



ANNUAL REPORT

July 2021 -
June 2022



earn to learn™
invest in college success



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ABOUT US

The mission of Earn to Learn is to empower low-to-moderate-income students to achieve the dream of a college education. Earn to Learn is a 501(c)(3) non-profit organization that envisions a world without barriers to higher education. The program's overarching goal is to promote post-secondary educational attainment while facilitating the highest level of participation in society and the economy.

Earn to Learn was established in 2013 as a vision to foster upward economic mobility for diverse populations in Arizona. The model, which is anchored by a matched savings program, serves to make college financially affordable for students who may not otherwise afford the cost of higher education. Disrupting the cycle of poverty for students and their families empowers them to be financially and academically successful.

Over the past decade, Earn to Learn has provided a match-savings scholarship that increases postsecondary enrollment and attainment while ensuring students graduate workforce ready with little to no debt. The program complements forms of traditional financial aid that have proved insufficient to cover the total cost of college attendance. Students deposit \$500 into a savings account annually and receive an 8:1 match for a total of \$4,500 per year for tuition, room and board, transportation, and other living expenses. The model includes success coaching programs to assist students in building financial wellness, promote college readiness, and provide workforce development. Earn to Learn partners with 4-year institutions and community colleges across the state to provide the Earn to Learn scholarship to Pell-eligible students of all ages enrolled in the partner institutions.





CEO & FOUNDER'S MESSAGE

Dear Friends of Earn to Learn,

College student loan debt has reached

a staggering \$1.7 trillion, with an estimated 3,000 borrowers defaulting daily.

Meanwhile, too many U.S. employers cannot recruit and retain the trained workforce they require to grow and expand. Hampering upward mobility and hurting our economy, the twin crises are linked. Fortunately, so is a vital part of the solution.

Ten years ago, Earn to Learn provided the first cohort of student savers with matched-savings scholarships. This idea to create a scholarship program that would leverage students' investments came from a desire to help families build financial assets and create pathways out of multigenerational poverty.

Today, Earn to Learn has grown into an organization with abundant partnerships across Arizona and has even garnered interest in multiple states who are hoping to replicate our program. In the past year, Earn to Learn has partnered with Cochise College, Coconino Community College, Northland Pioneer Community College, Yavapai Community College, Mohave Community College, and Central Arizona College. Additionally, Pima Community College expanded the Earn to Learn scholarship program to fund all Title IV eligible certificate programs. If a program is eligible for federal aid, it is also eligible for Earn to Learn funding. Earn to Learn is in conversations with Arizona Western Community College, Tohono Odham Community College, and Eastern Arizona Community College to provide the same services to their students.

These new partnerships open the door for us to be more deliberate in our recruitment process and will allow us to target our program toward students who are in the most at-risk populations. This also allows our incredible community partnerships to support students most aligned with their hearts and missions.

With great enthusiasm, I write this letter to thank all the partners and supporters of Earn to Learn in Arizona. This past year has been exciting for us as we have seen tremendous growth in our program and have provided meaningful opportunities for our participants.

We are proud of Earn to Learn's impact on the lives of so many people in Arizona. Our mission is to provide individuals with educational opportunities and financial resources to achieve economic self-sufficiency. We are committed to helping individuals gain the skills needed for long-term success through our innovative programs and services.

Thanks to all who have contributed their time, energy, and resources towards making Earn To Learn a success!

Kate Hoffman

COMMUNITY IMPACT

SINCE 2013

2,421

Awarded Savers

Unduplicated number of Savers who have received at least one ETL matched-savings scholarship disbursement.

603

On track to graduate



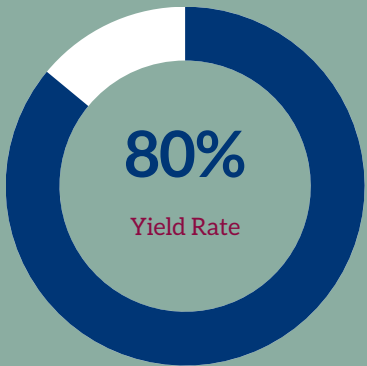
1327

Have graduated

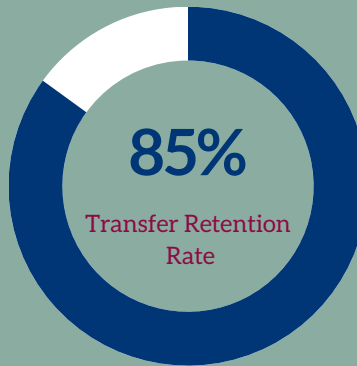
80%

of Earn to Learn Savers, Traditional and Non-traditional, are On Track to Graduate

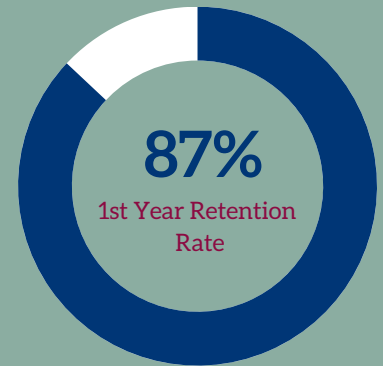
Retention & Enrollment



Percentage of Savers who successfully started at the college and received the ETL scholarship after enrolling.



The percentage of Transfer Awarded Savers who started at the university in one academic year and returned to enroll in courses at the same educational institution in the next consecutive academic year.



The percentage of 1st-year (Freshmen) Awarded Savers who started at the university in one academic year and returned to enroll in courses at the same educational institution in the next consecutive academic year.

Saver Demographics



First Generation College Students



STEM Majors



Black, Indigenous, and People of Color (BIPOC)

Savings & Match

\$3,047,044

Savers' Deposits Matched by ETL

\$24,376,349

ETL Scholarships Disbursed

STUDENT DATA SHEET

ACADEMIC YEAR 2021 - 2022

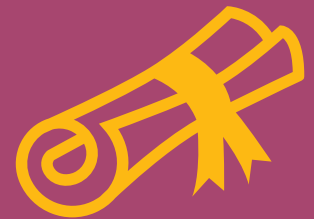


428

Earn to Learn scholars graduated

Hours of pre-requisite financial training:

2,163



624

Earn to Learn scholarships awarded

= \$2,242,435



- 106** Arizona State University
- 145** Northern Arizona University
- 300** University of Arizona
- 68** Pima Community College
- 5** Maricopa Community College



59

Mentorship pairings

Earn to Learn is a fantastic program that supports students financially through their college journey, and the people involved are all kind and understanding and will help you succeed. Further, the events offered throughout the year, ranging from resume to interview workshops, are valuable. I can confidently say the workshops immensely helped me be more equipped as I applied for a job and graduate school.

- Phuong-Trinh Ngoc Dao, Current Student Saver

NEXT STEPS PROGRAM

2021-2022

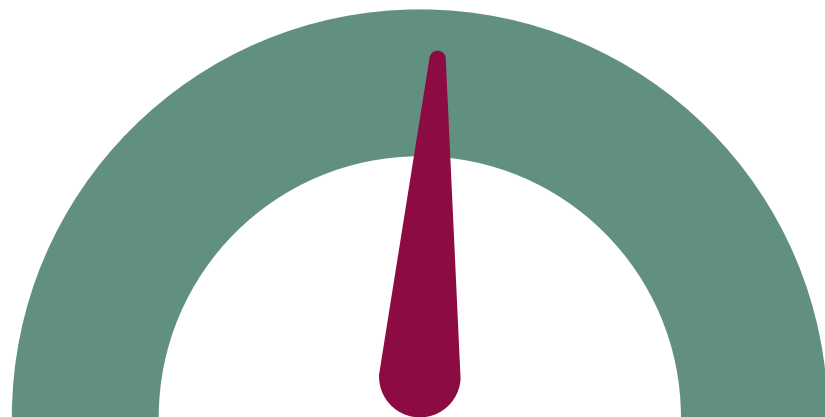
Established in September 2019, the Earn to Learn Next Steps Program strives to increase the number of low-income, first-generation college, and underrepresented students entering and completing education. Our near-peer model places current college students and recent college graduates, most of whom qualified for the Pell grant in college and were from typically underrepresented groups, in high schools to serve as college advisors. Although Earn to Learn Next Steps Program implements a whole-school approach to college readiness, the advisors focus services on low-income and first-generation students in the form of individual advising and group sessions with students and families.

In the 2021-22 program year, Earn to Learn recruited, trained, and deployed 27 Next Steps Advisors to work with high school students in Pima, Coconino, Maricopa, Santa Cruz, Pinal, and Yuma counties to guide them step-by-step through high school and on to higher education Success. Initial data from the Earn to Learn Next Steps Program provides evidence that near-peer mentoring significantly increases college application submissions, FAFSA completion rates, and schoolwide college-going culture for students attending high schools serviced by Earn to Learn NPCAA.

8,973 Total Student Interactions

Group Presentations **206**

Individual Meetings **2,025**



51.6% of high school seniors completed their FAFSA

MOST COMMON TOPICS

FAFSA	1164
College Apps	525
College Choice	449
Scholarships	
ETL	271

Loan Debt -

Data collected from University of Arizona and Northern Arizona University

University of Arizona

Students who took out \$0 in loans - 593

Students who took out \$1-\$10k in loans- 210

Average student loans for students who borrowed at least \$1 - \$11k

Northern Arizona University

Students who took out \$0 in loans - 86

Students who took out \$1-\$10k in loans - 35

Average student loans for students who borrowed at least \$1 - \$12k



Earn to Learn has been beneficial to me in helping me to network and aide in my education. Having my mentor be that go to person for all my questions for Nursing school has been so great, especially being a first-generation college student, having that resource is crucial.

~Porsche

There were a lot of steps I needed to take to find and follow through with scholarships and grants. I was confused and overwhelmed, but my success coach followed up on all my questions.

I am more independent because I know how to create a plan and feel confident talking with others about decisions around finances.

~Analyssa



My experience with the Earn to Learn program was wonderful. The process was easy. My success coaches were amazing. Whenever I needed their help, I would send them an email and they were always happy to help. This program changed my life!

~Min

STUDENT EXPERIENCE

Revenue - \$3,241,854

Corporate	23%
Foundations	22%
Government	53%
Individuals	2%

Expenses - \$2,999,671

Fundraising	9%
Administrative	7%
Program	84%

Expense Notes:

Fundraising expenses are a result of marketing and advertising. Administrative costs include administrative staff salaries and costs of operation. Program expenses encompass program staff salaries, necessary purchases to successfully implement the program, and the matched-savings scholarship.



OUR DONORS

MAKING DREAMS POSSIBLE

STAFF

Kate Hoffman
CEO & Founder

Michelle Rios
Process Manager

Cori Bliss
Access Coordinator

Brandy Rowland Smith
Senior Director of Programs

David Rodrigues
Recruitment & Outreach
Manager

Ezequiel Jimenez
Access Coordinator

Devon Sheitrum
Director of Workforce
Development

Ramón Lopez Serrano
Coaching Services Manager

Jacob Wilson
Access Coordinator - Data &
Evaluation

Carrie Leak
Operations Manager

Kristin Wisneski-Blum
Technology Specialist

Areanna Castillo
Enrollment Specialist

Flor De Liz Matus
Program Director - Next Steps

Lindsey Ellis
Database Specialist

Niko Berger
Enrollment Specialist

Courtney Fauss
Partner & Community
Engagement Manager

MJ Chamberlain
Administrative Specialist

Jesse Robinson
Student Services Specialist

Tasheena McDougall
Grants & Special Projects
Manager

Selena Quintanilla
Continuing Education
Coordinator

Kessiah Meeks
Student Services Specialist

Monica Crespo
Student Services Specialist

BOARD OF DIRECTORS

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Director

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Director

Arturo Perez
Vice Chair

Beatriz Rendon
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Director

Balu Nataraja
Secretary

Karla Morales
Director

Steve Holmes
Director





earn to
learn™

invest in college success

The logo features a blue graduation cap with a yellow tassel. Above the cap is a blue arc with four colorful rays (red, blue, purple, green) extending upwards. The text 'earn to' is in a blue sans-serif font, with 'to' in green. Below it, 'learn' is in a larger blue sans-serif font with a trademark symbol. At the bottom, the tagline 'invest in college success' is written in a blue italicized sans-serif font.