. Douglas Weidman

Cum Laude Donors

Cum Laude recognition is accorded to those friends whose gifts from June 2017 through May 2018 total \$100 to \$499.

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Dr. James Armstrong
Ms. Mary Ellen Bachman
Mr. & Mrs. William Baker
Mr. & Mrs. Christopher Barton
Mr. Ronald Barton
Ms. Jean Bednarski
Dr. Joseph Besecker
Mr. & Mrs. Richard Blakinger
Mrs. Nancy Bookman
Mrs. Kay Brubaker
Mrs. Madelyn Buckwalter
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Mark Your Calendars For

November 16!





Donate to LDHL on November 16 online at ExtraGive.org and your generous gift will help students achieve their dream of higher education. Help us go the EXTRA mile for our students!



Thank You!

Stay Connected with LDHL

