Dear Friend,

With your help, Fresh Start Scholarship Foundation continues to make a difference in the lives of Delaware women. With board approval, we will reach an incredible milestone: Since our founding in 1996, we will have awarded more than $1 million to women with financial need.

The proof of our impact is getting stronger. Our graduates report new job opportunities, increased income, and improved housing. Perhaps most significantly, they report that their children place an increased value on education.

These are the forces that uplift families and strengthen communities.

Good news — the word is spreading! This past year was our strongest yet for overall applications.

We could not do this work without your help. As a nonprofit, we are funded exclusively by donations — from foundations, businesses, and people like you. We direct more than 90 cents of every dollar directly to scholarships. The rest is spent to build our capacity so we can continue to meet the need.

Together, we have done so much. And together, we can do so much more. Thank you for helping us give our scholars a Fresh Start.

Warmly,

Sarah Kenney-Cruz
Board President

Scholarship applications are available at:

www.freshstartscholarship.org/apply
Congratulations to the 2017-2018 Fresh Start Scholars!

We are pleased to share the 2017-2018 scholarship recipients. More than $80,000 in awards were given to 39 Delaware women.

<table>
<thead>
<tr>
<th>NAME</th>
<th>HOMETOWN</th>
<th>MAJOR</th>
<th>COLLEGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANGELA B.</td>
<td>Newark</td>
<td>Accounting &amp; HR</td>
<td>Wilmington Univ.</td>
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<td>LEAH B.</td>
<td>Milford</td>
<td>Public Health</td>
<td>Delaware State Univ.</td>
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<td>CYNTHIA C.</td>
<td>Smyrna</td>
<td>Communications</td>
<td>Wilmington Univ.</td>
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<td>PATTI C.</td>
<td>Middletown</td>
<td>Elementary Education</td>
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<td>ERICA D.</td>
<td>Wilmington</td>
<td>Marketing</td>
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<td>MONET E.</td>
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<td>Wilmington Univ.</td>
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<td>VICKIE F.</td>
<td>Dover</td>
<td>Social Work</td>
<td>Delaware State Univ.</td>
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<td>JACKELINE F.</td>
<td>Wilmington</td>
<td>Undecided</td>
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<td>NYSSA G.</td>
<td>Bear</td>
<td>Health Behavior Science</td>
<td>Univ. of Delaware</td>
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<td>LARITTICA H.</td>
<td>Laurel</td>
<td>Elementary Education</td>
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<td>STELLA H.</td>
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<td>Human Services</td>
<td>Delaware Tech</td>
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<td>APRIL H.</td>
<td>Laurel</td>
<td>Middle School Math Education</td>
<td>Delaware Tech</td>
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<td>DENISE J.</td>
<td>Dover</td>
<td>Behavioral Science</td>
<td>Delaware State Univ.</td>
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<tr>
<td>INDIANA J.</td>
<td>Smyrna</td>
<td>Fine Art</td>
<td>Delaware College of Art and Design</td>
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<td>GENESIS J.</td>
<td>Wilmington</td>
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<td>Wilmington Univ.</td>
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<td>TARA J.</td>
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<td>Nursing</td>
<td>Delaware Tech</td>
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<td>JUSTINE K.</td>
<td>Newark</td>
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<td>Springfield</td>
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<td>GUANINA L.</td>
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<td>Drug &amp; Alcohol Counseling</td>
<td>Delaware Tech</td>
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<td>ERICA M.</td>
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<td>Goldey Beacom</td>
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<td>Hartly</td>
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<td>Georgetown</td>
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<td>Delaware Tech</td>
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<td>Felton</td>
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<td>Wilmington Univ.</td>
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<td>Wilmington Univ.</td>
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<td>NICOLE S.</td>
<td>Wilmington</td>
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<td>RUTHANN S.</td>
<td>Wilmington</td>
<td>Nursing</td>
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<td>MEAGAN T.</td>
<td>Wilmington</td>
<td>Game Design &amp; Development</td>
<td>Wilmington Univ.</td>
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<td>JASMINE T.</td>
<td>Newark</td>
<td>Nursing</td>
<td>Wesley College</td>
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<td>NAKIA W.</td>
<td>Wilmington</td>
<td>Human Services</td>
<td>Springfield</td>
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<td>KARTLEE W.</td>
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<td>Nursing</td>
<td>Delaware Tech</td>
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<td>SHARDAE W.</td>
<td>Wilmington</td>
<td>Behavioral Science</td>
<td>Wilmington Univ.</td>
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<td>CHLOE W.</td>
<td>Wilmington</td>
<td>Human Services</td>
<td>Delaware Tech</td>
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“Thank you for believing in me. There was a time in my life that I began to think that everything was lost, including myself. Fresh Start has helped bring my spark back in my eyes and my heart.”
— NANCY, DOMESTIC ABUSE SURVIVOR & MOTHER

Congratulations to our 2018 Graduates!

LEAH BROWN
BS, Public Health
Delaware State University

LORI BROWN
BS, Psychology
Wilmington University

PATTI CORBETT
BS, Elementary Education
Wilmington University

NYSSA GANAKIS
BS, Health Behavior Science
University of Delaware

LARITTICA HANDY
BS, Elementary Education
Wilmington University

APRIL HIGGINS
AS, Middle-Level Math Education
Delaware Technical Community College

INDIANA JOHNSON
Associate of Fine Arts
Delaware College of Art and Design

TOMACENA MCCALOP
BS, Business Administration
Goldey Beacom College

JESSICA PEACOCK
Associate in Applied Science in Nursing
Delaware Technical Community College

MARCIE SHAHAN
BS, Business Administration
Wilmington University

CHLOE WRAGG
Associate in Applied Science in Human Services
Delaware Technical Community College
Our board updated its bylaws to reflect the dissolution of the Wilmington Women in Business (WWB), our founding body. FSSF continues WWB’s legacy of service to women.

Scholars and mentors gathered to celebrate our 2018 graduates and to cheer on the continuing scholars!

**Our Current Scholars**

Average age: mid to late 30s

Average 1.2 dependent children

Low-to-moderate income

Almost all working at least one job

Obstacles to prior education include family needs, health challenges, financial barriers, etc.

**Hometown**

- New Castle County: 15.0%
- Kent County: 57.0%
- Sussex County: 28.0%

** Majors**

<table>
<thead>
<tr>
<th>Social Sciences</th>
<th>Healthcare</th>
<th>Business</th>
<th>Education</th>
<th>Other</th>
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<td>11</td>
<td>12</td>
<td>4</td>
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</table>

“...I believe that everything happens for a reason and I was meant to go through this to be the example of perseverance for someone and I intend to do just that.”

— APRIL, BREAST CANCER SURVIVOR: WORKING TOWARD HER BACHELOR’S IN SECONDARY EDUCATION.
Thank You to Our 2017-2018 Annual Campaign Donors!

**CHAMPIONS**
Fred Dawson
The Huisking Foundation Inc.
Janice Seitz

**BENEFACTORS**
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Maryanne Murray
Rotary Club of Newark - mornings
JPMorgan Chase Employee Matching Donation

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Joseph and Julie Dugan
Claudia N. Hughes
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Sandy Scheibe
Beverly Stewart
Michele Whetzel
Rita Wilkins

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Sarah Kenney-Cruz
Claire Morse
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Judith Powell
Suzanne Proud
Nancy Rose
Denise Weiner
Margery Windolph

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Judy Austin
Tina Betz
Mary Cannon
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Bryan Cheeseman
Rosalia and Richard Crosby
Forester Communications
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Jennifer Ivors
Jon and Wendi Jacobs
John and Jean Kerrigan
Kelli Kitbride
Jane D. Long
Barbara Longyear
Terri Lamborn Manning
Mary Ann Michalcewiz
Tammya Mosley
Marianne O'Rourke
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Kristen Petro
Lousia Phillips
Diane Richardson
Sharon M. Roach
Barbara Stockburger
Paul and Jean Stofa
Joyce and Gustin Tavani (in Memory of Pat Coletta)
Tori's Company LLC
Sandra Walker

**SUPPORTERS**
A. Richard and Andrea L. Barros
Harriet and Louis Berneman
Richard and Margaret Carter
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Cooch's Bridge Chapter, N.S.D.A.R.
Carolyn Cotter
Covenant Wealth Strategies, LLC
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Kathleen Harrigan
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Marilyn Hyte
Pamela Jones
Phyllis Kucharzuk
Lewis H. Lazarus
Judy Lewis
Claire McElwee
Marcos Medroso
Janet Miller
M. Yvonne Nass
Richard and Mary Ella Nenno

**GRANTS**
Thanks to the following whose grants will be used to help fund the class of 2018-2019.
Chichester duPont Foundation, Inc.
E. I. duPont de Nemours Eliason Education & Greening Fund
Fund for Women
John and Anna Hewes Foundation
Milton & Hattie Kutz Foundation

**PRINTING**
Sprint Quality Printing Inc

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Financial Statement 2017-2018

**INCOME**

Donations
$28,898.00

Signature Event
$42,489.00

Grants
$51,865.00

In-kind (Wilmington University)
$10,650.00

Interest
$13,242.00

Total Income
$147,144.00

**EXPENSES**

Scholarship Program
$98,383.00

Administrative Expenses
$6,918.00

Total Expenses
$105,301.00

Net Operation Income
$41,843.00

**ASSETS**

Cash
$123,480.00

Endowment Fund Balance
$302,041.00

Total Net Assets
$425,521.00

"Fresh Start has given me just that — a fresh start. And with it, our family has gotten a fresh outlook on life. The sky is the limit and we are living and walking that reality daily."

— GENESIS, MARRIED MOTHER OF SIX (A SINGLE, TRIPLETS & TWINS!)