The purpose of the Families of Freedom Fund is to provide education assistance for postsecondary study to financially needy dependents of those people killed or permanently disabled as a result of the terrorist attacks on September 11, 2001, and during the rescue activities relating to those attacks.

– Declaration Establishing the Families of Freedom Scholarship Fund®

Memo from Rhianna Quinn Roddy, Executive Director

Dear Students and Families:

Happy summer! I hope you are enjoying some time off during these warm summer days and will be ready and raring to go for the upcoming 2019-2020 academic year.

This is our tenth annual edition of The Source and I invite you to give us feedback. Is this newsletter informative and useful? Do you have suggestions for how we may improve it? Please tell us what you think by emailing info@familiesoffreedom.org or calling 1-877-862-0136. The Source is for you!

If you are a recent scholarship recipient, you know we’ve moved to a paperless application process, and so have begun collecting emails, planning on transitioning to an e-newsletter by 2021, the twentieth anniversary of 9/11. Please help us by updating your personal information with Families of Freedom. Email info@familiesoffreedom.org with any changes in name, address, email, and phone number.

We want to hear your stories and possibly feature you on our new Facebook page, in the newsletter and other outreach. Read more about our Facebook strategy in this issue. Our Facebook partner, Horizon Media Group, reached out via email to many of you in late May. If you didn’t receive an email, it is because we don’t have a current email for you. We’d love to hear from everyone! There is no more powerful way to help people understand the impact of the Families of Freedom Scholarship Fund than through your stories. Real people, real stories make a difference. When people hear your stories, they will be inspired to support the Fund with their contributions and ensure future recipients get needed help as well.

I have been honored to serve as the executive director of Families of Freedom since 2008. Many of you share your dreams and aspirations. Every day I am reminded of how critical it is that we support you – families who lost a loved one on 9/11 or who had a family member injured that day. We are still learning about the long-term effects on first responders. There is still much to do. We cannot rest.

Thank you for partnering with us and for all you do.

Rhianna

DONOR SPOTLIGHT

Families of Freedom Scholarship Fund

American Heroes Fund

POLO RALPH LAUREN FOUNDATION

Ralph Lauren’s deep personal commitment to philanthropy has inspired a company culture of giving back and helping those in need. In 2001, the Polo Ralph Lauren Foundation was established as a charitable organization with a mission to support programs for cancer care and prevention, education and community building in underserved areas, and areas it determines may require relief or assistance.

In the days following the September 11th attacks, the Foundation created The American Heroes Fund, dedicated to supporting individuals and their families who were gravely impacted on that tragic day. The Fund allowed the Company’s employees, as well as their customers and related business partners, the opportunity to participate in the relief effort. The Company matched employee contributions dollar-for-dollar and donated 10% of customer purchases at Ralph Lauren stores and online during the month of October 2001.

In 2002, the American Heroes Fund granted $2.5 million to establish a 20-year partnership with the Families of Freedom Scholarship Fund. This program provided educational scholarships to children of those who died or were permanently disabled as a result of the September 11th attacks.

This meaningful commitment has provided 456 scholarships to children of September 11th victims, including airplane crews and passengers, World Trade Center and Pentagon employees and visitors, and first responders.

Continued on p. 6
In the 2019/2020 academic year the Families of Freedom Scholarship Fund will award just over $11 Million to over 800 students who demonstrate financial need.

Families of Freedom Featured at Scholarship America Dreams to Success Celebration

Families of Freedom scholarship recipient and former American Idol finalist Jax performed May 15 at Scholarship America’s Dreams to Success celebration in Washington DC. Jax received a standing ovation when she sang her original song “Somebody’s Kid” and was again applauded loudly when she announced she would earn her bachelor’s degree in two weeks with the support of the Families of Freedom Scholarship Fund.

Families of Freedom executive director Rhianna Quinn Roddy got a quick picture with Senator Bob Dole during the VIP reception before the Dreams to Success Dinner.

Scholarship America’s Dream Award recipients and their stories were the focus of the 2019 event.
Former Senator Bob Dole is truly a hero in the eyes of the Families of Freedom Scholarship Fund. Senator Dole and President Bill Clinton headed fundraising in the days immediately following the September 11, 2001 World Trade Center attacks, establishing the Families of Freedom Scholarship Fund.

On May 16, 2019, Senator Dole was recognized as America’s Hero by the U.S. Army and promoted to colonel in a private ceremony at the WWII Memorial. The Families of Freedom Scholarship Fund congratulates Senator Dole on this significant and well-deserved honor. Below is the U.S. Army news release about the recognition.

Former Sen. Bob Dole shakes hands with Lt. Col. Michael Lind with the Army’s G-1 office during Dole’s honorary promotion ceremony at the World War II Memorial in Washington, D.C., May 16, 2019. Dole, who was medically discharged as a captain after being severely wounded in WWII, was promoted to colonel. (Photo Credit: Sean Kimmons)

WASHINGTON

Longtime politician Bob Dole, who was severely wounded in World War II by German gunfire, was honorably promoted to colonel Thursday (May 16, 2019) in a private ceremony at the WWII Memorial.

Dole, 95, served as a captain in the 10th Mountain Division before pursuing a political career that included nearly 30 years as a U.S. senator for Kansas and the Republican presidential nominee in 1996.

Surrounded by the memorial’s pillars and arches, Army Chief of Staff Gen. Mark A. Milley promoted Dole in front of a crowd of Dole’s friends and family and other Army leaders. In its 244-year history, Milley noted, the Army has only honorably promoted three former officers. First, George Washington was promoted to general of the Armies, and then Lt. William Clark of the Lewis and Clark Expedition was promoted to captain. Dole is the only living recipient of such an Army promotion.

“I’ve had a great life and this is sort of icing on the cake. It’s not that I have to be a colonel; I was happy being a captain and it pays the same,” Dole said, jokingly.

While a student at the University of Kansas, a 19-year-old Dole volunteered for the Army Enlisted Reserve Corps in 1942. Six months later, he was called up to active duty and commissioned as a second lieutenant in 1944.

He later deployed to Europe where he served as a platoon leader fighting against Nazi Germans in the hills of Italy. On April 14, 1945, Dole’s company launched an attack, but a stone wall and a field of land mines trapped them in an exposed area, according to an excerpt on his 1996 presidential campaign website. As a German sniper began to fire on his unit, Dole selected a group of soldiers to go with him to take out the sniper when his radioman was hit.

Dole, now on his stomach, pulled the wounded soldier across the battlefield into a foxhole. Seconds later, an enemy shell exploded, ripping into his right shoulder, shattering his collarbone and part of his spine while leaving his arm dangling.

“I lay face down in the dirt,” Dole said in the excerpt. “I could not see or move my arms. I thought they were missing.”

At first, Dole was paralyzed from the neck down and the Army sent him to a military hospital in Kansas so he could die near his home. Sensation slowly returned to his legs and left arm, but then he caught a fever of almost 109 degrees. To save his life, doctors performed an emergency kidney operation.

“His war was over against the Nazis, but his fight was really just beginning,” Milley said.

It took nearly three years and nine operations for Dole to recover from his wounds, which left him without the use of his right arm and limited feeling in his left arm. He improvised ways to strengthen his arms, and even learned to write left-handed, according to the website.

Dole earned two Purple Heart medals and two Bronze Stars with valor and, in 1947, he was medically discharged from the Army as a captain.

“As we know, he persevered and healed and he went on to distinguish himself in the service of his country many, many times over in both the House of Representatives and the Senate,” Milley said.

Some of Dole’s legislative legacies, the general noted, include passing laws that made it easier for families to access food stamps, improvements to the Social Security program, extending the Voting Rights Act, and passing the Americans with Disabilities Act.

In April, President Donald Trump signed legislation to authorize Dole’s promotion after Army leadership was asked to review his service record and contributions to the nation’s defense.

Dole was also awarded the Congressional Gold Medal in January 2018 for his service to the nation as a “soldier, legislator and statesman.”

“Thank you all for being who you are and what you stand for,” Dole told the crowd, “and that you love America and you’re willing to fight for America, regardless of the consequences.”
To date, the Families of Freedom Scholarship Fund has provided $161 million to more than 3,500 recipients. The Fund will continue providing assistance to families through 2030, ensuring a brighter future for even the youngest dependents of those who were lost.

In its first two years, the Fund covered as much as 95% of students’ need. That percentage is now down to 46%, primarily due to the increase in Fund registrants over the years. Families of Freedom is working hard to raise additional funds in order to bring that percentage of payout up to 75% of need and make the scholarship relevant and meaningful to recipients.

Last September, The Why Group conducted research to understand the charitable giving landscape and where Families of Freedom fits with 300 people in the Tri-State area. The research looked at awareness and perceptions of 9/11; current Families of Freedom awareness; how to connect with potential donors; and what would motivate individuals to support Families of Freedom.

Horizon Media, located in New York City, has developed a Facebook strategy for Families of Freedom based on The Why Group research. The focus is on unity and hope, capitalizing on the enthusiasm around good causes to break through social noise and raise awareness about the remaining need to support the families affected by 9/11.

Real people, real stories lead the way, with posts highlighting testimonials from former and current Families of Freedom beneficiaries and educating people on the Fund’s objectives to build positive sentiment toward the work of the Families of Freedom Scholarship Fund. Posts also emphasize donating to Families of Freedom as the gift that gives back by showcasing the direct and positive impact on the Fund on the achievement of educational goals by children affected by 9/11.

Why Facebook?

Facebook is the largest social media channel and leads the way in inspiring people to give to charitable causes. An astounding 86% of people making $100,000 or more are on Facebook. Men are the most likely to donate and become advocates for a cause, with 81% using Facebook at least once per week. Women are most moved to donate when you tug at their heartstrings. The research also showed a 21% increase in likelihood to donate once people fully understand Families of Freedom.

With the headline “Fostering brighter futures since 2001,” Horizon Media developed a new Families of Freedom Facebook page tailoring existing website content for social and developing posts capitalizing on relevant holidays. Horizon has also reached out to past and current Families of Freedom beneficiaries asking them to share their stories. A donate button allows for fundraising posts, so Facebook readers can help ensure monies are there for recipients until the Fund expires in 2030. Plans also include creating a private Facebook group for current and past recipients to share information privately and partnering with Scholarship America’s social channels to expand reach.

“We are excited about this new way to let the public know about the Families of Freedom Fund,” Rhianna Quinn Roddy said. “As executive director, I hear directly from our students and their families and know how critical the Fund has been in supporting the next generation with their future career. Now the public will be able to hear their stories and have an easy way to help too.”
Understanding Financial Aid Letters and “Unmet Need”

Update, April 2019: With the first acceptance and award letters coming out, here’s our most recent look at understanding financial aid letters and unmet need.

For college-bound students, there may be no day more exciting than the day you receive your acceptance letter. It’s a culmination of years of hard work, and an invitation to a bright future — and you deserve to celebrate!

Don’t forget, however, that it’s also just the beginning. You’ve conquered the hurdle of admissions, and your college plans are taking shape. And that means it’s time to start digging in and figuring out how to understand financial aid.

Along with those exciting acceptance letters comes the financial aid letter: a document that outlines the cost to attend a college or university, as well as the federal, state and school-provided funds you have available to help pay for it. The dollar amount offered in a financial aid letter makes it a powerful piece of correspondence that has the potential to make or break enrollment decisions. And it’s not always easy to understand.

Have More Questions than Answers About Your Financial Aid Letter?

You’re not alone if you’re finding your financial aid letter confusing. NPR profiles one student’s journey through 10 different offers:

This time last year, McKenna Hensley had a big question on her mind: Where would she go to college? The answer — sort of — was somewhere in her pile of 10 financial aid offers. Each school she’d been admitted to had its own individualized letter, terms and calculations.

“It was very confusing,” the now college freshman remembers.

One letter sticks out in her mind: The school had bolded about $76,000 in the upper-right corner of its offer. She remembers smiling really big and thinking, “I got a lot of money!” But when she looked a little closer, she saw that the big number included loans. Hensley was determined not to borrow. She took the letter and added up all the costs of attending, then subtracted the grants and scholarships and found she was still about $30,000 short.

To help you avoid running into a similar situation, here are some valuable tools and advice. Check out the Department of Education’s blog: https://blog.ed.gov/2019/04/5-things-to-know-when-evaluating-a-financial-aid-offer/ and the Offer Letter Decoder (www.myfinancialaidletter.org) from the Hechinger Report – a tool that allows you to upload a PDF of your financial aid letter and then helps you figure out what it’s really saying.

To really understand financial aid letters, it’s also important to look at a term you may not know yet, but that will become very familiar: “unmet need.”

What Exactly is Unmet Need?

Although financial aid letters vary from school to school, there’s one important phrase that your family should consistently be thinking about related to them, and that’s unmet need. Unmet need is the amount that’s left to be paid after financial aid is awarded. It’s the amount that your student can actually afford to pay. Here’s a helpful sample financial aid letter from Kiplinger:

<table>
<thead>
<tr>
<th>Cost of Attendance (COA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees:</td>
</tr>
<tr>
<td>Room and board:</td>
</tr>
<tr>
<td>Books and supplies:</td>
</tr>
<tr>
<td>Transportation:</td>
</tr>
<tr>
<td>Personal/miscellaneous:</td>
</tr>
<tr>
<td>TOTAL COA:</td>
</tr>
</tbody>
</table>

In this example, unmet need requires some calculation. The Cost of Attendance (COA) is $38,250, and the Expected Family Contribution (EFC) is $4,500. The EFC can be combined with grants and scholarships — the best kind of

Continued on p. 6

877-862-0136 info@familiesoffreedom.org
September 11th, 2001. We remain dedicated to supporting the resilient and determined students and families of the Families of Freedom Scholarship Fund until our commitment is fulfilled and, in doing so, honoring those who lost so much on 9/11.

The Polo Ralph Lauren Foundation is proud to have supported the brave and talented family members of the American Heroes lost on September 11th, 2001. We remain dedicated to supporting the resilient and determined students and families of the Families of Freedom Scholarship Fund until our commitment is fulfilled and, in doing so, honoring those who lost so much on 9/11.

Dear Students and Families,

My name is Brian Dodgen, and I have the distinct privilege of working with you and the Families of Freedom Scholarship Fund as your new program manager. Since starting at Scholarship America in January, 2018, I have admired the work of the Families of Freedom team. What is even more admirable are the sacrifices of those affected by the attack on 9/11. We will be forever indebted.

I am an avid sports fan. At each event, when the national anthem is sung, my mind races with the thoughts of all of the brave men and women that have sacrificed everything without a second thought. It is because of heroes like your loved ones that we are able to live the life that we do.

As program manager, I will be managing applications and determining awards, notifying recipients, taking your calls and advising parents and students on how to best use the Families of Freedom Scholarship Fund. I do not take this partnership with you lightly. The sacrifices made by you and your loved ones deserve to be honored in every way possible. While we cannot repay you for the sacrifices, we can play an active role in helping you achieve your dreams. This is my commitment to you. I look forward to working with and getting to know each of you.

Sincerely,

Brian Dodgen

Welcome to our new Program Manager, Brian Dodgen

Understanding Financial Aid Letters, Continued from p. 5

awards to accept — as well as Federal Work-Study to get a total of $19,926 in financial aid.

But, like the letter McKenna got telling her she had $76,000 covered, this one is intentionally vague.

The bottom of the letter makes it seem like the awards total $38,250 — enough to cover full tuition. But upon closer look, you’ll see why that amount is misleading: the $19,926 in grants and scholarships doesn’t need to be repaid, but all of the loans do. That means there’s more than $13,000 in unmet need — money you’ll have to borrow and pay back.

Unfortunately, this award letter doesn’t separate these options, so without careful reading and understanding, you and your family could easily find yourselves on the hook for thousands of dollars in loans.

Reading your financial aid letter and figuring out unmet need puts you in a much better position when it comes time to fill out your FAFSA and search for scholarships.

The Benefits of Understanding Financial Aid

Reducing confusion surrounding your family’s unmet need. Once you’ve gotten the hang of decoding offers, you can compare financial aid letters from each school of interest to determine what each one will really cost. Understanding financial aid — and knowing what you and your parents can contribute — will help the entire family.

Creating a plan of attack. Most schools don’t have the funds to cover the financial needs of every student enrolled. Rather than being surprised by the unmet need, you’ll be ready to discuss different ways that you can pay for the rest of tuition — including the benefit of “free money,” like grants and scholarships. You’ll notice on the sample letter above that private scholarships — like those available on our Student Hub — aren’t listed, and those can go a long way toward reducing unmet need.

In addition, if your dream school just doesn’t seem to be working out financially, you may want to appeal your offer. CollegeUp.org has a helpful blog post on how to write a financial appeal letter.

Preventing missteps down the road. Researching and discussing financial aid lessens the stress of unmet need once it’s actually time to cut checks. It’ll also lay the groundwork for future planning. After all, unmet need doesn’t end after one conversation; a financial aid package covers just one academic year. There’s no guarantee that the amount of unmet need will be the same year after year, but it pays to know about it at the start of your college career.

Paying for college is one of the biggest investments you’ll make, so you can’t afford to be uninformed. But with preparation, understanding and planning, the excitement of college acceptance day won’t have to wear off because of money.

Pair Your Families of Freedom Scholarship with Others

Check out Scholarship America’s student-friendly website to find other scholarships that may be a good fit and could be paired with your Families of Freedom scholarship. Scholarships vary widely. For example, they include scholarships for childhood cancer survivors or those with chronic inflammatory diseases; scholarships for a variety of majors; and scholarships for students in various states or regions of the country. Visit www.scholarshipamerica.org to learn more.

Donor Spotlight, Continued from p. 1

The Polo Ralph Lauren Foundation is proud to have supported the brave and talented family members of the American Heroes lost on September 11th, 2001. We remain dedicated to supporting the resilient and determined students and families of the Families of Freedom Scholarship Fund until our commitment is fulfilled and, in doing so, honoring those who lost so much on 9/11.
Q: How do I submit an application?

A: Families of Freedom is actively working to reduce our carbon footprint and has moved to a paperless online submission of all applications. Students now apply through the student portal at www.FamiliesOfFreedom.org. If this is your first time using the application portal you will need to create a username and password; an email will be sent to you to verify your information as well as confirm your identity by requesting your Families of Freedom Registration ID#. Families with multiple students will need to make sure each child has a unique email address to meet security guidelines. Once your account is verified, you will then be directed to your student profile page to update your contact information. When your profile page is saved, you are directed back to the main navigation page. Click in the upper left-hand corner on ‘new application’ to start your application. Each section of the application will need to be completed. When complete, a lock and submit button will appear. Click the lock and submit button and your application is then received for processing. Any additional documents can be scanned and attached as a PDF and submitted via email to info@FamiliesOfFreedom.org.

Q: What is the safest way to send supporting documents?

A: Scanning and uploading your document in the student's application is the safest. You may also email the document(s) to Families of Freedom at info@familiesoffreedom.org. Families of Freedom will respond verifying the document was received. Additionally, you may fax documents to Families of Freedom at 1-807-931-2109 with a cover sheet with student’s name and identification number. Mailing documents is costly and not as reliable. Documents have been lost in the mail between sender and Families of Freedom.

Q: The Families of Freedom deadline is May 15th of each year. School isn’t completed by that date and I will not have a transcript for the application, what do I do?

A: Complete the application for the Families of Freedom Scholarship prior to the May 15th deadline and provide the supporting documents you do have. Once you have your final grades then provide the transcript to Families of Freedom.

Q: I missed the May 15th deadline, can I still submit an application?

A: Yes, applications received by the May 15th deadline will be processed first. When that process is complete, then applications which were submitted after the May 15 deadline will start to be processed. Families of Freedom does not, however, have a hard date to provide as to when your award check will arrive in the mail to present to the school. Families of Freedom does understand that school payment deadlines are looming for all students in this situation and are working as quickly as possible to accommodate each student in your current situation. One benefit of this program is that if you do pay with private funds on school account balance while you are waiting for Families of Freedom funds to be dispersed, once the check is presented to the school and creates a credit on your account the school is authorized to release funds back to the student.

Q: I am not familiar with computers. Is there someone who can help me?

A: Yes, Families of Freedom will gladly assist you through the process. Each member is trained on the application process and can guide you through the application process when setting up your profile and completing the application.

Q: What information is important for me to keep for the Families of Freedom website.

A: Your user name, Families of Freedom registrant identification number, your password and the email address you used when you set up your account. Your user name cannot be changed, that is unique to your profile. Your may change and update your password as needed which remains confidential to you. Email address can only be changed by Families of Freedom upon request.

Q: Can the same email be used for every family member?

A: A unique email address needs to be set up separately for each student. Part of the recognition of the Families of Freedom website is linking an email address to students identification.
people want you to do.

“Freedom is about understanding that you
can do anything that you want and freedom
is about a way of thinking.

Freedom is about understanding that you
can do anything that you want and freedom
is about a way of thinking.

Freedom is not staying
in the box. Freedom is not doing what other
people want you to do. Freedom is not staying
in the box. Freedom is not doing what other
people want you to do.

Stedman Graham