



Angela Rodriguez  
(Barry University)  
Former loan recipient

Since our founding in 1961,  
LDHL has provided more than 14,000  
interest-free loans, totaling over \$19,000,000  
for students to attend 500+ colleges and universities  
with a 98% loan repayment rate.



Kirby, Lindsey, and Casey Graham (left to right)  
(Penn State University)  
Former loan recipients

“Thank you, LDHL, for supporting local students  
attending a large number of schools. Their intended  
careers will benefit Lancaster in the future.”

— Madeleine Kemmick  
(Slippery Rock University)  
Physical therapist in training

— Laura Kemmick  
(Elizabethtown College)  
Manager of small business

Daughter & Mother - LDHL loan recipients

Your gift provides interest-free loans for  
Lancaster County students to pursue  
their dreams — a gift that will be paid  
forward by every recipient.



Help students build dreams,  
**interest free!**

## ANNUAL DONOR RECOGNITION LEVELS

- Named Legacy Loans** – For donors with lifetime giving of \$10,000 or more
- Summa Cum Laude** – \$1,000 and up
- Magna Cum Laude** – \$500 – \$999
- Cum Laude** – \$100 – \$499
- Dean’s List** – Up to \$99
- Mortarboard & Tassel** – For planned gift or estate donors

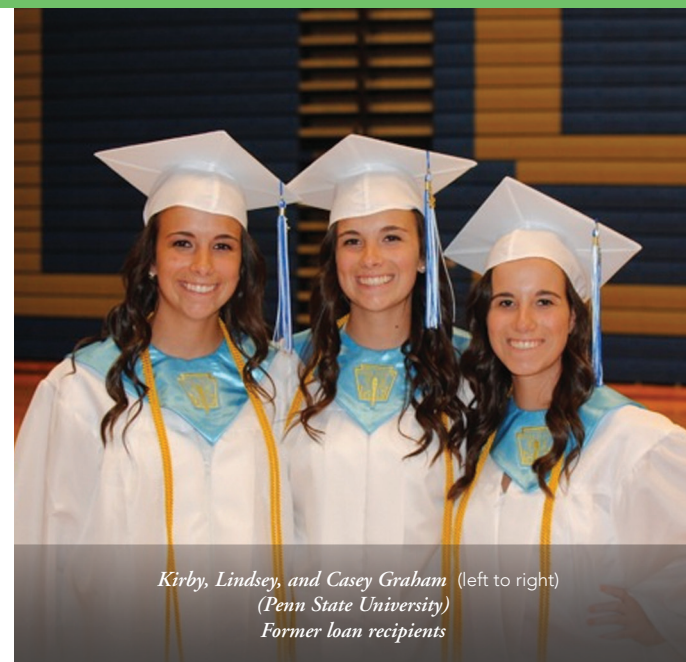
## WAYS TO GIVE

- Online** – [www.lancdollars.org](http://www.lancdollars.org) (one-time or monthly)
- By Mail** – Send check payable to Lancaster Dollars for Higher Learning to address below.
- Stock or Planned Gift** – Contact our administrator at 717-397-7920 or [info@lancdollars.org](mailto:info@lancdollars.org) for instructions.

The official registration and financial information of Lancaster Dollars for Higher Learning may be obtained from the Pennsylvania Department of State by calling toll free within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.



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[info@lancdollars.org](mailto:info@lancdollars.org) | [www.lancdollars.org](http://www.lancdollars.org)  
717-397-7920



Providing interest-free education loans  
for Lancaster County students

“Education is for improving the lives  
of others, and for leaving your community  
and world better than you found it.”

— Marian Wright Edelman  
Founder, Children’s Defense Fund  
Civil and children’s rights activist



Shelby Amoo-Mitchual  
(Temple University)  
Former loan recipient



“If we want Pennsylvania to thrive, supporting students on their educational journey is critical. Lancaster Dollars for Higher Learning enables students to pursue their dreams in higher education.”

— Elizabeth Raff (Messiah University)  
2022 PA Teacher of the Year  
Elementary learning facilitator  
Former loan recipient



“It is easy to settle for private bank or government loans with high interest rates that will cost you a fortune. LDHL enabled me to avoid those. It brought me peace of mind that I wasn’t wasting tons of money on interest. I love what LDHL is doing for the Lancaster community!”

— Isaac Shen  
(Penn State University – Harrisburg)  
Project engineer for large corporation  
Former loan recipient

# Funding Dreams & Building an Educated Community

Post-secondary education is more important than ever. But higher education comes at a cost, including the fees and interest paid for traditional student loans. LDHL’s mission is to provide financial resources to Lancaster County residents in support of their post-secondary educational goals. Our interest-free loans help students pursue their dreams.

Further schooling enables students to explore their interests and passions. They obtain the necessary skills and knowledge to pursue their desired careers and the expertise and credentials to succeed in their chosen fields. That education leads to higher earning potential and increased career opportunities, resulting in long-term financial stability and a higher quality of life.

Lancaster County benefits, too. Local businesses gain new workers with the needed skills. Our community gets a more educated workforce with less student debt and engaged citizens ready to contribute to making Lancaster County a better place.



“Thank you, LDHL, for helping me achieve my goal!”

— Donna Becker  
(Eastern Mennonite University)  
Retirement community chaplain  
Former loan recipient

## LEARNING RESPONSIBILITY, PAYING IT FORWARD

When recipients begin repaying their loans, their affordable monthly payments become next year’s loan funds. Contributions from donors increase the pool of funds available.



“Why interest-free loans instead of grants? LDHL’s founders understood the character-building difference between a hand-out and a hand-up. They were counting on Lancaster County’s strong work ethic to propel students to repay their loans and go on to pursue meaningful and productive lives. They were right!”

— Cathy Ketterman  
Board member, donor, Mortarboard & Tassel Member



“Your donation will help make life dreams possible for aspiring students. I can’t imagine a greater gift.”

— Ron Barton  
Dedicated donor, Mortarboard & Tassel Member  
Owner of small business