

A Nonprofit Since 1961

REPORT CARD 2025



"The loan I received from LDHL has been one of the most meaningful parts of my educational journey. It is actually the first student loan I have been able to fully pay off, which feels like a huge milestone for me. The absence of interest made it possible to pay back the loan in a reasonable timeframe, without the overwhelming pressure that often comes with traditional student loans.

I graduated from Penn State University in May 2024 with a Bachelor of Science in Biobehavioral Health and a minor in Psychology. Currently, I am working as a Case Manager with UnitedHealthcare, where I support patients both during and after their recovery to ensure there are no gaps in their care. It has been so rewarding to be a part of people's healing process and to know that my role helps make healthcare more accessible and compassionate. Looking ahead, I plan to pursue my Master's degree in the upcoming year as I continue to grow in this field.

Issue:

No. 24

Published for:

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In contrast with my other loans, even when I make payments above the minimum, interest continues to accumulate and lengthens the repayment process. This makes LDHL's generosity and mission all the more impactful—I can confidently say that your trust in me has directly helped me achieve my goals without taking away from my future." Jaslexis Morales

Celebrating Our Leadership

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Lancaster Dollars for Higher Learning's mission is to provide financial resources to Lancaster County residents in support of their post-secondary educational goals.

We Welcome Our Newest Board Members



Edward Cardwell IV



Richard Frerichs



Klaire Marino



Kristin Marshall

LDHL would like to recognize the following former board members who passed away this year. Their valuable contributions greatly supported the achievements of our organization. Although they are no longer with us, their dedication, influence, and legacies continue to inspire our ongoing work to provide interest-free loans to Lancaster County students.



Elizabeth A. Kauffman*



Roy Richard "Dick" Sherbahn



Julianne "Pat" Graves Webber*



Eileen Wallace Zaledonis*

Celebrating Our Lifetime Legacy Donors

egacy recognition is accorded to those friends whose gifts have accumulated \$10,000 or more. Those generous contributors identified with an asterisk * have consented to have named legacy awards presented in their honor.

Legacy Loans, which are given in the same amount as Traditional Loans, are named after an individual, group or organization that has donated at the \$10,000 level, either as a onetime donation or over several years. Students can only receive a Legacy Loan one time. Donors can set small preferences, such as specific major or specific school.

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Armstrong World Industries, Inc.

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Business Administration



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St. Joseph's University

Nursing



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Bergman Cronin Legacy Loan
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Dr. Emmett Cooper Legacy Loan *Meghan Farling*Elizabethtown Area High School
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Ronald & Patricia Tweed Legacy Loan Isabella Marinaro Manheim Township High School Penn State University Business



Frances Sarkisian Trust Legacy Loan
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Luci Steele Legacy Loan
Micayla Moyer
Manheim Central High School
Penn State University
Secondary Education



Catherine N. Witmer Memorial
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Ella Trimble
Solanco High School
Indiana University of PA
Actuarial Science & Statistics



The Steinman Foundation Legacy Loan

Alexa Lopez

Hempfield High School

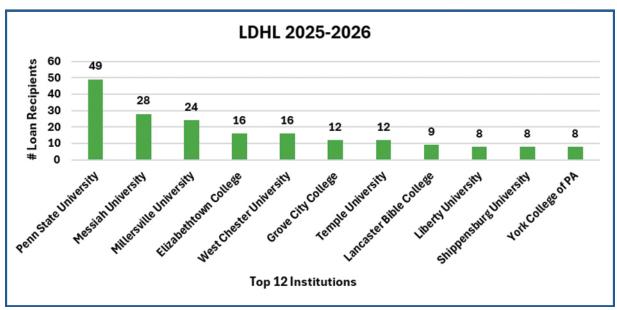
Immaculata University

Biology & Chemistry



Macy A. Zimmerman Legacy Loan Alaina Shank Solanco High School West Chester University Social Work

Celebrating Our Year's Success



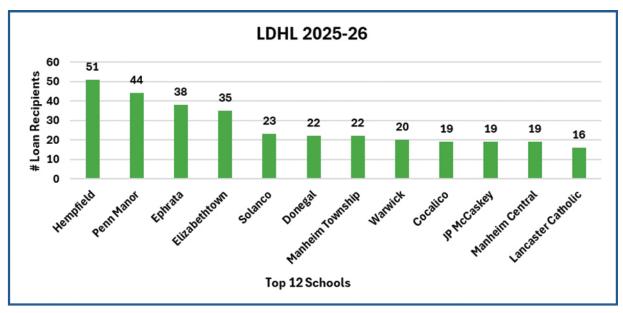
Loan recipients are attending 119 different schools across the country.



403 students received interest-free loans.



A total of \$760,000 was provided in interest-free student loans.



Loan recipients graduated from 34 different high schools.



Since 1961, LDHL has awarded more than **15,000** loans, totaling more than **21 million**.

Celebrating Our Newest Legacy Donors

"An investment in knowledge pays the best interest." -- Benjamin Franklin



"We first heard of LDHL a couple years ago while reading the background information of the various organizations represented during The ExtraOrdinary Give event which takes place each November. At the time, our oldest son was a senior in high school and was exploring his collegiate options, so LDHL's mission in assisting college students with interest-free loans really resonated with us. Recognizing how cost prohibitive college can be, we were inspired to help support other local students navigating the process of higher education, believing financial hardship should not deter someone from pursuing their desire to learn and further improve themselves.

With the Bergman Cronin Family Legacy Loan, we are honoring the multiple educators in our combined, extended family, which includes preschool and elementary teachers, school principals, and a college professor. Our parents stressed the importance of and value in post-secondary education and though we did not pursue the education profession ourselves, we do believe the education we received has been fundamental to our career success. We graduated from Penn State University, and our oldest son is a current Penn State student. Now that our second son is a high school senior and repeating the college application process, we are reminded of the importance of education and the gift of opportunity." ~ Pete & Marnie Bergman

Celebrating Your Vote

In February, we were beyond thrilled to win a \$2,500 grant as part of HARTZ Physical Therapy's 25th Anniversary! Thanks to everyone who voted for us! Thank you to our former board member, Cathy Ketterman, for nominating LDHL. Thank you Hartz for your generosity and support of 25 charities in Lancaster County. We appreciate your efforts to make our community safer, kinder, healthier, and an even better place to live.



Amy Heth (center), Kay Brubaker, Cathy Ketterman & Hartz Staff (in navy)

"Thank you for joining me in support of Lancaster Dollars for Higher Learning. I needed and appreciated their



Summa Cum Laude recognition is accorded to those friends whose gifts from September 2024 through September 2025 total \$1,000 or more.

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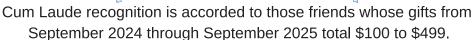
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support of my Pitt education more than 50 years ago." ~ Kay Brubaker, President of the Board of Directors

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Mortarboard & Tassel is our way to recognize donors who have included LDHL in their estate plans. The ultimate expression of loyalty of these thoughtful donors ensures the future strength of LDHL thus impacting the organization beyond their lifetimes.

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Please notify LDHL of any inaccuracies or omissions.



ifts given in memory or in honor of friends, colleagues and family members add an additional and thoughtful way of advancing the mission of LDHL.

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In memory of Ann M. Stefanick

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In honor of Eileen Zaledonis
Edward Zaledonis

Celebrating Our Honorary Chair

2026 marks the



of Lancaster Dollars For Higher Learning!



Coach Yvonne "Yonnie" Kauffman will serve as the Honorary Chair in celebration of our 65th anniversary of providing interest-free loans to Lancaster County students.

AS A LOAN RECIPIENT - Yonnie first connected with LDHL while seeking financial aid for college after graduating Manheim Central High School in 1961. She took a gap year to earn money, then applied to LDHL (formerly Citizens' Scholarship Foundation of Lancaster County), receiving about \$1,600 for her four years at Bridgewater College. Yonnie earned a B.S. in 1966 and repaid her loan by 1968, so future students could benefit as she did.

During her tenure at Elizabethtown College, Yonnie became one of the winningest coaches in U.S. sports. Under her leadership, the women's basketball team secured two NCAA championships, the women's field hockey team reached the Final Four, and the women's tennis program saw both a national champion singles player and a national champion doubles team.

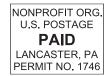
AS A BOARD MEMBER AND HONORARY LIFE MEMBER - In 1985, she was appointed to the board of the Citizens' Scholarship Foundation of Lancaster County (now LDHL). Over the years, Yonnie held a range of positions as a board member, playing a pivotal role in advancing the mission of LDHL's foundation. In acknowledgment of her exceptional service to LDHL, the Board of Directors conferred upon Yonnie Honorary Life Membership status.

AS A LEGACY LOAN DONOR - In 2024, Yonnie became an LDHL Legacy Loan Donor. The Robert Kauffman Memorial Legacy Loan was established in memory of her brother Bob to recognize a period when they shared in financing each other's education expenses. During Yonnie's senior year of high school, Bob noted that attending college simultaneously would not be financially feasible for both of them. He suggested that Yonnie work full-time for a year to support his final year as a full-time student; in return, he agreed to support Yonnie throughout her four years in college.

AS AN ESTATE PLAN DONOR - Moreover, Yonnie decided to include LDHL in her estate plans. This ultimate expression of loyalty by Yonnie helps to ensure the future strength of LDHL, impacting the organization beyond her lifetime. LDHL gratefully acknowledges Yonnie as a Mortarboard & Tassel member.



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