



u★aspire
ANNUAL REPORT 2020

**uAspire ensures that
all young people have
the financial information
and resources to find an
affordable path to and
through college.**

A college degree has never been more necessary—or expensive.

Only 12% of students from low-income families will graduate college.

We work to remove the financial barriers to higher education through student advising, counselor training, and policy and systems change.

To our steadfast supporters and new friends,

Resilience, power, strength ... these words come to mind when I listen to our students on how they are navigating the impacts of COVID-19. Overnight, they became online learners, caretakers, and breadwinners—all against a backdrop of intensified racial violence. Now they are questioning how to hold on to the futures they have been working so hard to achieve.

2020 was uAspire's 35th year supporting students to find their path to an affordable college degree. In so many ways, **our decades of experience prepared us for this fight**—our ability to leverage technology and partnerships, our expertise with financial aid and higher ed systems, and our incredible community of supporters.

The pandemic has irrevocably threatened the pursuit and completion of an affordable college education. Our mission and commitment to thousands of young people has never been more critical to the future of our nation. As uAspire's new CEO, I am deeply honored to lead our work rebuilding higher education systems informed by student voices with an absolute commitment to equity.

The child of immigrant parents and the first in my family to graduate college, my life trajectory was completely changed by my degree. It enables me to be here now, working with all of you to ensure that every young person has the same opportunity, regardless of their socio-economic status or the color of their skin.

Creating clear paths to equitable, affordable college degrees is by no means simple, but as we look to the year ahead, the opportunities for supporting student success are unlimited. Going back to “normal” is not an option. We must work together to imagine and build a brighter future for all students. I hope you will join us.

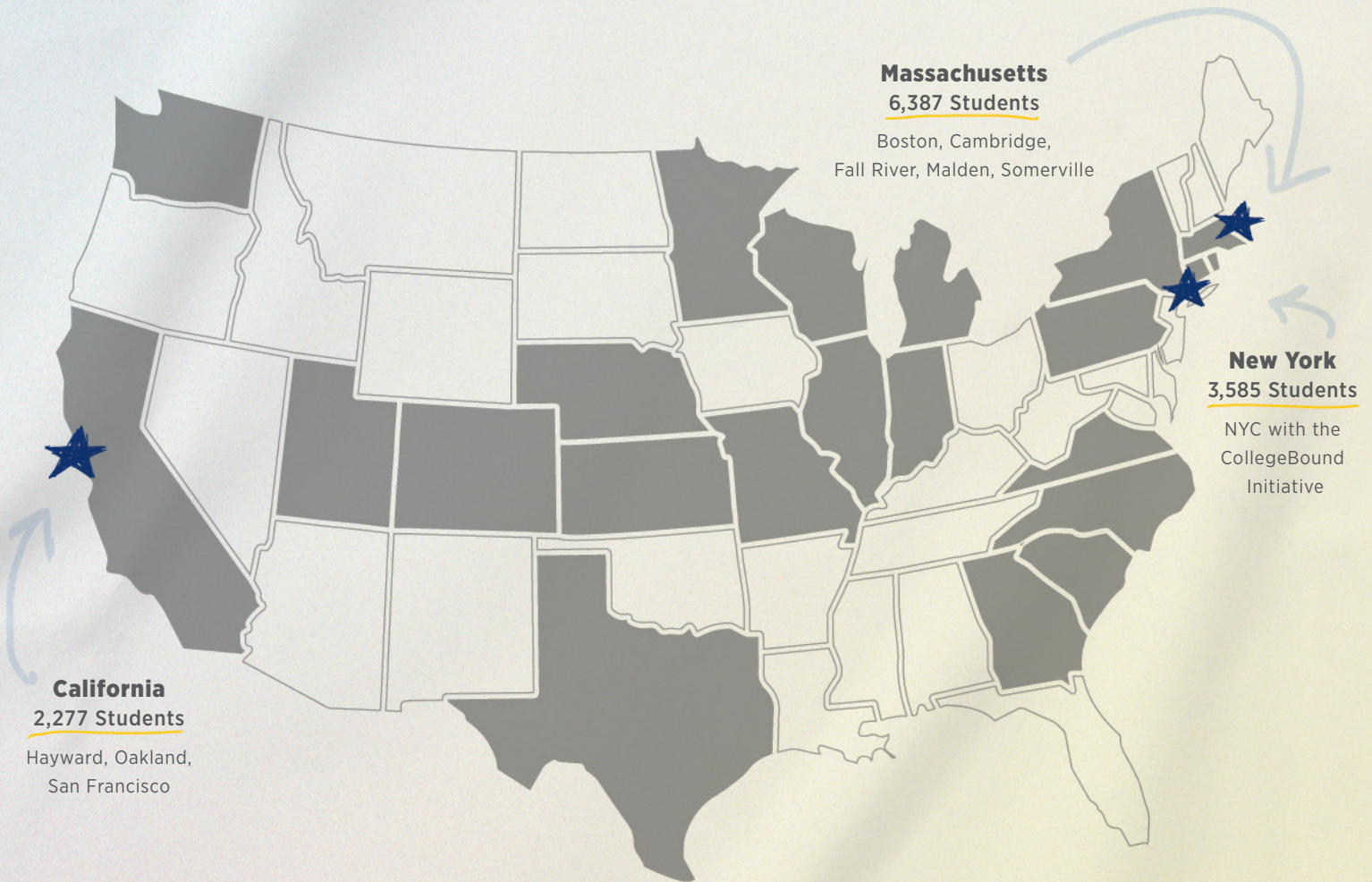
Yours in this fight,

Jaclyn Piñero
Jaclyn Piñero, CEO



Our Impact

In 2019-20 uAspire programs and policy projects impacted over **910,000 students nationwide.**



Advising 12,249 Students

California, Massachusetts, New York

Training 519,480 Students

California, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Massachusetts, Michigan, Minnesota, Missouri, North Carolina, Nebraska, New York, Pennsylvania, Rhode Island, South Carolina, Texas, Utah, Virginia, Washington, Wisconsin

Policy 383,459 Students

Federal and state policy in California and Massachusetts

Advising

uAspire directly advised 12,249 students



OUR STUDENTS

79% Low-income backgrounds

83% First-generation college students

92% Identify as Black, Indigenous, and/or Person of Color

When the coronavirus forced colleges and high schools to shut down, our high school students were in a critical window when college decisions were being made and support was needed most. Meanwhile, college students facing severe financial challenges caused by the pandemic had to keep their grades up from home, many without a reliable internet connection or the computers needed to participate in distance learning.

Nearly overnight, all of our student advising shifted to text-messaging, a remote engagement model that is core to our practice and impact. With unwavering determination, our advisors met students on their phones—no Wi-Fi, login, or app necessary—to navigate increasingly chaotic financial aid systems and access resources to meet their basic needs.

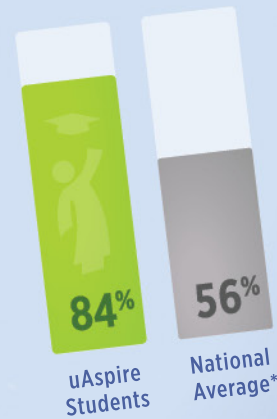
Since May, students have endured violent reminders of the devastating role of systemic racism in our society. As students experienced the economic, mental, and physical effects of dual crises, advisors made sure they felt heard and cared for and connected them to mental health resources, delivering the support students needed most—100% virtually.

Afford Program

GRADES 11 - 12

- Identify affordable college options
- Complete financial aid applications
 - FAFSA, CSS Profile, CA and NY Dream Act
- Review Student Aid Report
- Complete verification
 - Review, compare financial aid offers
 - Appeal financial aid due to income/circumstance changes

FAFSA SUBMISSION



*NATIONAL AVERAGE OF HIGH SCHOOL SENIORS AS OF JUNE 30, 2020

SUMMER AFTER HIGH SCHOOL

- Finalize enrollment decision
- Manage loans
- Access on-campus resources
- Pay first-semester tuition bill
- Estimate indirect expenses



Melissa

AFFORD ADVISOR, BOSTON

Students were afraid that they could no longer afford college because their parents, and in many cases, the students themselves lost their jobs. There's not a lot

you can tell a student or family that is comforting to them in the midst of a global pandemic that's suddenly stripped them of their income. Colleges not responding in a timely manner made things more difficult and made students more anxious.

When the news of Ahmaud Arbery, Breonna Taylor, Christian Cooper, and George Floyd hit, many students openly talked about their anxiety about the social tension that existed, even right here in Boston. I sent students resources that were available to them—counseling hotlines and apps, activism opportunities, and just sharing some of my personal experiences and sentiments as a Black woman.

Victoria

AFFORD ADVISOR, BAY AREA

When students moved to virtual learning they were worried they'd get distracted being at home with their whole family. Some students were doing their Zoom classes on their phones even if they had computers because an internet connection wasn't available or stable. They were struggling to keep up with their assignments and many were still working or looking for work.

On top of all that, students were trying to get through verification, appeal their financial aid package because their situation changed due to COVID, and decide which college they can afford to attend in the fall—without knowing if it was going to be virtual or on campus.

We checked in with students to ask, **“How are you and your family doing? How's school going?”**

To show that we're here for them and everything isn't just about financial aid. It was important to meet students where they were at and trying to see, “Hey, is your mental health okay? How are you adjusting to everything that's happening?”



Succeed Program

COLLEGE YEARS 1 - 3

Cover tuition and fees each term

Renew FAFSA

Complete verification

Apply for economic relief
CARES Act funds, emergency aid,
unemployment benefits

Confirm Satisfactory
Academic Progress

Know current and
overall debt amounts

EMERGENCY AID

"I have bills I need to pay and was told I am not able to go to work until this dies down. I had to sell my laptop to pay my car insurance."

— uAspire College Student

In New York, advisors were able to offer \$10,000 in emergency aid, in increments of \$100 to \$250, to students suddenly facing unexpected expenses and financial hardship. In the coming year, we'll explore ways to implement a broader emergency assistance program, as it can play a vital role in ensuring that students can succeed in higher education and fill the gaps for students who need to access food, stable housing, broadband and devices, child care, medical expenses, and transportation.



Redjan

SUCCEED ADVISOR, BAY AREA

When campuses closed in the spring, everyone was struggling to get clarity from the colleges about what was going on because things were changing so quickly. From the schools' communication to students, it wasn't clear. Without on-campus housing or resources, students became concerned about basic needs and they couldn't wait for information from the schools.

We had to be proactive, compiling information about the CARES Act and emergency funding, and disseminating it to students ASAP. Eligibility and applications

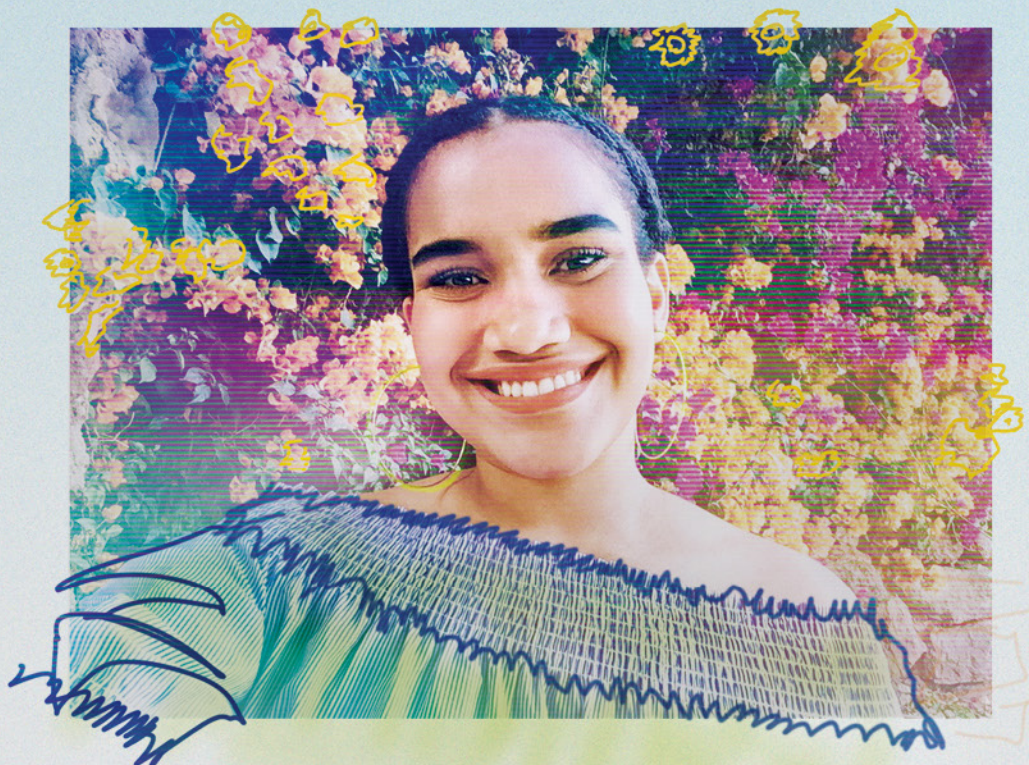
were different across the board—even for schools within the same system. We also had to think of how to support students who may not be eligible for federal funds but could access emergency grants from their school. Students needed that money immediately, so it was on us to figure out what's the process and when it is going to happen.

Melina

SUCCEED ADVISOR, NEW YORK

Accessing financial aid offices, the Bursar's office, any office really, was already difficult, and COVID made it even more so. HESC [NY State Higher Education Services Corporation], the agency that manages state aid, had to repurpose employees to focus on unemployment claims. Students had a really tough time getting a response to questions. **Institutions were chaotic so we couldn't rely on them for guidance. It was a very, very confusing time for students, for everyone really.**

I just encouraged students to continue to be proactive. One particular student had been contacting HESC for months about TAP [NY State Tuition Assistance Program], and it finally came through. It's a win. The student is like, "I can be relieved now, my bill will be covered." They could have very easily just given up, but they didn't. And I hope that my encouragement helped.





Advising Impact

COLLEGE ENROLLMENT

66% uAspire
Students

55% National average
for students from
low-income
high schools*

SECOND YEAR PERSISTENCE

81% uAspire
Students

74% National average
for all students**

GRADUATION IN SIX YEARS

51% uAspire
Students

27% National average
for students from
low-income high schools*

uAspire students in the high school Class of 2013 graduated college at **nearly 2X the national average** for their peers. These results are especially promising as this cohort was only advised in the 12th grade. Students are now supported by uAspire up to three years into college.

*National Student Clearinghouse Research Center. (2019) High School Benchmarks Report 2019.

**National Student Clearinghouse Research Center. (2019) Snapshot Report 2019.

Scholarship Programs

In 2019-20, uAspire administered **\$596,440 in scholarships.**

As scholarship administrators, we manage the application process, applicant review, selection of qualified candidates, and distribution of funds to colleges. We hope to grow support for expanded scholarship work in Massachusetts, as well as California and New York.

ESTABLISHED 1985

uAspire Last Dollar Scholarship

\$50,000 AWARDED TO 47 STUDENTS

Three-year renewable scholarships from \$500 to \$1,000 to Boston Public High School students

PARTNERS SINCE 2012

Massachusetts General Hospital (MGH) Scholarship

\$261,490 AWARDED TO 86 STUDENTS

Financial aid guidance and up to \$20,000 over four years to MGH Youth Scholars

PARTNERS SINCE 2014

Greater Boston Real Estate Board Foundation Scholarship (GBREB)

\$284,950 AWARDED TO 74 STUDENTS

Two-year renewable scholarships from \$500 to \$5,000 to Greater Boston students

PARTNERS SINCE 2017

City of Boston Scholarship

REVIEWED 334 STUDENT APPLICANTS

Financial need analysis of student applicants for the City of Boston Scholarship program

"In a tumultuous year like this, uAspire's assistance in determining student financial need has been invaluable. Four years ago, the City of Boston began redesigning its scholarship program with a focus on equity. uAspire has been an important partner in helping us refine and strengthen our process."

CASEY BROCK-WILSON, DIRECTOR OF STRATEGIC PARTNERSHIPS, CITY OF BOSTON

Melvin

GBREB SCHOLAR

The GBREB scholarship really helped to offset the cost, and that it was renewable made me feel more comfortable attending NYU. It alleviated that financial burden that I faced trying to figure out how to pay for college. Now I mentor students on the college application process and **I'm glad to take my experience as a first-gen college student and apply it to other students who need help today.** That's been my highlight of college.



Tannah

UASPIRE LAST DOLLAR SCHOLAR

My uAspire advisor was very hands-on, a big help when I was filling out financial aid applications and telling me what resources were available to me. My family was struggling to figure out how to send their first child off to college, so having someone there to tell my mom and my dad, “Hey, I know things are hard. You have multiple kids to worry about. Here are the steps and here are the things that you can do to help her get through.”

Even as I was transferring to different schools, uAspire was still there reaching out with scholarship opportunities and asking, “Hey, do you need financial help?” I applied for the Last Dollar Scholarship and was able to use it for books as well as school and lab fees.

I’m most proud of getting my bachelor’s degree.

I initially wanted to start work after getting my associates degree, but it was actually the youth at my youth center who encouraged me to further my education and go for my bachelor’s degree. And I was just like, “All right, let’s go for it.”



Training

1,924 Practitioners Trained + 519,480 Students Reached



OUR PARTNERS

95% Would recommend uAspire's training to a colleague

95% Found content relevant to their work with students

94% Plan to use the tools & materials from the training

Training school counselors and college access providers to support students through the complex financial aid process is critical to our mission. By sharing uAspire's expertise, we empowered these essential professionals with the knowledge and skills to help more than half a million students access higher education.

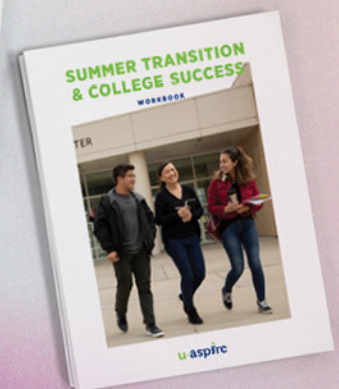
Achieving this impact was made possible by our 27 dedicated, student-centered partners. Despite the cancelation of in-person workshops, we continued to deliver our training via live webinars. Tailoring our courses to the experience level and content needs of partners' staff meant they could immediately implement our best practices and tools with students during the pandemic.

Training Partners

Achieve Atlanta
Beyond 12
The Bronx Institute at Lehman College
cafécollege Houston
CALSOAP Los Angeles
College Advising Corps
CollegePoint
College Possible
College Track

The Commit Partnership
EMERGE
Gear Up 4 LA
Gwinnett County Public Schools
Harmony Public Schools
KIPP Colorado
Michigan College Access Network
Michigan College Advising Corps
Michigan Works! Association

Richland School District Two
The RISE Network
Rivet School
Student Leadership Network
Success Academy Charter Schools
Suffield Academy
Texas College Access Network
University of Washington GEAR UP
YES Prep Public Schools



"We've participated in four different webinars and all of them have been of the highest quality. The supplemental materials are exemplary. They are the highest rated professional development in our organization and as such, we have built a culture around things like reviewing SARs and having award letter meetings with families."

UASPIRE TRAINING PARTNER

SPOTLIGHT

Corporate Partnership

Travelers' Girls Leadership Summits

At the beginning of 2020, uAspire partnered with Travelers, Girls Inc. and YWCA to host four Girls Leadership Summits in Atlanta, Denver, Hartford, and Minneapolis.

“We are so excited to see our Girls Inc. participants take on the challenge of applying to college with the skills and knowledge they gained from uAspire,” said YWCA Girls Inc. Eureka! Coordinator Leah Eby.

uAspire hosted college affordability workshops for over 300 middle and high school girls and their families. We also provided financial aid training to program staff.

“Through this partnership, girls across the country were able to access tools and resources to help guide them in making sound educational and financial decisions,” said Marlene Ibsen, President and CEO of the Travelers Foundation and Vice President of Community Relations at Travelers. “We’re pleased to be part of this program and hope the workshops help these young women navigate their way toward a successful future.”



Policy & Systems Change

383,459 Students Impacted

uAspire provided higher ed institutions and government agencies with customized recommendations to simplify financial aid systems, make communication to students more transparent, and increase equity in policies to better support students from low-income communities and communities of color. Examples of this fieldwork in 2019-20 include:

Educate Texas, Texas College Access Network

Trained and worked with nine higher education institutions to redesign their financial aid offers and communication to be more transparent and student-centered.

Massachusetts Department of Higher Education

Approved recommendation from a uAspire-led coalition letter to extend the priority deadline for state financial aid (MASSGrant) from May 1st to July 1st, giving 24,669 students access to increased grant dollars.

Higher Education Student Assistance Authority and the Office of the Secretary of Higher Education, New Jersey

Provided technical assistance to support the adoption of a new state mandate to offer a state-based financial aid shopping sheet.

Student Advocacy Fellowship

SPRING 2020 FELLOWS



Annabel - University of California Berkeley

Ben - Harvard University

Debbie - Shippensburg University

Junie - University of Massachusetts Boston

Raymond - Gettysburg College

Roshelle - California State University Sacramento

Ruby - University of California Santa Cruz

Vicktoria - Dickinson College

As the primary consumers of higher education, students' expertise should drive policy change. With this objective, we launched a paid student advocacy fellowship in January. **Eight college students completed over 60 hours of training to advocate for change** by sharing personal testimony and student-centered solutions with policymakers.

In June **fellows met virtually with 43 state and federal lawmakers**, including the offices of Speaker Pelosi, House Minority Leader McCarthy, Senators Casey, Feinstein, Harris, Markey, and Warren, and the House Committee on Education and Labor. Fellows shared their experiences affording non-tuition costs like textbooks, transportation, off-campus housing, and food, and made policy recommendations to reduce financial hardship and improve cost communication.



Raymond

UASPIRE STUDENT ADVOCACY FELLOW

EXCERPT FROM ADVOCACY PITCH TO NINE PENNSYLVANIA CONGRESSIONAL OFFICES

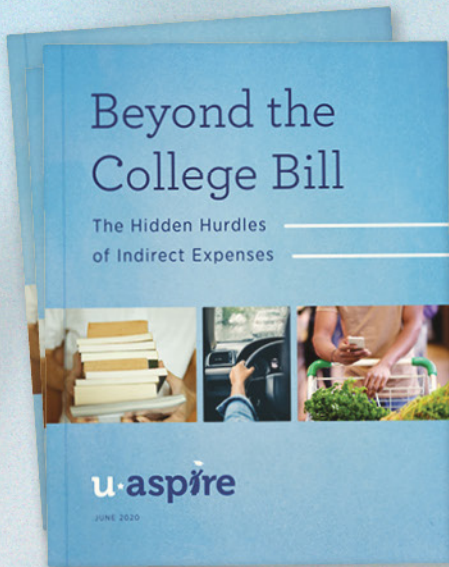
Affording books was one of the most stressful parts of college. Even with the funds I received from my college access program and earnings from my part-time job, it was still not enough.

When I first received my financial aid offer, my family and I were ecstatic. I got a “full ride” and we thought all costs would be taken care of. This turned to anxiety when we learned I still had to purchase course materials, which cost \$481 for my first semester.

Course materials are essential to class participation and learning, and thus should be covered by financial aid. At the very least, professors should be able to share them with students at no additional cost. **I'm asking that course materials be open access so that all students, regardless of their ability to pay, can succeed in college.**

RESEARCH REPORT

Hidden Costs



Students are often in the dark about the non-tuition costs that make up more than half the cost of college. The lack of clear, complete information about indirect expenses threatens students' ability to meet their basic needs and complete their degree. Our research report, **Beyond the College Bill**, examines how colleges calculate and communicate indirect expenses, how students struggle to understand and afford them, and ways to ease the financial burden on students. The study draws on data analysis from over 800 colleges and the lived experiences of over 150 students.

COMMUNICATION & CALCULATION

39%

of college websites had no indirect expense information

58

different terms for "indirect expenses" on websites that mention them

\$8,000

differences in indirect expense estimates from colleges only miles apart

STUDENT IMPACT

88%

experience significant stress affording indirect expenses

53%

changed food shopping/eating habits when faced with an unexpected expense

42%

concerned they cannot afford indirect expenses to complete their degree

CONGRESSIONAL BRIEFING

Report Findings

uAspire shared the report's findings with **180 higher education and policy leaders** at a congressional briefing sponsored by The Office of Congresswoman Ayanna Pressley (MA-07). uAspire Student Advocacy Fellows explained how costs beyond the college bill impact them and recommended solutions.

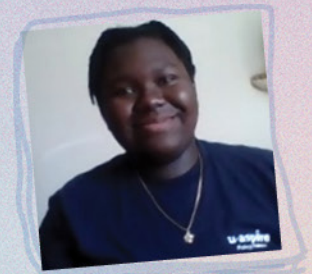


“When indirect expenses are accurately calculated, we will be able to properly plan for these costs and are more likely to receive enough aid to afford them.”

DEBBIE MATESUN, SHIPPENSBURG UNIVERSITY

“Allowing students to use their SNAP benefits to purchase food on campus is a great idea, since a lot of students don't even know that they qualify for SNAP benefits.”

JUNIE ARCENE, UMASS BOSTON



“Lowering the cost of on-campus housing at UCSC can help lower the cost of housing in the surrounding area, making rent more affordable for both students and community members.”

RUBY PORTILLO, UC SANTA CRUZ

COVID-19

Share & Inform



In 2020's rapidly changing environment everyone supporting students faced a myriad of questions that no one had enough guidance or data to answer. But one thing was overwhelmingly clear: students were struggling and needed support. We committed to accurately sharing what we learned widely and without delay.

- **1,435 unique users** of uAspire.org's COVID-19 Support Resources
- **593 attendees** at our free webinars, "Summer Transition" and "How to Support and Engage Students Over Text"
- Panelled on virtual presentations about the financial aid process and systems with partners including **DC Public Schools, KIPP, New York City Department of Education, and Urban Assembly**
- Collaborated with SwiftStudent to create online templates for financial aid appeals, which students used to **request additional financial aid due to COVID-19 impacts**

COVID-19 RELIEF

uAspire's policy team shared actionable recommendations with dozens of bipartisan and bicameral Congressional offices to prioritize students' needs in their COVID-19 response. Guidance called for policies to strengthen financial security, widen access to basic needs, simplify financial aid processes, and reduce the broadband gap.

Our Board

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President, Bowdoin Group

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Professor Emeritus of Molecular and Cell Biology, University of California, Berkeley and Retired Deputy Director, Materials Sciences Division, Lawrence Berkeley National Laboratory

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Head of Private Wealth Management, Ellevest

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\$500,000 - \$999,999

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\$250,000 - \$499,999

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\$50,000 - \$99,999

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Travelers

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\$10,000 - \$24,999

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\$5,000 - \$9,999

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\$1,000 - \$2,499

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Thomas and Beth Sorbo
Jennnifer Stredler
Mark and Jeri Tarini
Matthew and Peter Vaughan-Vail

*multi-year commitment

THIS LIST REFLECTS GENEROUS SUPPORT RECEIVED BETWEEN JULY 1, 2019 AND JUNE 30, 2020.

2020 & 2019

Financials

	2020	2019
Contributions	\$10,950,535	\$8,006,547
Program Revenue	\$486,660	\$891,515
Other Revenue & In-Kind	\$306,753	\$546,191
Total Revenues	\$11,743,948	\$9,504,253
Program Services	\$5,483,283	\$5,660,693
General Administrative	\$902,241	\$867,784
Fundraising	\$2,155,240	\$2,212,973
Total Expenses	\$8,540,764	\$8,741,450
Change in Net Assets	\$3,203,184	\$762,303
Net Assets at End of Year	\$5,211,008	\$2,008,063

From all of us at uAspire,
thank you for your support.

