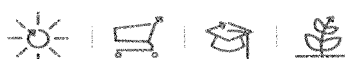


DO YOU NEED MONEY FOR HIGHER EDUCATION?

The Scholarship Foundation of St. Louis, a nonprofit organization founded in 1920, is based upon the conviction that an educated citizenry is essential to a democracy. The Scholarship Foundation provides access to post-secondary education to members of our community who otherwise would not have the financial means to fulfill their educational goals.

- ❑ In 2010-2011, **\$3.7 million** will be available in **Interest-free** student loans and grants. In 2009-10, 600 students received funding from The Scholarship Foundation.
- ❑ Students demonstrating **significant financial need, satisfactory academic progress and strong character** are encouraged to apply.
- ❑ Students may borrow up to **\$7,000** per academic year based on financial need. No fees are charged and no interest charges apply.
- ❑ The Foundation is proud to report a **96 % repayment rate** and a trend of early repayment.
- ❑ Recipients benefit from a **12-month grace period** after graduation before beginning repayment.
- ❑ Applications are accepted from permanent residents of St. Louis city and county, Missouri counties of Franklin, Lincoln, Jefferson, St. Charles and Warren, and the Illinois counties of Clinton, Jersey, Madison, Monroe, and St. Clair. There is no upper age limit for applicants.
- ❑ Recipients may attend non-for-profit accredited trade, technical, vocational, two- and four-year programs across the U.S.
- ❑ For an application, please visit www.sfstl.org



The Scholarship Foundation of St. Louis

**8215 Clayton Road
St. Louis MO 63117
314-725-7990**

The Scholarship Foundation of St. Louis

Providing Money for your College Education

Frequently Asked Questions

What does The Scholarship Foundation do?

The Scholarship Foundation **provides interest-free student loans** to help financially needy students pay for college. Since 1920, The Scholarship Foundation has provided financial assistance to more than 25,000 local students.

What are the eligibility requirements?

Students demonstrating progress toward degree completion (a minimum 2.0 cum GPA on a 4.0 scale), strong character and financial need are eligible for consideration for an interest-free loan.

How much money can I receive?

Currently, students can borrow up to **\$7,000.00** per academic year. **The average annual loan award is \$5,500.**

What is interest-free?

Interest-free means that **only and exactly what is borrowed has to be repaid**. There are no charges, fees or costs associated with borrowing or repaying interest-free dollars from The Scholarship Foundation. Federal and other loan programs require that dollars borrowed are repaid at varying interest rates and likely have fees associated.

When can I apply?

The Interest-Free Student Loan Program is offered twice per year. The first application cycle begins January 1. **The deadline is April 15** for the fall and spring semesters. The second application cycle begins August 1 and **the deadline is November 15.**

How do I get an application?

Visit our website for more information at www.sfstl.org.

Do I need a co-signer?

NO. Interest-Free Loans from The Scholarship Foundation are based on the strong character, financial need and academic progress of the student applicant only. *Additionally, The Foundation does not hold parents responsible for repayment of the loan, nor may a parent borrow on behalf of the student.*

What is need-based aid?

Any funding source that considers a family's income or ability to pay as criteria for receiving financial aid is need-based. The Scholarship Foundation's Interest-Free Student Loan Program and all grants offered by The Scholarship Foundation are need-based.

How does The Scholarship Foundation get money?

The Scholarship Foundation is a non-profit organization supported in part by private contributions. Donated clothing and accessories sold in the ScholarShop also generate a large portion of the funding. Additionally, students repayments are recycled to new students. The repayment rate of interest-free loans is 96%.

What is ScholarShop?

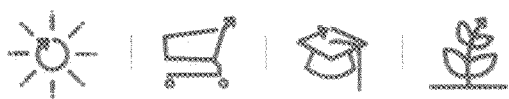
ScholarShop is The Scholarship Foundation's upscale resale store. ScholarShops are located at 8211 Clayton Road in Clayton and 7930 Big Bend Blvd. in Webster Groves. **Annual sales** from ScholarShop are in excess of **\$2.7 million** and help fund the interest-free student loan program administered by The Foundation.

Does The Scholarship Foundation offer employment programs for recipients?

The Scholarship Foundation offers several unique opportunities for students to earn an income while repaying their loan. The **Student Advocate Program** is an employment opportunity for interest-free loan program recipients to assist targeted students identified at high-risk, high-need high schools within the service area as they complete college and financial aid applications. **ScholarShop Assistants** work in ScholarShop on the sales floor and in the donor reception areas.

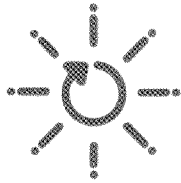
Contact Us:

The Scholarship Foundation of St. Louis
8215 Clayton Rd
St. Louis, MO 63117
Phone 314.725.7990
Email info@sfstl.org
Website www.sfstl.org



The Scholarship Foundation of St. Louis

DO YOU NEED MONEY FOR COLLEGE?



WE ARE A ST. LOUIS NONPROFIT ORGANIZATION:
Our sole purpose is funding motivated, passionate, and responsible
area students for postsecondary education.



INTEREST-FREE, FEE-FREE STUDENT LOANS FOR STUDENTS WHO ARE:

- ☞ Attending accredited, not-for-profit schools ☞
- ☞ Permanent residents of the St. Louis metropolitan area ☞
- ☞ Working on an associate's or first bachelor's degree ☞



OUR FUNDS COME FROM:

ScholarShop Sales ☞ Loan Repayments ☞ Generous Contributions
from Community Members



GREAT! NOW WHAT?

Apply!

Up to \$7,000 awarded to students making academic progress
toward degree completion and demonstrating strong character, but
needing financial assistance to achieve their postsecondary
education goals.

Applications available online!

CONTACT US!

8215 CLAYTON ROAD
ST. LOUIS, MO 63117
314.725.7990

OR

WWW.SFSTL.ORG
INFO@SFSTL.ORG