The information in this report includes full year 2018.
Our MISSION

To help women raising school-age children fulfill their dream of earning a college degree, while creating the desire, expectation and priority of a college education for their children to follow in their footsteps.

ANSWER Scholarship Inc.
Mentors encourage moms to stay on track towards graduation, while workshops on networking, resume writing and other skills help our scholars position themselves well during their job search.

Dear Friends,

You might think it impossible for DeCora Cooper to graduate from college.

Her grandmother raised her because her parents were addicted to heroin. Two weeks before her high school graduation, DeCora learned she was pregnant and that her grandmother had been diagnosed with cancer. When her grandmother passed away, DeCora became homeless.

She didn’t let any of that stop her. Last May, with support from ANSWER Scholarship, DeCora graduated with a B.A. in Sociology from UNC Charlotte. She works today as a case manager for a nonprofit that aids displaced workers and other groups. Her two children have seen how education changes lives.

DeCora and other women like her are the reason we’re passionate about our work at ANSWER.

Your donations allowed ANSWER to continue to grow this year. Under the leadership of Mentors For Mom Program Director Martha Honeycutt, our Mentors For Mom and Professional Development programs flourished. Mentors encourage moms to stay on track towards graduation, while workshops on networking, resume writing and other skills help our scholars position themselves well during their job search.

We began creating partnerships with other nonprofits to strengthen the resources available to scholars. Pfeiffer Institute for Marriage and Family Therapy, as one example, now offers low-cost counseling to scholars and their families to help them through tough times.

To maintain continuity into the future, we built ANSWER’s infrastructure further in 2018. Changes included hiring a part-time development director and expanding our governing board with additional talented professionals.

ANSWER also gave back to the community with our free Community Innovations Series, open to everyone. It featured compelling speakers on topics related to the inter-generational influence of mothers in the lives of children and negotiation strategies for women in the workplace and beyond.

In 2019, we’ll work to increase the size of our scholarships and hope to award them to 20 women. Our challenges are familiar to any growing nonprofit. How do we raise more money in a competitive landscape? What will it take to ensure all scholars feel supported as we grow? We are considering how our staff might look in the future to preserve what makes ANSWER unique.

Thank you for being part of this organization. Let us know if you have suggestions for women who might benefit from our program. And if you have a lunchtime to spare, why not spend it with an ANSWER scholar looking to break into your industry? You never know what transformative ideas might spring up over soup and salad.

Susan Andersen, Founder and Executive Director
ANSWER Scholarship, Inc

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Our Social & Economic Mobility Opportunities

There is a direct correlation between education and social and economic mobility. On average, a full-time worker with a bachelor’s degree can earn 57% more than a full-time worker with a high school diploma.

In Mecklenburg county 12.1% live below the poverty line, including the largest demographic living in poverty, women. That’s why ANSWER Scholarship is on a mission to help close the gap between women and upward mobility by providing scholarship funding, mentoring and professional development.

With support from ANSWER Scholarship, including donors and volunteers, moms are better positioned to build confidence, establish relationships and realize a more promising livelihood. And their children witness the potential of this progression and how it empowers an individual and family, and bolsters an entire community—advancing all toward social and economic mobility.

Our Partnerships

ANSWER continues to evolve its outreach to ensure that potential partners understand the broad impact of our mission – our scholars’ service back into the community and the long-term benefits on their children and communities. Our donors are corporations, nonprofits and individuals, reflecting a cross section of supporters across Mecklenburg County.

This year, we are expanding partnerships to include Charlotte Center for Legal Advocacy and also working to engage experts in the areas of child advocacy, financial planning, childcare, and housing.

Moms residing and attending schools in these nine counties are encouraged to apply for an ANSWER Scholarship: Mecklenburg, Cabarrus, Gaston, Iredell, Lincoln, Stanly, and Union in North Carolina, and Lancaster and York in South Carolina.

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1 https://nces.ed.gov/fastfacts/display.asp?id=77
2 https://datausa.io/profile/geo/mecklenburg-county-nc/
Our Scholarship Recipients

ANSWER Scholarship recipients share a common goal – to earn a college degree, while setting an example for their children to follow in their footsteps. While our scholars come from varying backgrounds, all are mothers raising school-age children, with many working full- or part-time jobs and balancing other life challenges.

Laurel McLain
A single mother of three and a junior at Belmont Abbey College, earning a B.S. in Business Administration and a minor in information technology. McLain briefly lived in a homeless shelter as a child and says that her academic experience helped her gain confidence that she lacked in earlier years. “With each assignment, each grade, each completed semester, I’ve become more confident in my abilities and I can see my worth.”

Kaye Lee
As a single mother of two children and working as an administrative assistant to support her family, Lee is a sophomore in Johnson C. Smith University’s social work program. She says that one of her top priorities is obtaining an education. “The moment I stepped on campus to attend my first class, I saw a new world, an unveiling. Just standing there surrounded by possibilities was winning for me.”

Janet Maslankowski
With a career goal to help children in foster care or manage cases for a child protective services agency, she is earning a B.S. in Psychology and Human Services at Montreat College. For the past several years, she has been impacted by health issues but continues to work toward her goal and be a positive role model for her four children. “I have decided to be stronger than the illness and show my children that no matter what life throws at you, you are ultimately responsible for either giving up or having strength to get back up.”

$4,296
Average scholarship amount for an ANSWER scholar in 2018

A total of 116 scholarships were awarded to 66 mothers since 2006 – increasing year-over-year (includes returning scholars). By 2020, our goal is to award more than 20 scholarships annually.

Our Graduates

ANSWER Scholarship recipients graduate at a rate two times the national average

Katrina Mitchell
Earned a B.A. in Elementary Education from Belmont Abbey College and an M.A. in Education from Western Governors University. As the first person to graduate from college in her family, Mitchell achieved a life-long dream of assisting children who often fall through the cracks within the education system and aspires to be a role model for her family, students and community.

Daria Kearse
Earned an AAS in nursing at Carolinas College of Health Sciences, becoming a behavioral and public health nurse with Novant Health. Kearse’s compassion and attentiveness shine through to each and every patient she supports. We are thrilled that Kearse returned to ANSWER as a volunteer and currently serves on our development committee.

Amanda Cavin
Graduated from Winthrop University with a B.S. in Elementary Education 25 years after she first enrolled in college. She went on to earn a M.Ed in Literacy and Special Education from Winthrop. Cavin is a kindergarten teacher in the Rock Hill School District 3 and two of her children are attending college.

Since 2006, 45 mothers graduated from local colleges and pursued full-time jobs in the fields of their choice, business ownership or graduate school. Our scholars’ high graduation rate helps advance upward mobility for mothers, their children and communities.
ANSWER Scholarship is proud to report another year of generous support from donors. Through donors’ generosity, ANSWER awarded 17 scholarships totaling nearly $66,986 in funding (our largest to date). Since 2006, we awarded 116 scholarships to 66 women totaling $322,235, while maintaining an 80% graduation rate. Further, we had ten graduates during the 2017-2018 academic year, including two graduates in December 2017 and eight in 2018.

ANSWER hopes to provide scholarships to 20 women during the 2019-2020 academic year. We remain committed to fiscal prudence to ensure funding sustainability and high-quality programming, including the successful Mentors for Mom and Community Innovation workshops.

As we continue to find ways to increase the number of moms we serve, ANSWER Scholarship hired a part-time development director focusing on expanding fundraising and programming opportunities.

ANSWER will launch a new fundraising program called Tailgate for Team Pride, bringing together local companies, alumni groups, social clubs, and others to show competitive team spirit.

We will also continue hosting the popular pancake breakfast at The King’s Kitchen in Charlotte. In 2018, this event attracted more than 100 guests and raised $8,833, an increase of 100% over the previous year.

Fundraising

The fundraising goal for ANSWER Scholarship is to increase the number of women receiving scholarships, as well as grant amounts per scholar.

Financial Highlights

In 2018, ANSWER Scholarship totaled $160,867 in operating revenue and $151,017 in operating expenses, as outlined in the charts below. Through generous giving of individuals, organizations and our own programming events, we awarded $66,986 in scholarships last year, an increase of $12,486 over the previous year. Funding for the Mentors for Mom professional development activities—a key part of how ANSWER Scholarship delivers for women and their families—was $42,337.

Operating Revenue

<table>
<thead>
<tr>
<th>REVENUE</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>61,748</td>
<td>73,523</td>
<td>69,338</td>
</tr>
<tr>
<td>Organizations (includes FTTC)</td>
<td>89,430</td>
<td>92,580</td>
<td>58,026</td>
</tr>
<tr>
<td>Special Events</td>
<td>9,689</td>
<td>12,254</td>
<td>8,926</td>
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<tr>
<td>Total Revenue</td>
<td>$160,867</td>
<td>$178,356</td>
<td>$136,290</td>
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</table>

Operating Expenses

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Expenses</td>
<td>42,337</td>
<td>20,214</td>
<td>11,902</td>
</tr>
<tr>
<td>Scholarships Paid</td>
<td>66,986</td>
<td>54,500</td>
<td>43,189</td>
</tr>
<tr>
<td>Administration</td>
<td>21,848</td>
<td>25,896</td>
<td>17,373</td>
</tr>
<tr>
<td>Fundraising</td>
<td>19,846</td>
<td>16,142</td>
<td>4,473</td>
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<tr>
<td>Total Revenue</td>
<td>$151,017</td>
<td>$116,752</td>
<td>$76,937</td>
</tr>
<tr>
<td>Operating Net Income (Loss)</td>
<td>$9,850</td>
<td>$61,605</td>
<td>$59,353</td>
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</tbody>
</table>

Other Income/Expenses

<table>
<thead>
<tr>
<th>OTHER INCOME/EXPENSES</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Income/Loss</td>
<td>(27,280)</td>
<td>45,365</td>
<td>30,176</td>
</tr>
<tr>
<td>Investment Expense</td>
<td>13,174</td>
<td>12,882</td>
<td>10,766</td>
</tr>
<tr>
<td>Non-Operating Gains/Losses</td>
<td>(40,454)</td>
<td>32,683</td>
<td>19,411</td>
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<tr>
<td>Change in Net Assets for the Year</td>
<td>(30,604)</td>
<td>94,287</td>
<td>78,764</td>
</tr>
</tbody>
</table>

Note 1: Decrease in 2018 Gross Revenue is due in part to only having one fundraiser
Note 2: Decrease in investment income year over year is due to the average market returns for those respective years

Report 990 is available on our website answerscholarship.org
Mentors for Mom is our signature program. Scholarship recipients are paired with a mentor for support and guidance on balancing family, work and school.

Scholars and mentors meet one-on-one for support and also attend six Mentors for Mom workshops during the academic year, sharing experiences and uplifting each other in a safe, supportive environment. The workshops are led by local experts in their field and topics range from professional to personal development. These workshops are intended to provide scholars with new skill sets and valuable information for growth. ANSWER Scholarship board members, donors and volunteers also attend and participate in the activities.

ANSWER Scholarship is filled with gratitude for the support we received in 2018.

We are successful because of our many volunteers, with 75% of our work accomplished through volunteerism. Our volunteers represent diverse backgrounds, while sharing a commitment to help address issues affecting local women, children, and communities.

Last year, ANSWER Scholarship was supported by 55 registered volunteers.

Volunteer opportunities include marketing and communications, mentoring, professional development programming and facilitation and fundraising.

Please contact Susan Harper (773) 725.2750 | susan.harper18030@gmail.com

Make donation checks payable to
ANSWER Scholarship Inc
6420 Rea Road
Suite 112
Charlotte NC 28277

Legacy Promise is a circle of donors who have included a contribution to ANSWER in their wills.

Susan Andersen
Marilyn Bosian
Jim Brinson

Susan Harper
Dona Johnson

“Since first meeting my mentor, Martha, I understood the beauty and benefit of the Mentors for Mom. It can be intimidating to go back to school when you have a family, and it’s easy to feel overwhelmed and wonder if you can get everything done, while making everyone happy. Mentors step in to offer suggestions, alternatives and encouragement. Through her experience, guidance, counsel, and friendship, Martha is showing me how to believe in myself and to look at life from a better, more positive perspective. It’s a blessing to know that a strong, successful, caring person wants nothing more to see me succeed. Not only do I respect her for selflessly giving of her time and knowledge, but I know that I’ve gained a lifelong friend.”

Laurel McLain, ANSWER Scholarship recipient

“My scholar, Laurel, is a bright and brilliant woman who is making things happen for her family. She is a true example of perseverance amidst the struggles of life. She has risen above adversity and is now taking a great path toward completing her education and striving for success in her personal and professional life. We have become close friends and we support each other. I thought I was going to be the one to provide kind words of affirmation to her but I am blessed to also be on the receiving side of her caring for what I may be facing in life.”

Martha Honeycutt, ANSWER Scholarship mentor

2016 = 6 mentors
2017 = 12 mentors
2018 = 16 mentors

As a nonprofit, ANSWER Scholarship relies on donations from the local community and beyond. We are thankful for the generous contributions of our donors and would like to extend an additional note of appreciation to our Legacy Promise donors.

Susan Andersen
Marilyn Bosian
Jim Brinson

Susan Harper
Dona Johnson
Our mission is to help women

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We provide college scholarships, mentoring and professional development to moms in Mecklenburg and eight surrounding counties in the Carolinas. When you educate a mom, you educate her children.