THE ENDURING VALUE OF EDUCATION
Dear Central Scholarship Supporters and Friends:

First and foremost, I want to thank everyone who helped make 2016-2017 a very successful year. Here are the highlights of what you helped us accomplish:

- Central Scholarship led the effort to make Maryland the first state in the nation to enact a law to restrict Scholarship Award Displacement.
- Scholarship recipients received $1.1 million in scholarships and interest-free loans.
- More than 300 students received scholarships to attend post-secondary programs including career training, college, graduate school and professional studies.

Since 1924, Central Scholarship has focused on the success of the individual student — students working hard to achieve a better life through the pursuit of higher education. It is this deeply held belief in the enduring value of higher education that has driven the organization for 94 years.

Rooted in Baltimore’s Jewish community, some of the area’s most prominent families supported Central Scholarship in the 1920s. While supporters of the organization have expanded beyond the Jewish community, succeeding generations of our founding families continue to contribute today. Regardless of the changing nature of our society, higher education enables access to the middle class and beyond, and, in that sense, our mission is timeless.

The program adapted over the 20th century to changes in the affordability of higher education. In the beginning, the funding was exclusively in the form of interest-free loans. The “scholarship” was the interest-free nature of the loan and the requirement to repay was considered “character building.”

The interest-free student loan program persisted as our core mission through most of the 20th century, and it was often the only means for low-income students to pay for college. Two landmark pieces of legislation, the GI Bill and the Higher Education Act of 1965, opened the door to college for many middle class Americans making the US the most competitive, innovative country in the world.

While the interest-free loan program continues to be core to our mission of creating opportunity through education, our board of directors responded to changes in higher education by tackling the issue of college affordability on several levels.

- First, the proliferation of student loans as the primary funding mechanism for college in the 1990s along with the evolution of Sallie Mae into a for-profit provider of student loans, helped to shape our board’s decision to raise money for scholarships.
- Second, the complexity of applying for Federal financial aid drove the development of our College Cash® financial education series which helps students and families navigate the complicated choices for college with the intent to make sure their choice for college is informed.
- Third, the board took on advocacy work in Annapolis to restrict the practice of scholarship award displacement (the practice allows colleges to withdraw money previously promised to one student and shift the award to another student in the event of a private scholarship) by public colleges in an effort to “level the playing field” for low-income students and families.

This year, we had the good fortune of establishing new scholarship funds representing our ties to multi-generational donors, “new” legacy giving, and Baltimore’s corporate community. This diversity of support speaks to a shared recognition of the enduring value of education.

Ultimately, our work is made possible by all of you who share in our mission to make college accessible and affordable for Maryland students.

Sincerely,

JAN MOYLAN WAGNER
President
THE LEVY-PATZ-ABRAMS-WYMAN FAMILY has been associated with Central Scholarship since its founding in 1924. For more than 90 years, the extended family has shared in the enduring value of education. Their dedication is a remarkable example of the steadfast value of education. For three generations, family members assumed leadership roles to ensure that students had an opportunity to pursue a college education.

Eleanor Kohn Levy was the first person in the Baltimore family to be involved with Central Scholarship. She and her husband, Lester Levy, are credited as being among the founding members of Central Scholarship. Mr. Levy was the founder of the Baltimore-based M.S. Levy Hat Company. Eleanor was born in 1901 and attended the Park School. She is remembered as a well-read woman who also travelled extensively. Throughout her life, she was engaged in a variety of philanthropic causes to help children and young adults. Eleanor served as a plane spotter in World War II and raised bees when sugar was rationed. She served as the Board President of Central Scholarship Bureau from 1948 to 1951 and is remembered as too modest to take credit for her achievements.

Following Eleanor’s tenure, six additional members of the extended family provided leadership to Central Scholarship. Eleanor’s nephew, M. Richard Wyman, followed in his aunt’s philanthropic footsteps.

M. Richard “Dick” Wyman served as Board President from 1966-1968. He is remembered as a leader who went “above and beyond.” Along with his friend and prominent Baltimorean Willard Hackerman (former Central Scholarship Bureau Board President), they used their financial acumen to help applicants’ parents with their financial difficulties and arrange for debt counseling when needed. This type of support helped families become more financially knowledgeable.

“I think he felt that he had been incredibly fortunate and it was incumbent upon him to do what he could to help others,” said Jean Wyman, a daughter from Baltimore. “He felt strongly that all children deserve a quality education no matter their zip code or parents’ financial situation.”

Following Dick’s leadership, Eleanor Levy’s daughter, Ellen Levy Patz, served as a Board Member from 1989 through 1994. Ellen was followed by her daughter Susan Patz. Susan served three terms from 2003 through 2009.

Well-known Baltimore business woman Betty Waghelstein, Board President 1999-2001 was the next family member to assume a leadership role at Central Scholarship. As the owner and president of Luby Chevrolet and Luby Honda, Betty was a prominent Baltimore business woman. Active in community affairs, she is remembered as believing in giving people a chance to fulfill their dreams and their plans,” said Shelley Morhaim, Baltimore Jewish Times, December 24, 2014. Betty was engaged in many community activities and she was a mentor to women in the business world.

Henry Abrams, Board President, 2001-2003
Henry was the son-in-law of Betty Waghelstein. He is a retired Baltimore-based attorney and appointed State Administrative Law Judge. His work focused on First Amendment issues and commercial litigation.

Jean Wyman, Board Member, 2008 - Present
Jean is the daughter of M. Richard “Dick” Wyman. Jean brings diverse expertise with 20 years in the business world followed by a career as a licensed social worker and psychotherapist. She represents the third generation of the family to serve on the board. Jean is proud to continue the work of earlier generations. In reference to our scholarship recipients, Jean summarizes all three generations by stating: “I am thrilled to be part of the achievement of their dreams.”
DEVON CAMPBELL

“Technology is constantly advancing and improving the lives around us. It has practically become a cornerstone to how we live. Noticing the growing impact that technology is going to have on the world, I determined that I must incorporate my own ideas and innovations into this technological advancement.”

Devon is a student with the future on his mind. His career objective is to create mobile electronics that will benefit the earth and improve the way that we live. To achieve this goal, he devised a plan to gain experience through school projects, internships, and community service. Devon participated in a summer internship program at Intel Corporation in Santa Anna, CA. He is also part of the University’s marching band where he performs in Morgan’s open house or homecoming. At this point, nothing is going to prevent him from changing the world.  ▶  Devon’s outlook on life has changed significantly since his days in high school.  ▶  “Seeing me struggle through my first year of high school, my dad told me, ‘Be better than I was and create a better path for yourself.’ He was right. Why did I have to subject myself to poor grades and mediocrity? I decided that it was time to make a change in my performance.”  ▶  After graduation, Devon plans to earn a Doctorate and pursue a career in mobile electronics. Devon is a young man inspired by big dreams and guided by hard work. During his freshman year of college, he worked as hard as he could. Devon stated: “I realized that the harder I worked, the harder it was for me to give up. I have determined that I will no longer accept mediocrity and will strive for the best at all times!”

GRAEME FENTON

“I was growing complacent. Then I remembered why I came to Berkeley. I wanted to be challenged. I realized that great scientists fail, and that I too would fail. Yet it’s not their failure that makes scientists great, it’s their ability to learn from failure that does so. And, because of that resiliency and dedication, I was accepted.”

Education is the culmination of intelligence and character. My college career has been shaped around this understanding, and has allowed me to remain confident in my abilities even when I am presented with challenges. This resiliency was influential to my proudest accomplishment of this past year: being appointed as a Research Scientist at the National Institutes of Health.  ▶  I place emphasis on this resiliency and pride because I was determined to improve my abilities after the NIH had previously rejected me. The rigor of Berkeley’s classes, the grade deflation, and the daunting thoughts of medical school and career preparation were testing my limits. I soon found out that the NIH rejected me and that no university labs were accepting undergraduates.  ▶  Last summer, I worked in the Blackstone Lab at the National Institute of Neurological Disorders and Stroke. As part of a group that studies the pathogenic mechanisms underlying inherited neurological disorders, I helped conduct research that investigates how these disorders are caused and how aspects of neuron morphogenesis are directed. I worked directly with doctors and researchers as they treated patients suffering from hereditary spastic paraplegia, as the lab researches potential targets for therapies that can treat this disease. This research will serve as an invaluable opportunity to develop my scientific understanding and research experience.
KAHLID FOWLKES

“I discovered that, like the potential of cutting-edge medical research, my own potential is insurmountable.”

Kahlid is majoring in biology at Morehouse College. His goal of becoming a trauma surgeon was inspired by his internship with The Medical Education Resources Initiative for Teens (MERIT), a program at Johns Hopkins University. MERIT’s aim is to eliminate healthcare disparities by transforming underrepresented high school students into healthcare leaders. Kahlid participated in clinical rotations allowing him to witness open brain surgeries and perform numerous dissections. Under the direction of Dr. Paul Worley, Kahlid dissected mice in order to observe the anatomical structures affected by autism. Kahlid is inspired to become a leader. He states: “The experience of wearing my own white coat, while conducting real, productive research in a lab at Johns Hopkins, shows me that if I continue to work hard, I can achieve any goals. As an African American male, I refuse to be stereotyped as a part of the disease that plagues my city. I am a vital piece of the cure, and I see myself and others coming together to eliminate this cancer of violence and apathy and see our city becoming healthy and vibrant once again. As a young black male from Baltimore city, taking the route of standing out in a crowd and doing great things is what makes me a great leader. I told myself that my voice matters and I will treat it as if it is a speaker where the volume is turned on MAX and can’t or won’t be turned down by anyone or anything.”

CHRISTINA LUTHERS

“During my time as a teacher, I hope to learn about the students, teachers, parents, administrators, and the education system in urban communities. Following my time as a teacher, I hope to become an administrator. I aspire to become a consistent face for my students, pushing them to improve their outcomes.”

Christina is in her first year of a Master’s program in Mathematics Education at Johns Hopkins School of Education, following her graduation from the University of Maryland, College Park, with a double major in Family Science and Psychology. Christina is also in her first year teaching in Baltimore City Schools through Urban Teachers, a program at the Johns Hopkins School of Education that prepares teachers to become highly effective through a clinical training model in high-need schools. Education has been a driving force throughout Christina’s life — from assisting with the daycare run by her mother at an early age, to tutoring her peers in middle school, as well as work and study in early childhood development programs in both high school and her undergraduate career. After much reflection, she decided that teaching in an urban environment would be the most direct way to affect positive change for students and families — and ultimately, the community.

RICHARD WHITFIELD

“I used to be a class clown. I saw it was getting me nowhere so I moved to the front of the class and never looked back.”

Richard Whitfield is one of the newest commercial drivers in town. He was awarded a career training scholarship from Central Scholarship to attend the North American Trade School in Baltimore. He now holds a “Class A” Commercial Driver’s License (CDL). The CDL means that a driver is qualified to drive larger vehicles weighing 26,001 pounds or more. Richard graduated from Mergenthaler Vocational Technical High School in 2014, where he studied masonry. After graduating, he began to take interest in transportation careers and worked as a driver. He has worked for some major local companies including UPS and Amazon. While at Amazon, Richard enjoyed learning how to operate a forklift. As some time passed, Richard began to see the “bigger picture” and he realized he was ready for a career. His background in transportation piqued his interest in CDL programs. Richard currently works as a “Class A” CDL Driver for United Natural Foods. He looks forward to helping change someone’s life the way that Central Scholarship helped make a change in his life.

SHANNON WU

“My time at IBM provided me a solid foundation in informatics and data infrastructure in the pharmaceutical industry, but I did not understand how information and data could be transferred safely and used by providers to improve care for patients. A large digital divide was beginning to occur within the healthcare field, and I became eager to explore ways to heal this divide systematically and methodologically.”

Shannon Wu is pursuing a PhD in Public Health at the Johns Hopkins Bloomberg School of Public Health. She is specializing in Informatics and Health Services Delivery. Shannon was especially drawn to the Baltimore region due to the proximity to the policy arena in Washington, DC, as well as the opportunity to learn firsthand the struggles of obtaining adequate healthcare for underserved people in Baltimore. After graduation from Princeton University in 2013, Shannon began her career as a Senior Consultant with IBM. Shannon credits her experience there with motivating her to understand and direct the transformation of health information technology. In addition to her formal studies, Shannon meets weekly with an elderly couple in Baltimore who are dependent on welfare and live in an underserved neighborhood of the city. Through these home visits, Shannon has been able to see firsthand how the healthcare and social welfare system impacts families, especially the elderly and other particularly vulnerable populations.
A Big Win for Maryland’s Public University Students

FIRST IN THE NATION TO PASS A LAW PROTECTING AGAINST SCHOLARSHIP AWARD DISPLACEMENT

This was a banner year for our advocacy work. In April 2017, Maryland became the first state in the nation to pass a law to prevent scholarship award displacement at Maryland’s public universities. Students who earn private scholarships will no longer have their institutional scholarships reduced at Maryland’s four-year public colleges and universities. This new law will help students and their families meet the rising costs of college and limit student loan burden. Since the passage of the law, scholarship providers from other states have sought Central Scholarship’s advice on replicating this law. We were proud to provide a leadership role in resolving this important national issue in our state.

“We all view it as a matter of equity,” [Jan] Wagner said. “For someone who went out and beat the bushes and pounded the pavement and submitted applications to try and get additional grants and make college affordable, the net result of their efforts is zero. That’s unfair. Especially when we’re talking about low-income and middle-income students.”

“This is a David and Goliath thing, honestly” said Sara Goldrick-Rab, an education professor at Temple University who has researched scholarship displacement. “I have never seen anything like Central Scholarship, quite frankly. Michele Johnson and her team are so dogged.”

In April 2017, Maryland became the first state in the nation to pass a law to prevent scholarship award displacement at Maryland’s public universities.

The celebration brought together 300 scholarship recipients and their family members, donors, and friends of Central Scholarship. Throughout the evening, we recognized the hard work of scholarship recipients, the supporting role of their family and friends, and the philanthropic generosity of our scholarship donors.

Kareem Mack, (right) a Music Performance Major at the University of Connecticut performed a rendition of Billie Holiday’s “I’ll Be Seeing You.” His baritone voice brought the house down.

Student Guest Speaker Sean Moore, II is a former scholarship recipient who attended Southern Vermont and graduated with a degree in Entrepreneurship and Sustainable Business Management. Today, Sean is a Senior Manager of Warehousing and Transportation at Pourshins.

The Student Loan Pay Down winner was Kiara Jones, (above, right) a graduate of Notre Dame of Maryland University and the University of Maryland Baltimore County.

The 2017 College Cash Grand Prize winner was Kimberly Arthur, a Central Scholarship recipient and teacher in Montgomery County, Maryland. The College Cash series teaches students and family members how to navigate through the financial decision points involved with attending college. In 2017, College Cash presentations were hosted at the University of Baltimore and The Hotel at Arundel Preserve. Sessions included “Finding Money for College,” and “Parent’s Guide to Finding and Funding College.”
Thank you to all of our generous donors for believing in the enduring value of education.

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We thank all of our volunteers — who give of their time and expertise. We also say thank you to the institutions that provided use of their space to us for College Cash® programs and donor appreciation events. We are grateful for their help and cheerful giving.

Mr. Allen Arnold
Mr. Jack Benesch
CMD Outsourcing
Jamie Costello, WMAR TV
The Hotel at Arundel Preserve
University of Baltimore

Scholarship Application Evaluators
We thank our volunteers who read more than 2,000 scholarship applications. Individuals provide not only their time, but subject expertise.

Lindsay Bendetti
Mary Bettenhauser
Ella Broadway
Russ Causey
Katie Damaroda
Rhona Fisher
Alice Garten
Cinnie Goldberg
Terri Hale
Beth Hecht
Marcia Hoffman
Joan Lessans
Raymond McCree
Gaylena Merritt
Carol Oppenheim
Lidia Paz-Baker
Julie Sakin
Dodi Samuel
Susan Silberman
Ellen Spokes
Ira Wagner
Dr. Ed Wallach
Dee Walsh

Scholarship Interviewers
Carol Bogash
Russ Causey
Jo Cohen
Robb V. Cohen
Rhona Fisher
Suzanne Lapides
Joan Lessans
Rabbi Yehuda Moradian
Lidia Paz-Baker
Dr. Ed Peri
Dr. Ed Wallach
Susan Silberman
Rabbi Yitzi Weiner
Jean Wyman

Non-Profit Community Partners
Baltimore CASH Campaign
Caroline Center
Center for Urban Families
Cristo Rey Jesuit High School
Digital Harbor High School
East Baltimore Development, Inc.
Goodwill Industries of the Chesapeake
Hand in Hand
Helping Up Mission
Hope Forward
Humamin
Jane Addams Resource Center (JARC)
Job Opportunities Task Force (JOTF)
Jumpstart
Keller Professional Services
Living Classrooms Foundation
Maryland New Directions
Sisters Circle
Thread
Urban Alliance
Vehicles for Change
Youth Empowerment Society
Drop-In Center
Youth Opportunities Partner

Outreach to Scholarship Applicants
Our Program staff is busy in the community throughout the year. We use social media and site visits to schools and other public venues to talk with people about our scholarship opportunities.

• Creation of database of 32,000 contacts used for promotion of scholarship program and events.
• Site visits to high schools throughout Maryland
• Site visits to community colleges throughout Maryland
• Site visits to youth-focused nonprofits throughout Maryland
• Site visits to public libraries throughout Maryland
• Site visits to career-training providers in Baltimore City
• Meet and Greet events throughout the state
• College Cash events in Baltimore City, and Baltimore, Howard and Anne Arundel Counties
• College Fairs in Baltimore City, and Howard and Baltimore Counties
• Social media outreach via Facebook, Twitter, and Instagram

CENTRAL SCHOLARSHIP

Total Public Support and Revenue  $2,251,794
Student Services (scholarships and interest-free loans):  $1,587,664
Management and General:  $111,886
Fundraising:  $170,024
Total Expenses  $1,869,574

Breakdown by Percentage of Student Services Expenses

- Application Process 16%
- Financial Aid Disbursement 36%
- Financial Aid Counseling 15%
- Loan Management 10%
- Outreach 13%
- College Cash* 10%

$288,000 in interest free loans to 48 students
$2.6 million in outstanding loans to 531 students

July 1, 2016 – June 30, 2017
Annual Report FY17

A copy of the current audited financial statement and 990 for Central Scholarship are available at www.central-scholarship.org, by sending a request in writing to 6 Park Center Court, Suite 211, Owings Mills, Maryland 21117, or by calling 410-415-5558. Documents and information submitted under the Maryland Charitable Solicitations Act are also available for the cost of postage and copies from the Maryland Secretary of State, State House, Annapolis, MD 21401.
Central Scholarship thanks the generous individuals, families, foundations, and companies who have created scholarship and interest-free loan funds for all levels of higher education.

**NEW FUNDS JULY 1, 2016- JUNE 30, 2017**
Funds established between July 1, 2016 and June 30, 2017

- BGE Scholarship Fund (later renamed The BGE Frank Heintz Scholarship Fund)
- Helen and Sidney Chernack Teacher Education Scholarship Fund
- Digital Harbor High School College Scholarship Fund and One Step-Up Scholarship
- Jane and Sanford Siegel Family Scholarship Fund
- Sonia Tendler Scholarship Fund

**ENDOWED FUNDS**

- Hilda Katz Blaustein Memorial Fund
- Richard Louis Caplan Memorial Scholarship Endowment for Academic Advancement in the Field of Personality Disorder Treatment
- Richard Louis Caplan Memorial Scholarship Endowment for the Study of Music Performance
- Hal Cohen Endowed Scholarship Fund
- Babette H. Dalsheimer Scholarship Fund for Graduate Teacher Education
- The Clara and Melvin Goldberg Scholarship Fund
- Goldsmith Family Endowed Scholarship Fund
- Isaac and Catharine S. Hecht Endowed Scholarship Fund
- The Kassap Family Scholarship Fund for Teachers
- Nina and Mark Lachman Scholarship Fund
- The Jacob & Daisy Lee Memorial Scholarship Fund
- Diane & Jerome Markman Scholarship Fund
- Rising Star Endowed Scholarship Fund
- Buddy Roogow Scholarship Fund
- The Rothschild Charitable Foundation Fund
- William & Richard Shock Endowed Scholarship Fund
- Leonard and Helen R. Stulman Scholarship Fund
- Morris Sugarman & Sylvia Sugarman Miller Memorial Fund
- Cecile B. & Edward H. Taubman Scholarship Fund
- Stanley and Evelyn Wagner Scholarship Fund
- E.C. Wareheim Endowed Scholarship Fund
- The Harry and Jeannette Weinberg Non-Tuition Loan Fund
- Julius & Sidney Zulver Scholarship Fund

**NON-ENDOWED FUNDS**

- David Abrahams Memorial Fund
- Irene & Sidney Abramowitz Scholarship Fund
- Alice & Laurence Abrams Memorial Fund
- Anita and Milton M. Abrams 50th Anniversary Fund
- M. Jack & Minnie Abrams Scholarship Fund
- Milton M. Abrams Scholarship Fund
- Milton M. & Anita L. Abrams Scholarship Fund
- Eli Adalman Scholarship Fund
- Myrtle H. Adelberg Memorial Fund
- Betty Adler Memorial Fund
- Norris & Carole Allen Scholarship Fund
- Benjamin Alpert Memorial Fund
- Irving D. Alter Memorial Fund
- American Trading and Production Corporation Grant Fund
- Maurice Annenberg Graphic Arts Scholarship Fund
- Sophia M. Annenberg Scholarship Fund
- Eleanor S. & Ellis L. Arenson Scholarship Fund
- Rachel Laura Arenson Scholarship Fund
- Auxiliary Yedid Grotto Scholarship Fund
- Harold Aares Scholarship Fund
- Azeams Scholarship Fund
- Lewis Baer Foundation Scholarship Fund
- William G. Baker Jr. Memorial Fund Scholarship Fund
- Baltimore City College Class of ‘22 Scholarship Fund
- Baltimore Life Underwriters Charitable Foundation Scholarship Fund
- Baltimore Polytechnic Alumni Scholarship Fund
- Howard M. Bank Scholarship Fund
- Kitty Barnett Scholarship Fund
- Philmore and Naomi Baron Scholarship Fund
- Banker Barrett Family Scholarship Fund
- Stanley H. Belford Memorial Fund
- Ida Benesch Memorial Fund
- Lee V. Berger Scholarship Fund
- Max & Rose C. Berkowitz Memorial Fund
- Gertrude Weinblatt Berman Scholarship Fund
- Ida W. Berney Memorial Fund
- Dr. Alan Bernstein Scholarship Fund
- Alvin P. & Lila G. Bernstein Scholarship Fund
- Bill’s Carpet Fair Scholarship Fund
- B&K Consulting CYTC Scholarship Fund
- Morton Blank Scholarship Fund
- Irving and Anne Halperin Blaustein Scholarship Fund;
  - Amy, Bill, Carolito & Willie Davis Scholarship Fund
- Hilda K. Blaustein Memorial Fund

- Elizabeth Jessel Bloch Memorial Fund
- The Ada Gitomer Bloom Memorial Scholarship Fund
- Dorothy K. & Morris M. Bloom Scholarship Fund
- Dr. M. Larrie & Sima Blue Scholarship Fund
- Irving and Lois Blum Scholarship Fund
- Samuel & Fannie Blum Scholarship Fund
- Bruce Blumenthal Memorial Fund
- Louis & Frances B. Boske Unrestricted Scholarship Fund
- Margaret C. Boyd/Western’s Class of ’37 Scholarship Fund
- Irene C. Brotlove Memorial Fund
- Ann & Robert Branch Scholarship Fund
- Leona Frank Breitstein Scholarship Fund
- Victor A. and Tina Broccoli Scholarship Fund
- Jonas & Ann G. Brodie Scholarship Fund
- Henry & Alberta Burke Scholarship Fund
- Joseph Burke Memorial Fund
- Sarah & Miriam Burke Scholarship Fund
- Cornelius N. Butler Memorial Fund
- Stanley L. Cahn Scholarship Fund
- Stanley L. and Dorothy Lobe Cahn Grant Fund
- R. McLean Campbell Scholarship Fund
- Samuel H. Capan Memorial Fund
- Ida & Sol Caplis Scholarship Fund
- Caritas Guild Scholarship Fund
- Dr. Paul E. Carliner – Has Memorial Fund
- Henry and Pauline Checket Scholarship Fund
- Helen & Sidney Chernack Scholarship Fund
- David W. & Anne Cherkinof Scholarship Fund
- Chesapeake Urology Associates Scholarship Fund
- Child Study Association Scholarship Fund
- Ellen R. Clayton Scholarship Fund for Nurses
- Robert Clayton Memorial Fund
- Alfred & Hilda Cohen Memorial Scholarship Fund
- Herman & Rosa Cohen Scholarship Fund
- Leon W. & Ella M. Cohen Scholarship Fund
- Moses & Frances G. Cohen Scholarship Fund
- Rebecca Beatrice Cohen Scholarship Fund
- Eileen W. & Adolph D. Cohn Scholarship Fund
- Nathan & Betty Stein Coleman Fund
- Joseph Howard Colvin Memorial Fund
- Harry & Hilda Cooper Scholarship Fund
- Phyllis W. & Marvin L. Coplan Memorial Scholarship Fund
- Covenant Guild Presidents Remembrance Fund
- Dr. Samuel J. Crowe Memorial Fund
- Albert S. Cummings Memorial Fund
- Donald J. Dagold Scholarship Fund
- George & Sandra Dalshheimer Scholarship Fund
- Hugo & Helen Dalshheimer Scholarship Fund
- Janet Ellen Dalshheimer Memorial Fund
- Roger M. Dalshheimer Scholarship Fund
- Daily Computers Scholarship Fund
- Betty H. Davidson Scholarship Fund

- Isaac W. Davidson Family Fund
- Deiches Educational Fund
- John & Mary DeShields Performing Arts Fund
- Sidney & Sandra Diamond Scholarship Fund
- Milton J. Dickman & Leonore Dickman Cohn Memorial Fund
- Lee L. and Sophie Frenklii Dupkin Scholarship Fund
- Dragon/Rosen Memorial Fund
- Ruth Naomi & Franklin A. Dugan Scholarship Fund
- Dupkin Scholarship Fund
- Tracey Anna Edelman Memorial Fund
- Betty D. Edlavitch Scholarship Fund
- Sybil & Harold Effron Scholarship Fund
- Henry & Saundra Ehrlich Scholarship Fund
- Bessie Eisenberg Educational Fund
- Gerson & Sandy Eisenberg Scholarship Fund
- Harriet & Henry Eisner Scholarship Fund
- Pearl G. Ellison Memorial Fund
- Jack Epstein Teacher Education Scholarship Fund
- Seymour & Jeanne Epstein Family Memorial Fund – United Order of True Sisters #355
- Executive Alliance – Women Leaders Scholarship Fund
- Betty & Samuel Feldman Scholarship Fund
- Joseph & Minna Feldman Scholarship Fund
- Samson Feldman Scholarship Fund
- Rosetta Feldman-Glaskoher Scholarship Fund
- Elias Jacob & Florence Filzter Memorial Fund
- Benjamin J. & Cecile S. Fine Scholarship Fund
- Jill & M. Austin Fine Scholarship Fund
- Melvin & Betty Fine Scholarship Fund
- Lee K. & Ellwood Fink Scholarship Fund
- Sue Sandler Fischbein Scholarship Fund
- S. Stanley Fleischer & Marie Fleischer Ritterman Scholarship Fund
- Dr. Edwin A. & Pauline S. Fleishman Scholarship Fund
- Forest Park High School Class of ’49 Scholarship Fund
- Evelyn & Leonard Forman Scholarship Fund
Dr. Joseph Fox Memorial Scholarship Fund  
Louis J. & Dorothy N. Fox Scholarship Fund  
Lillian & Bertrand A. Frank Scholarship Fund  
Marie Wallace Frank Scholarship Fund  
Susan Ellen Freed Memorial Fund  
Israel Friedman Scholarship Fund  
Lillie R. Friedman Memorial Scholarship Fund  
Bruce & Kathie Fried Scholarship Fund  
Miriam Arenson Friedberg Scholarship Fund  
Sidney M. Friedberg Memorial Fund  
Birdie Stein Friedenwald Memorial Fund  
Harry Friedman Scholarship Fund  
Janice K. & Charles S. Friedman Scholarship Fund  
Philip D. Friedman Scholarship Fund  
Beatrice R. Gann Memorial Fund  
Lillie Singer Gann Memorial Fund  
Samuel Gann Memorial Fund  
Fannie P. Gellman Memorial Fund  
Samuel H. Gellman Memorial Fund  
GEM Scholarship Fund  
Jacob & Ida Gerber Scholarship Fund  
Ruth & David Gerber Scholarship Fund  
Norman & Charlotte Gilden Scholarship Fund  
Mikaela N. Gillman Scholarship Fund  
Jerome S. Ginsberg Memorial Education Fund  
Sadie & Leon Ginsberg Educational Fund  
David J. & Dora F. Gitomer Memorial Fund  
The Giving Circle for African American Students  
The Giving Circle for Jewish Students  
Harry L. Gladding Memorial Fund  
Philip & Dr. Frank Glassner Memorial Fund  
Robert C. Gleekman Memorial Fund  
Louis J. & Ruth A. Glick Scholarship Fund  
Mindele S. Gober Memorial Fund  
Ellie Gold Scholarship Fund  
Ann & Milton Goldschmidt Scholarship Fund  
David & Jeannette Goldberg Scholarship Fund  
Dr. Janice B. Goldberg Memorial Fund  
Louise & Sylvan Goldberg Scholarship Fund  
Rose Goldberg Memorial Fund  
Myrna & Arnold Goldberg Scholarship Fund  
Morris Golddeker Scholarship Fund  
Morton A. Goldstein Scholarship Fund  
Edith Kelmenson Goldstone Memorial Fund  
Abraham Goodman Memorial Fund  
Bertha Goodman Scholarship Fund  
Morris M. Goodman Scholarship Fund  
Paul & Pauline Goodman Scholarship Fund  
Harry B. Gorfine Scholarship Fund  
Bernard S. Gould Memorial – Science Club Scholarship Fund  
Jacob & Rachel Goulaine Memorial Fund  
Bernard & Lillie Grant Scholarship Fund  
Irvin C. Grant Scholarship Fund  
Sara Jane Grant Scholarship Fund  
Isadore & Leah Greenberg Memorial Fund  
Ray & Frank Greenberg Memorial Fund  
Rose Greenberg Memorial Fund  
Harry Greenstein Scholarship Fund  
Ann B. Greif Scholarship Fund  
Mary E. Griffin Memorial Fund  
Alice and Bernard Grach Memorial Fund  
Selma Woodrow & Joseph B. Gross Scholarship Fund  
Betsy E. Haas Scholarship Fund  
Gloria Kolker Black Scholarship Fund  
Nathan Hackerman Memorial Fund  
Hortense & Adolph C. Hahn Memorial Fund  
Freda R. & Louis P. Hamburger, Sr. Memorial Fund  
Louis P. Hamburger III Memorial Fund  
Isaac & Marcia Hankin Memorial Fund  
Tim Hannon Memorial Scholarship Fund  
Augusta Stein Harlow Memorial Scholarship Fund  
Isador & Fannie Havelock Scholarship Fund  
Carl E. Hecht Scholarship Fund  
Grace A. Hecht & Joseph F. Hecht Scholarship Fund  
Lee I. & Miriam D. Hecht Memorial Fund  
Mr. & Mrs. Samuel M. Hecht Scholarship Fund  
Shirley & Louis Hecht Scholarship Fund  
Abraham “Babe” & Selma Helfand Scholarship Fund of the Rotary Club of Pikesville  
Grace D. & Gerald C. Heller Scholarship Fund  
Israel & Molly Herman Memorial Fund  
Louis Herstein Family Fund  
Ernestine Stern Heyn Memorial Fund  
Has of Baltimore Scholarship Fund  
Martin S. Himeles Scholarship Fund  
Linda & Alfred Himmelrich Family Scholarship Fund  
Leo Hinden Scholarship Fund  
Matthew H. & Elizabeth S. Hirsh Scholarship Fund  
Sol Hite Memorial Fund  
Esther Moses Hollandier Scholarship Fund  
Rose Moses Hollandier Scholarship Fund  
Walter Hollandier, Sr. Scholarship Fund  
Betty S. & Jacob D. Hornstein Scholarship Fund  
The Betty S. Hornstein & Esther S. Hornstein Scholarship Fund  
Howard County General Hospital Scholarship Fund  
Philip & Shirley Hurwitz Scholarship Fund  
Theresa S. Hutzler Scholarship Fund  
Dr. David S. Hyman Memorial Fund  
Philip M. Hyman Memorial Fund  
Innovation High School Scholarship Fund  
Earl J. Jackson Memorial Fund  
Jacob Sandy Lodge – Knights of Pythias #152 Scholarship Fund  
Sanford G. & Ann S. Jacobson Scholarship Fund  
Janet & Gerald Jefein Scholarship Fund  
Jewish Community Services, including:  
Dora “Ducky” Cardin Memorial Fund  
Evelyn M. Freedman Memorial Fund  
Stephen J. Glick Scholarship Fund  
Jeffrey Helman Scholarship Fund  
Howard R. Jacchin Scholarship Fund  
Meyer D. Levin Memorial Fund  
Stephan J. Levine Scholarship Fund  
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Newhoff Scholarship Fund  
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Nathan & Sylvia Schochet Memorial Fund  
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Rose S. Zetnew Scholarship Fund  
Rose A. David Yerman Scholarship Fund  
Henry & Gilda Lee Scholarship  
The Phyllis Honey Jolson Scholarship Fund  
Paul Juanteguy Memorial High Risk Scholarship Fund  
Gertrude & Edmund Kahn Memorial Fund  
Kamanitz & Unhleder Memorial Fund  
Rose J. Kanefsky Memorial Fund  
Kahn-Burgunder Scholarship Fund  
Rebeca & Louis Kaplan 50th Anniversary Scholarship Fund  
Mr. & Mrs. Samuel M. Kaplan Scholarship Fund  
Nathan Karu Memorial Fund  
Edgar J. Kassan Memorial Fund  
Amalie S. & M. Shakman Katz Scholarship Fund  
Fannie E. Katz & Loraine Shuman Memorial Fund  
Sophie Van Leer Katz Memorial Fund  
Herbert & Gloria Katzenberg Scholarship Fund  
Rachel M. Kaufmann Scholarship Fund  
Ensign C. Markland Kelly, Jr. Memorial Fund  
Abraham Kenigson Memorial Fund  
Rubin & Anna Kipnis Memorial Scholarship Fund  
Dr. Bernard S. & Helen B. Kleiman Scholarship Fund  
Philip & Lillian Klein Memorial Fund  
Carle & Bernice Klein Memorial Scholarship Fund  
Harold Kivians & Jennie Kivians Scholaloric Memorial Fund  
Alice B. & Walter W. Kohn Scholarship Fund  
Benjamin & Miriam Kolker Scholarship Fund  
Fabian H. Kolker Scholarship Fund  
M. Budd Kolker Scholarship Fund  
Robert H. Kolker Scholarship Fund  
Kolodner Family Scholarship Fund  
Dr. Louis J. Kolodner Scholarship Fund  
David Konblatt Scholarship Fund  
Dr. William Kress Memorial Scholarship Fund  
William & Rosalyn Kress Scholarship Fund  
Dr. Morton M. Krieger Scholarship Fund  
Dorothy M. & Louis E. Krolitzer Scholarship Fund  
Dr. Judith & Ruth Kro[e]witz Scholarship Fund  
Dr. Albert A. Kurland Science Fund  
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Bessye T. & David R. Laken Memorial Scholarship Fund  
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Edith Lauer Memorial Fund  
Hilda & Morris Lazaroff Scholarship Fund  
Robert & Pearl Leavitw Scholarship Fund  
Robert W. Leibher, IV Scholarship Fund  
Dr. Albert & Dr. David S. Lederman Memorial Fund  
Dr. Edward I. Lederman Memorial Fund  
Naomi Hendler Legum Scholarship Fund  
William & Bessie Lebowitz Memorial Fund  
John J. Leidy Memorial Scholarship Fund  
SCHOLARSHIP RECIPIENT STANLEY ASEGBOLA WITH GUEST MICHAEJ LIGGETS
Wm. H. Lemme Memorial Scholarship Fund
Joan & Richard Lessans Scholarship Fund
Levine Family Scholarship Fund
William I. Levinson Memorial Fund
Sara & J. Elliott Levin Scholarship Fund
Elias & Lena Levin Memorial Fund
Louis H. & Bertha Sokol Levin Memorial Fund
Elsa Kraus Levy Memorial Fund
Lester & Eleanor Levy Memorial Scholarship Fund
Robert H. & Lena S. Levy Memorial Fund
Ruth S. Levy Scholarship Fund
H. David Levyne Scholarship Fund
Hilda Koerner Levyne Scholarship Fund
Sidney A. Levyne Scholarship Fund
Jeffrey Leman Scholarship Fund
Nicholas M. & Nina L. Limbeck Scholarship Fund
Barry Lipman Memorial Fund
Leroy & Elizabeth Lipman Scholarship Fund
Vivian J. Lipsett Memorial Fund
Sarah and George Lipsitz & William Goldberg Scholarship Fund
Deborah Kraus Lipsitz Memorial Fund
Lockwood and McCree Scholarship Fund
Mary & Frank Lombardi Scholarship Fund
Bonnie Fox London Scholarship Fund
H. David London Scholarship Fund
Facilities – Michael Cardin Scholarship Fund
Querido Family Memorial Scholarship Fund
Peggy Ellen Pumpian Memorial Fund
Julia & Isaac Potts Memorial Scholarship Fund
Victor Posner Scholarship Fund
Julia & Isaac Potts Memorial Scholarship Fund
Peggy Ellen Pumphrey Memorial Fund
Querido Family Memorial Scholarship Fund
Louis & Rebecca Reeder Scholarship Fund
Evelyn & Joseph Matchar Family Scholarship Fund
Fred Mayer Scholarship Fund
Irving Mazur Memorial Scholarship Fund
Harriet Mazur Arts Education Fund
Gerson B. Mehlman Memorial Scholarship Fund
Dr. Herman J. Meisel Memorial Fund
Harry Merowitz Memorial Scholarship Fund
Hortense Hecht Meyer Scholarship Fund
The Joseph Meyerhoff Scholarship Fund
Eli & Yetta Miller Memorial Scholarship Fund
Joseph M. Miller Scholarship Fund
Lee D. Miller Scholarship Fund
Jeanette A. Millhauser Memorial Fund
Marian & Richard Milhous Memorial Scholarship Fund
Million Dollar Round Table Scholarship Fund
Howie Millman Scholarship Fund
Dr. Bernie & Jeannie Milton Scholarship Fund
Gary V. Mindel Memorial Scholarship Fund
Irvin E. Mindel Memorial Scholarship Fund
Miriam Lodge Scholarship Fund
Constance H. Moore Memorial Fund
Leslie & Bruno Morel Memorial Fund
Sadie & Samuel Morris Memorial Scholarship Fund
Margaret B. Morrison Memorial Fund
Dr. Benjamin and Frances Moses Scholarship Fund
Bernard & Bertha Moses Memorial Scholarship Fund
Dr. Bessie L. Moses Memorial Scholarship Fund
Ida G. Murfkan – Queen Anne Guild Scholarship Fund
Eleanor Arnett Nash Scholarship Fund
Frederick J. Nassauer Scholarship Fund
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Dr. Nathan E. Needle Memorial Scholarship Fund
National Brewing Company Scholarship Fund
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Malcolm W. Lowenstein Memorial Fund
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Walt & Mary Jane Lyman Scholarship Fund
Barney Mankowitz Scholarship Fund
Libby Mankowitz Scholarship Fund
Nette Mankowitz Scholarship Fund
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Bernard & Herta Mansbach Memorial Fund
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Eva LaBorwit Rosen Memorial Scholarship Fund
Joseph Rosenbaum Memorial Scholarship Fund
Cecilia A. Rosenberg Scholarship Fund
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Samuel H. Rosenstock Scholarship Fund
Isaac C. Rosenthal Scholarship Fund
Sylvan L. & Sally Rosenthal Scholarship Fund
Theodore Roten Scholarship Fund
Amalie & Randolph Rothschild Scholarship Fund
Moses & Milhous Rothschild Memorial Fund
Stanford Z. Rothschild Memorial Fund
Walter Rothschild Family Scholarship Fund
Willard G. Rouse Scholarship Fund
Muriel & Irving Rubin Memorial Fund
Dr. Alvin D. Rudo Memorial Fund
Dr. Frieda Rudo Ruskin Scholarship Fund
Beverly & Philip H. Sachs Scholarship Fund
Charles & Ruth Sachs Memorial Scholarship Fund
Meyer & Pauline Sachs Scholarship Fund
Maurice & Mary Sandler Scholarship Fund
Rebecca & Abraham Sandler Scholarship Fund
Sarah Sandler Scholarship Fund
Hyman & Laura Saye Scholarship Fund
Bernard Shapiro Scholarship Fund
Joseph Schapiro Memorial Scholarship Fund
Morris Schapiro Foundation Scholarship Fund
Marilyn & Herbert Scher Scholarship Fund
Judy Tisdell Schiffer Scholarship Fund for Women
Blanche & J. William Schimmel Scholarship Fund
Goldschmidt Scholarship Fund
Harry Schmeck Memorial Scholarship Fund
The Ansel Schoeneman Testimonial Fund
Dr. Louis Schwartzman Memorial Scholarship Fund
Dr. Jacob Schoenlin Scholarship Fund
A. Harvey & Phyllis Kolker Schreter Scholarship Fund
Saul Schulioff, Jr. Scholarship Fund
Isabel Schuman Scholarship Fund
Nurses’ Alumnae Association of Sinai Hospital Scholarship Fund
Frieda Burke Offenbach Memorial Fund
Aaron & Dorothy Ostrosky Scholarship Fund
S.K. Ottenheimer Family Fund
Benjamin & Yetta Patz Memorial Fund
Harold Patz Scholarship Fund
Harry J. Patz Scholarship Fund
Betty R. Pear Memorial Scholarship Fund
Jack Pearlstone Memorial Fund
Pikesville Hilton Inn Scholarship Fund
Kurt & Gertrude Popper Memorial Scholarship Fund
Victor Posner Scholarship Fund
Julia & Isaac Potts Memorial Scholarship Fund
Peggy Ellen Pumphrey Memorial Fund
Querido Family Memorial Scholarship Fund
Louis & Rebecca Reeder Scholarship Fund
Elaine & Tom Shafter Scholarship Fund
Mary & Ruben Shafter Scholarship Fund
Herman H. & Anne Shuger Memorial Fund
Irving Shulbank Memorial Fund
Henry E. & Riley A. Siegel Scholarship Fund
Sigma Theta Pi Sorority Scholarship Fund
Bernard J. Silverman Scholarship Fund
Thelem Sheller Silverman Memorial Fund
Florence & Louis Singer Scholarship Fund
Sanford M. Singer Memorial Fund
Shoe City Scholarship Fund
Lillian Slatkin Memorial Scholarship Fund
Harold Y. & Selma Smulyan Scholarship Fund
Dr. William Isaac Smulyan Scholarship Fund
Samuel V. Soll Scholarship Fund
Charles L. & Clara L. Solomon Scholarship Fund
Simon Solomon Scholarship Fund
Clara Louise Sonnenborn Scholarship Fund
Siegmund B. & Camille K. Sonnenborn Scholarship Fund
Aron Soreka Scholarship Fund
Lillian Soreka Scholarship Fund
Rose Soreka Scholarship Fund
Robert Spielman Scholarship Fund
Herta Popper Spielman Memorial Fund
Sidney & Dorothy B. Stein Scholarship Fund
Beatrice Stern Memorial Fund
Jack L. Stern Dental Scholarship Fund
Ernestine Stillman Scholarship Fund
Aron & Lillie Strauss Foundation Scholarship Fund
Dr. Jacob Straus Scholarship Fund
Dr. William Strauss Scholarship Fund
Henry C. & Rita Baer Strauss Scholarship Fund
Rayner & Miriam Straus Scholarship Fund
Myer Strauss Memorial Fund
Cari (Bill) Struever Scholarship Fund
Dr. Harold & Belle Sussman Scholarship Fund
Dr. Frank V. & Josephine S. Sutton Scholarship Fund
Edward Swartz Memorial Fund
Hilar Boches, Norman Revis and Naomi Goldberg
SCHOLARSHIP AND INTEREST-FREE LOAN FUNDS

Tall-Siegmund-Mattingly Memorial Fund
Cathi Taubman Memorial Scholarship Fund
Teachers for Teachers Scholarship Fund
Harry Teller Memorial Scholarship Fund
Soma Tendler Scholarship Fund
Harriet B. Terrell Memorial Fund
Mylen Howard Thaler Memorial Fund
Ruth & Charles Thaler Scholarship Fund
Dr. & Mrs. Alvin Thalheimer Scholarship Fund
Sidney Thanhauser, Jr. Memorial Fund
Elmor & Samuel Thaviu Scholarship Fund
Benjamin Titelman Scholarship Fund
Town of Aberdeen/True Joy Ministries Scholarship Fund
Frances Marcus Trupp Scholarship Fund
Florence & Arthur Tucker Memorial Scholarship Fund
Dr. Isadore Tuerk Scholarship Fund
Henry Turk – Hias Memorial Fund
Merrill D. & Blanche F. Uhlfelder Memorial Scholarship Fund
Jenny Gold Ullman Memorial Scholarship Fund
Aber D. & Louise Unger Scholarship Fund
Bessie Urwick Memorial Fund
Ethel & Morris Vangar Scholarship Fund
Venable Baetjer & Howard Scholarship Fund
Betty Waghelstein Scholarship Fund
The Wagner Family Scholarship Fund
Kyle Patrick Wankmiller Scholarship Fund
Leonard & Margie Warres Scholarship Fund
Richard & Manuele Wasserman Scholarship Fund
Stuart M. Weiler Memorial Fund
Edith Rothschild Weinberg Memorial Fund
Mary Westheimer Weinberg Scholarship Fund
Ingeborg B. & Hans E. Weinberger Scholarship Fund
Weinblatt Guild Scholarship Fund
Minnie & William Weinblatt Memorial Fund
Toby A. Weinblatt Memorial Fund

This list includes endowed (permanent) and non-endowed scholarship and interest-free loan funds established since 1924. Every effort has been made to ensure the accuracy of this list. Please accept our sincerest regrets for funds we may have missed or listed incorrectly.

Call Nancy Fenton, Director of Development, at 410-415-5558 with any corrections or for more information about creating a new fund or endowing an existing fund.

Non-Discrimination Statement
Central Scholarship began in 1924 by providing vocational training scholarships for orphaned Jewish men. We’ve since grown and now consider applications for financial support for all post-secondary education including vocational, undergraduate, graduate, and professional degrees without regard to an applicant’s criminal history, ethnicity, gender, gender identity, race, religion, or sexual orientation. At our core, we are here to help the underprivileged to give students an opportunity to pursue higher education.