UNDERSTANDING OUR IMPACT

GKVF

SCHOLARSHIP PROGRAM IMPACT EVALUATION

2002–2017 • Midwest Evaluation and Research

Executive Summary

Since its founding in 1962, The Greater Kanawha Valley Foundation (TGKVF) has made post-secondary education in West Virginia more accessible by providing scholarships throughout the state. To understand the impact of our efforts, we contracted with Midwest Evaluation and Research (MER) in 2016 to conduct an evaluation of the TGKVF Scholarship Program.

From an analysis of TGKVF's existing data and a survey of 203 students who received scholarships from 2002-2017, the following five major impacts emerged:

1) The TGKVF Scholarship Program helps people attend college who would not otherwise have been able to do so (around 25% of scholarship recipients indicate they would not have been able to attend college without TGKVF support).
2) Receiving a TGKVF scholarship correlates with better grades (3.7 GPA compared to 3.1 GPA national average).
3) Receiving a TGKVF scholarship correlates with higher rates of graduation from college (96% graduation rate compared to 59% national average).
4) Upon graduation, TGKVF scholarship recipients have significantly less debt than college graduates who did not receive a TGKVF scholarship (approximately half the debt of the national average).
5) A TGKVF scholarship correlates with higher income after graduation (approximately 20% higher income than peers).

These findings validate the positive effects of our investment of resources in scholarship efforts. They also have potential implications for the management of existing funds, the creation of new funds, and the engagement of past recipients in helping the next generation.

Introduction

For more than 50 years, TGKVF has helped individuals, families, businesses, and nonprofit organizations improve quality of life in our region. We promote a forward-thinking and closely connected community that fearlessly works to advance the prosperity of all. TGKVF provides assistance to charitable donors to create funds for their own philanthropic purposes, and also provides grants to nonprofit organizations that seek to fulfill the needs of the communities in the six counties that comprise the Greater Kanawha Valley of West Virginia. Thus, the mission of TGKVF is to make thoughtful and proactive investments that grow the multiple forms of wealth necessary for our community to thrive.

With the generous gifts of donors who have funded these scholarships, we have been successful in administering over 340 scholarships in 2018, with more than 100 designated as West Virginia statewide scholarships. Providing scholarships at both the undergraduate and graduate levels of higher education, these scholarships range between $500 and $10,000. Criteria for scholarship eligibility include high school attended, prospective college or university, West Virginia county of residence, chosen field of study, membership in service or other organizations and/or plans to attend graduate school. Together these criteria offer a wide variety of opportunities for students to pursue. From 2002-2017 alone, TGKVF granted a total of $9,494,131 in scholarship awards. We have steadily increased the amount of scholarships awarded over time and expect to continue to do so.

With a better understanding of the impact our scholarships have on their recipients, we can make more informed decisions about managing and promoting scholarship opportunities for West Virginia students in the future.

"The scholarships I received from TGKVF made it possible for me to pursue my education, not just because I would have been financially unable to manage otherwise but because they signaled to me that important people believed I could succeed in college. I was the first member of my extended family to attempt college, and I certainly couldn't have made it to a master's degree without the support."

– Anonymous survey respondent

Evaluation Methodology

MER obtained data for the impact evaluation of the TGKVF Scholarship Program from two primary collection efforts. In the first, MER conducted a detailed examination of data that we extracted from our GIFTS data management information system (MIS) on past awards and their recipients. In the second, MER relied on new data collected from our Impact Survey of past recipients, which was administered via telephone and Internet.

The data available from the TGKVF MIS represents scholarship recipients from 2002-2017. After extracting this data, we organized it into a single data table and cleaned it using standard quantitative research methods (including the removal of non-individual recipient /organizational information and outliers). This resulted in a dataset containing information from 3,245 scholarship recipients (N = 3,245) on:

- Date of scholarship award
- College attended with scholarship award
- Academic degree pursued by scholarship recipient
- Estimated grade point average (at the time of scholarship award, if already enrolled)
- West Virginia county of residence prior to college enrollment
- Recipient contact information (phone number, email address, and mailing address)

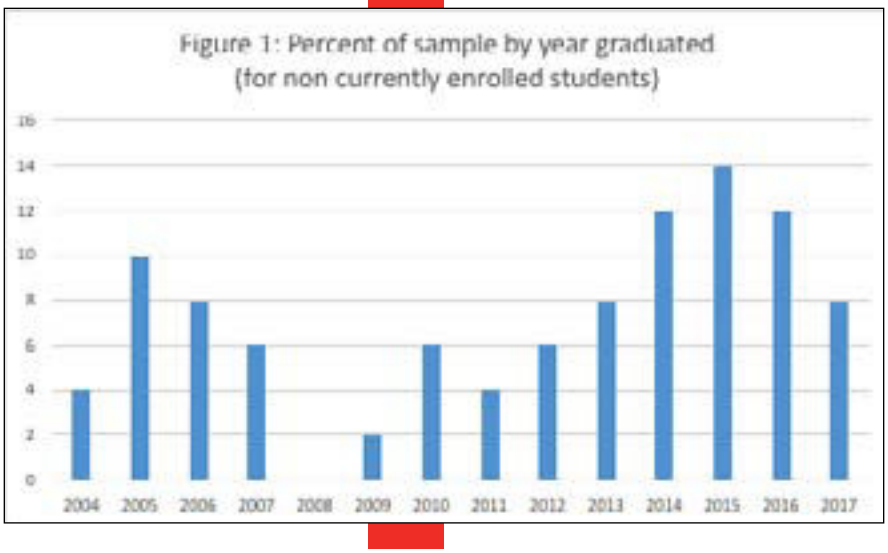
The TGKVF MIS dataset provided a descriptive overview of the TGKVF population of scholarship recipients, as well as the sample from which the targeted Impact Survey participants were selected. MER chose Impact Survey recipients using both "convenience sampling" and "stratified random sampling." To obtain a "convenience sample," MER sent a link to an online survey to all TGKVF recipients with a valid email listed in the TGKVF MIS.

Table 1: Currently a Student?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	120	59.1	59.1	59.1
	No	83	40.9	40.9	100.0
	Total	203	100.0	100.0	-

Because contact information becomes obsolete over time, the convenience sample was overrepresented by individuals with more current contact information (which included a large sample of people who currently attend school, see Table 1).

To balance the convenience sample, MER selected an additional random sample of early scholarship recipients (2002-2006) from the larger dataset for an intensive tracking and follow-up effort through which we obtained current contact information from relatives and public databases. The total distribution of those not currently in school (n=83) shows a bi-modal distribution of the tracking of the early recipients and the increased response rate of more recent recipients with current contact information in the MIS (see Figure 1).



Survey Items

Participants responded to questions on the following Impact Survey topics:

- Student status (current student or not current student)
- Graduation information (when student graduated / when they planned to graduate or why student did not graduate, if applicable)
- Academic degree pursued by student
- Year student received funding from TGKVF
- Cumulative grade point average
- Family income
- Financial need
- Student loan debt amounts
- Sources and amounts of additional scholarship funding (non-TGKVF) sources
- Current personal income
- Current state of residence
- Future plans to live in West Virginia (for non-residents)
- Open-ended questions asking participants to describe how receiving a TGKVF scholarship impacted them (responses were then qualitatively coded for common themes)

To determine proxy and suggestive correlational data for the purposes of evaluating the impact receiving scholarships had on recipients, MER developed a mix of objective and subjective measures. Objective measures compared and contrasted the sample data with similar data from the non-TGKVF scholarship-receiving population. Subjective measures were personal highlights the sample provided that defined what was impactful about receiving the scholarship.

MER kept both the TGKVF MIS data reviewed and the Impact Survey data collected entirely confidential. To ensure and uphold anonymity at all points throughout the study, MER did not collect scholarship data that might tie recipients to their responses on the Impact Survey.

We obtained an objective measure of "impact" by contrasting TGKVF MIS data with the general U.S. college student population. MER then worked from the hypothesis that students who receive TGKVF scholarships maintain higher grade point averages, achieve higher graduation rates, have a higher lifelong earning potential, accrue less student loan debt, and have a higher perceived financial benefit due to financial need than their non-TGKVF scholarship-receiving peers. Finally, MER assessed subjective "impact" by asking participants open-ended questions about how receiving a scholarship affected their lives.

Results

The initial descriptive analysis of the MIS data revealed information concerning the schools chosen by scholarship recipients, how many students decided to stay in West Virginia for their schooling, the major West Virginia counties represented by students, and the most popular funds used by students. In the following pages, *Figures 2-5* visually depict the descriptive data collected.

Figure 2 depicts the 10 colleges most frequently attended by TGKVF scholarship recipients. The figure shows that the majority of TGKVF scholarship recipients attended or are currently attending West Virginia University (25%) followed by Marshall University (16.7%), West Virginia Wesleyan College (15.1%) and all other schools (each less than 6%).

Figure 3 illustrates the percentage of students who attended college in West Virginia. The figure shows that 88.8% of students stayed in West Virginia for college and that 11.2% of students attended college elsewhere.

Figure 4 depicts the top 10 West Virginia counties represented by students attending college. The highest percentage of students (22.1%) represented Kanawha County. The remaining West Virginia counties each had a student representation percentage of less than 5%.

Figure 5 represents the funds most utilized by TGKVF scholarship recipients. The Black, W.P. Fund was most popular, used 22.4% of students. The next most popular funds were the Crickard Fund (12.2%) and the Johnson, R.A. Fund (10.7%). Less then 6% of the students utilized the remaining funds.

Results

Figure 2

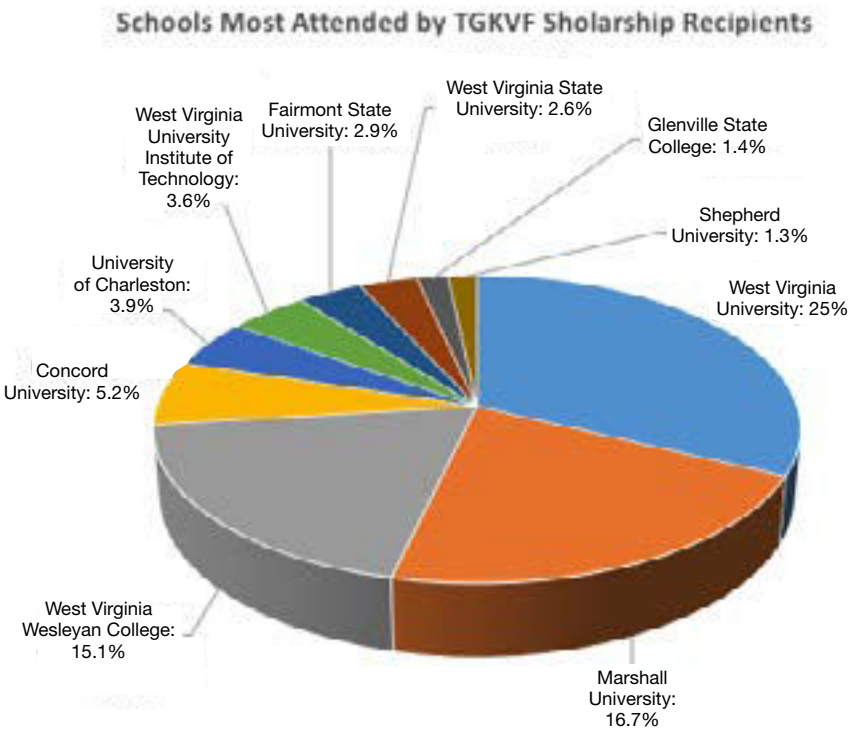


Figure 3

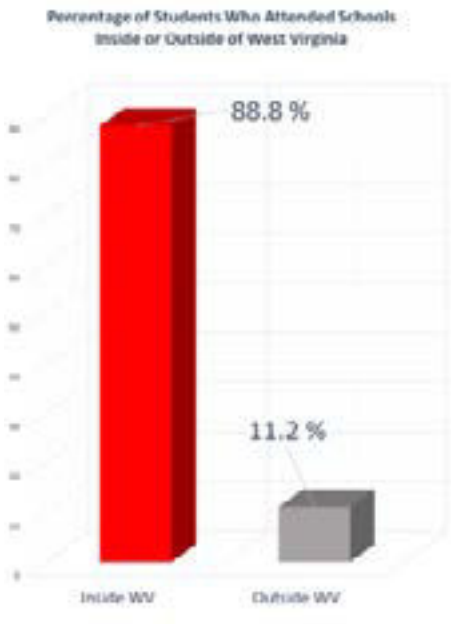


Figure 4

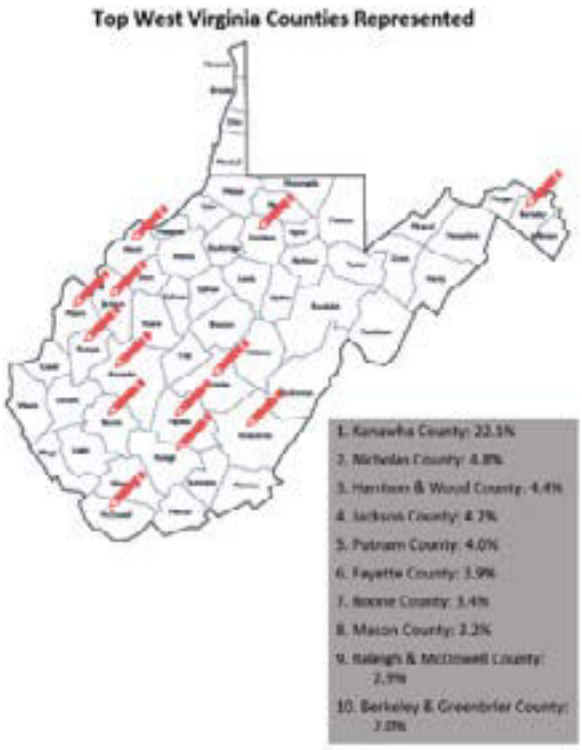
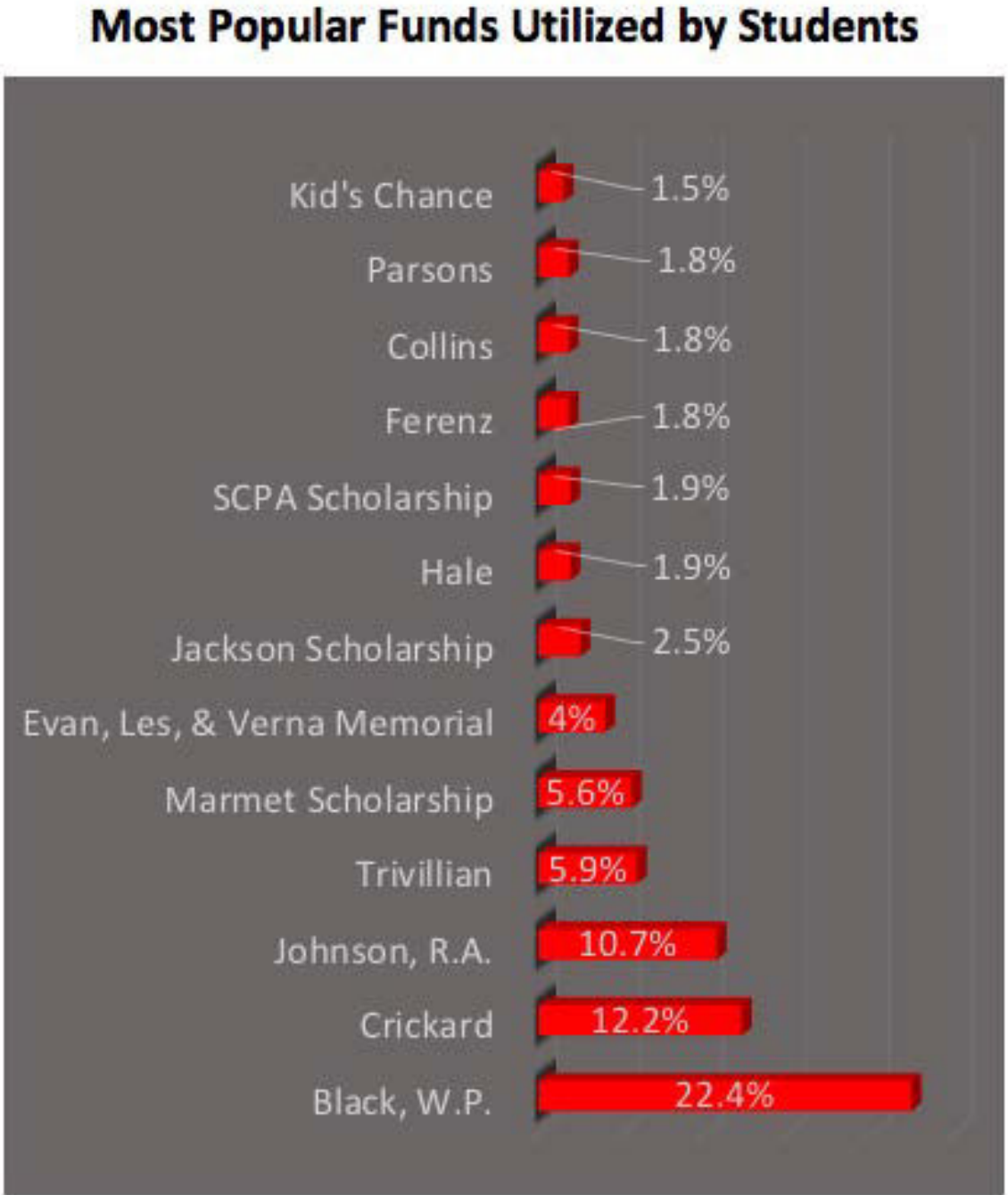


Figure 5



Data analysis of the survey questions asked of 203 past recipients revealed information about objective and subjective measures of scholarship "impact" as well as descriptive information about the sample. Results are visually depicted in the following figures and tables, with subjective measures of impact displayed in Table 13.

Results

Figure 6 depicts responses to the question, "What academic major(s) are/were you pursuing?" It shows that Applied Science is the most popular academic major of this TGKVF scholarship recipient sample.

Figure 6

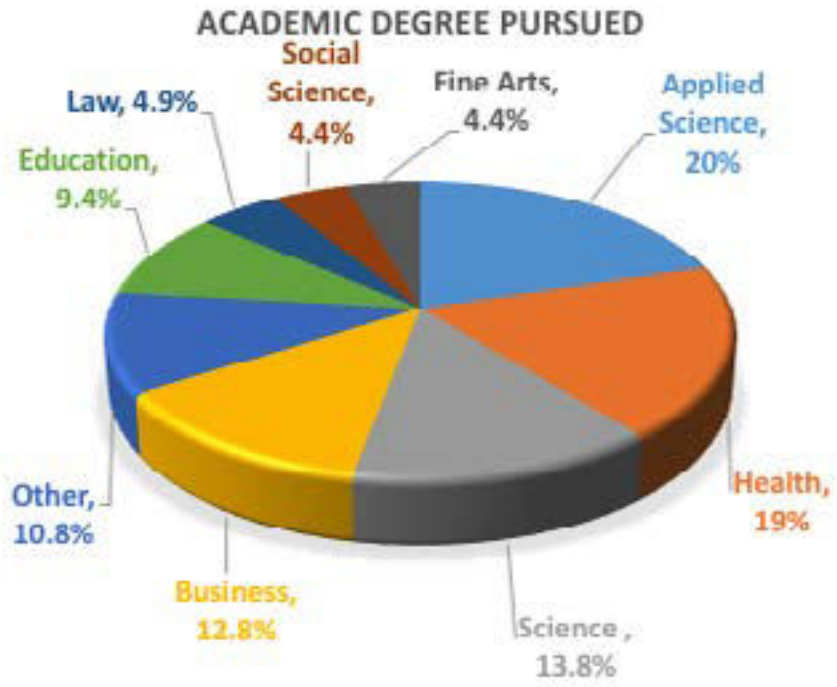
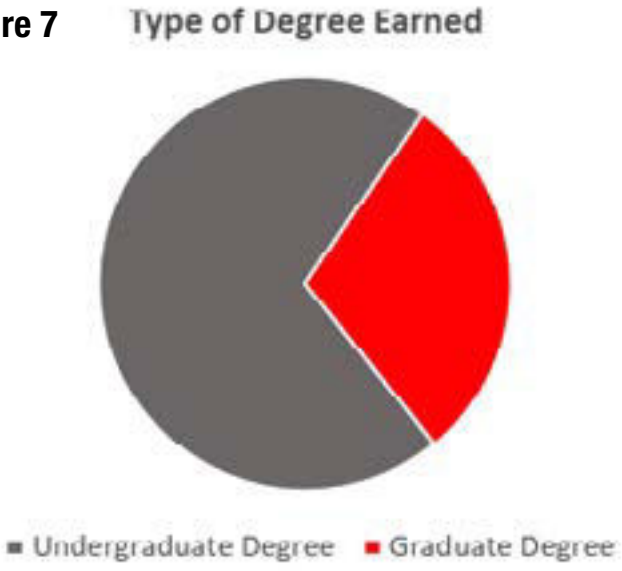


Figure 7 illustrates the percentage of TGKVF scholarship recipients who were pursuing or had obtained a graduate or undergraduate degree at the time of the Impact Survey. A considerable number of recipients reported pursuing a graduate degree after their undergraduate studies. While some of them had received support from TGKVF to pay for this graduate degree, most reported paying for their advanced education without additional scholarship support.

Available national data indicates that 42% of college graduates will earn an advanced degree at some point in their lives. At the time of the survey, 29% of students in the Impact Study sample had earned or were in the process of earning a graduate degree. While this percentage is significantly lower than the national average, this is to be expected since a large portion of the Impact Study sample is still in school or has been out of school for a relatively short time and cannot be fairly compared to lifetime rates of advanced degrees. Over time, we expect that the TGKVF scholarship sample will meet or exceed the national rate of graduate degree attainment. The qualitative results discussed later in this report suggest that receiving a TGKVF scholarship makes an advanced degree more attainable for this sample.

Figure 7



Results

Figure 8 depicts responses to the question, "What is/was your family's income during your time as a student?" While the majority of the sample scholarship recipients had family annual incomes of $25,000-$75,000, a significant number came from low income or even impoverished households, with 18% having family incomes below $25,000.

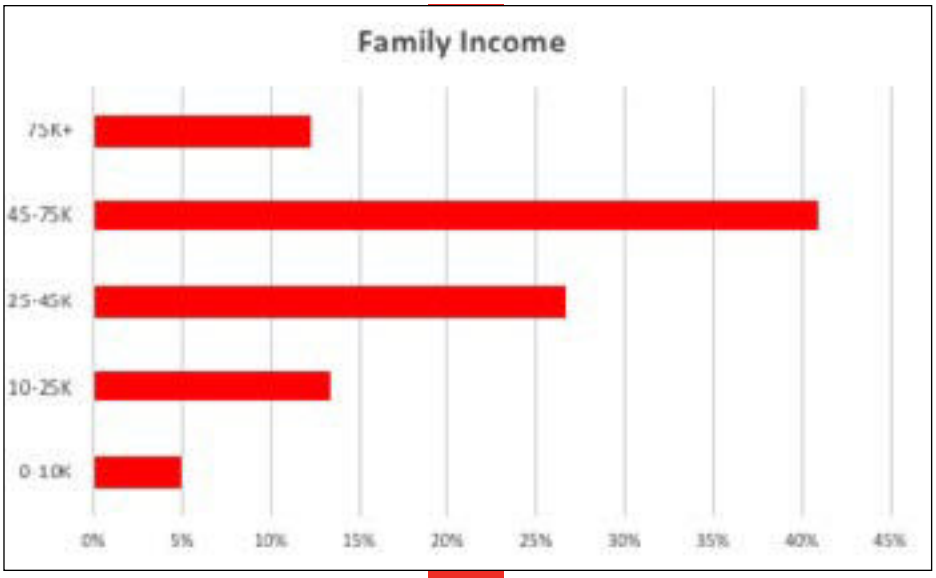


Figure 8

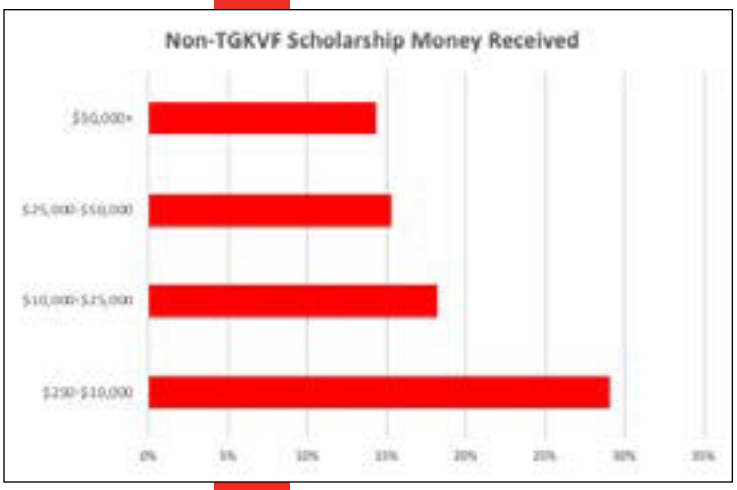
Table 2 represents responses to the question, "Did you receive other scholarships from non-TGKVF sources?" The table shows that 91.1% of the sample recipients received additional scholarships and/or grants outside of the TGKVF Scholarship Program.

Table 2: Did You Receive Other Scholarships from Non-TGKVF Sources?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	185	91.1	91.1	91.1
	No	15	7.4	7.4	98.5
	I Don't Know	3	1.5	1.5	100.0
	Total	203	100.0	100.0	-

Figure 9

Figure 9 relates to Table 2, and depicts responses to the question, "How much funding did you receive from non-TGKVF sources?" This question was asked only of individuals who reported receiving additional scholarship funding (N=185). The results show that the majority of participants in the sample received additional funding ranging from $250-$25,000. The average amount received from outside sources was $28,632; however, much of the sample (42%) received funding from outside sources that amounted to $10,000 or less, and the mode (which 50% of the sample fell below) was $15,000.



Results

Table 3 depicts responses to the question, "Were there financial barriers that made it difficult to pursue a college education?" The table shows that 58.1% of students in the sample indicated they confronted financial barriers to pursuing a college education.

Table 3: Were There Financial Barriers that Made It Difficult to Pursue a College Education?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	118	58.1	58.1	58.1
	No	75	36.9	36.9	95.1
	I Don't Know	10	4.9	4.9	100.0
	Total	203	100.0	100.0	-

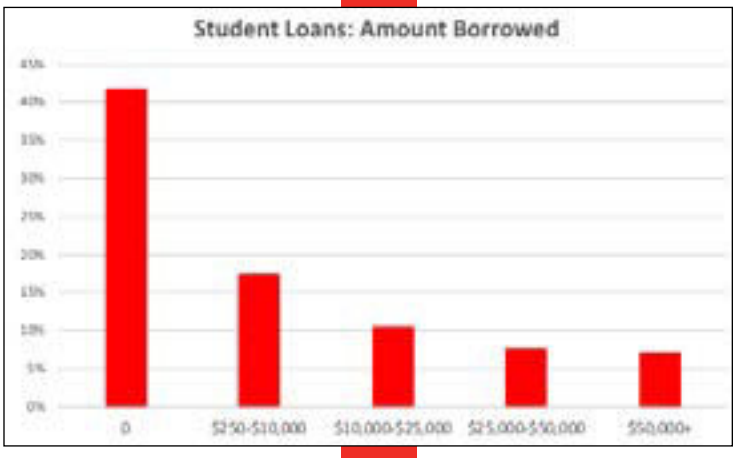
Table 4 reports responses to the question, "Did you take out student loans in order to attend college?" As the chart shows, 55.4% of the sample used government financial aid and took out student loans to attend school.

Table 4: Did You Take Out Student Loans in Order to Attend College?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	112	55.2	55.4	55.4
	No	85	41.9	42.1	97.5
	I Don't Know	5	2.5	2.5	100.0
	Total	202	99.5	100.0	-
Missing	System	1	0.5	-	-
Total		203	100.0	-	-

Figure 10

Figure 10 relates to **Figure 9**, and depicts responses to the question, "How much did you take out in student loans?" Of the sample of 203 respondents, 42% did not borrow money to attend school, and the majority of those who did borrowed less than $25,000 during their entire college education. The average amount borrowed for the entire sample (n=203) was $15,511, while the average financial aid amount borrowed for just those individuals who needed to take out student loans (n=112) was $30,180 during their entire college education.



Results

Table 5 reports responses to the question, "Do you live in West Virginia?" The chart indicates that 76.8% of the sample students responded that they currently live in West Virginia. This is not surprising, given that a majority of the sample (88%) still attends college in West Virginia.

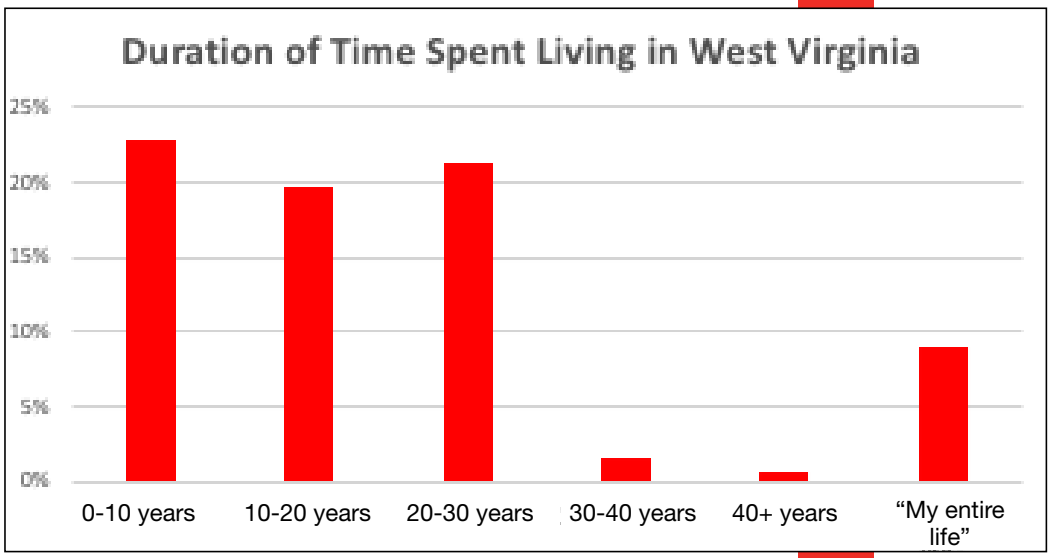
Table 5: Do You Live in West Virginia?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	156	76.8	77.6	77.6
	No	45	22.2	22.4	100.0
	Total	201	99.0	100.0	-
Missing	System	2	1.0	-	-
Total		203	100.0	-	-

Figure 11 relates to **Table 5**, and depicts responses to the question (if applicable), "How long have you lived in West Virginia?" As the figure shows, the majority of the sample students indicated they had lived in West Virginia from 0-30 years. It should be noted that a sizable portion of the sample responded by saying, "My entire life." We reported this question separately because the age of the respondents was not known when calculating their time in the state.

"Receiving a TGKVF scholarship meant that I could focus solely on my studies during my first year of college, without having to get a job. This helped me to maintain a high GPA."

Figure 11



Results

Figure 12 relates to **Table 5** in that only those indicating that they did not live in West Virginia were asked to respond to the question, "Do you plan to live in West Virginia at some point?" The results show that the majority of the sample students had not yet determined if they wanted to live in West Virginia in the future.

Figure 12

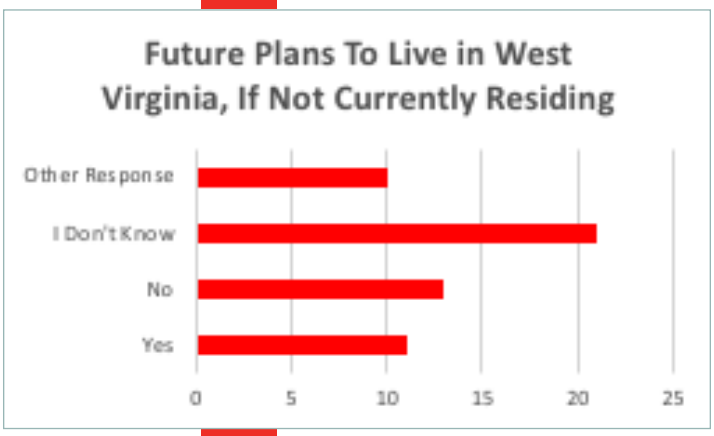
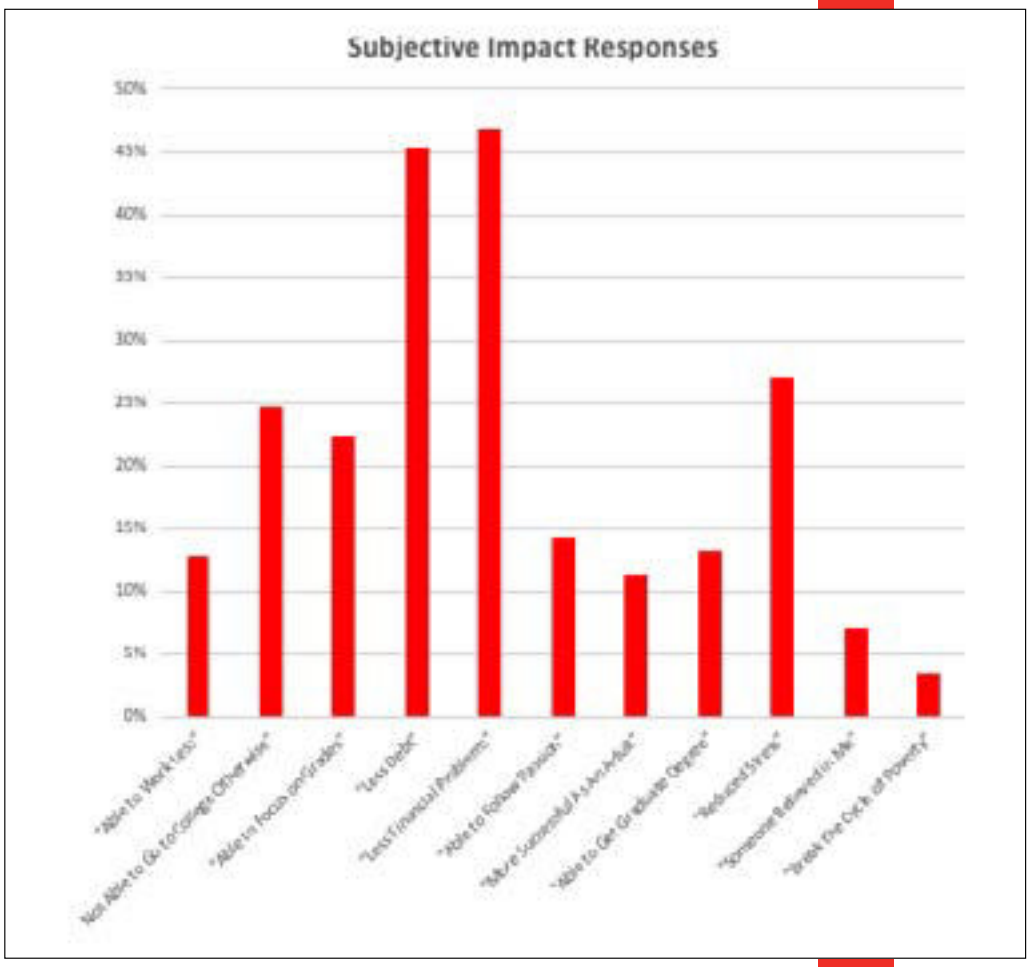


Figure 13 depicts responses to the open-ended question, "In your own words, how has receiving a TGKVF scholarship impacted you?" The figure shows that the majority of the sample students provided responses falling into the categories of "Less Debt" and "Less Financial Problems."

Figure 13



Findings of Impact Survey

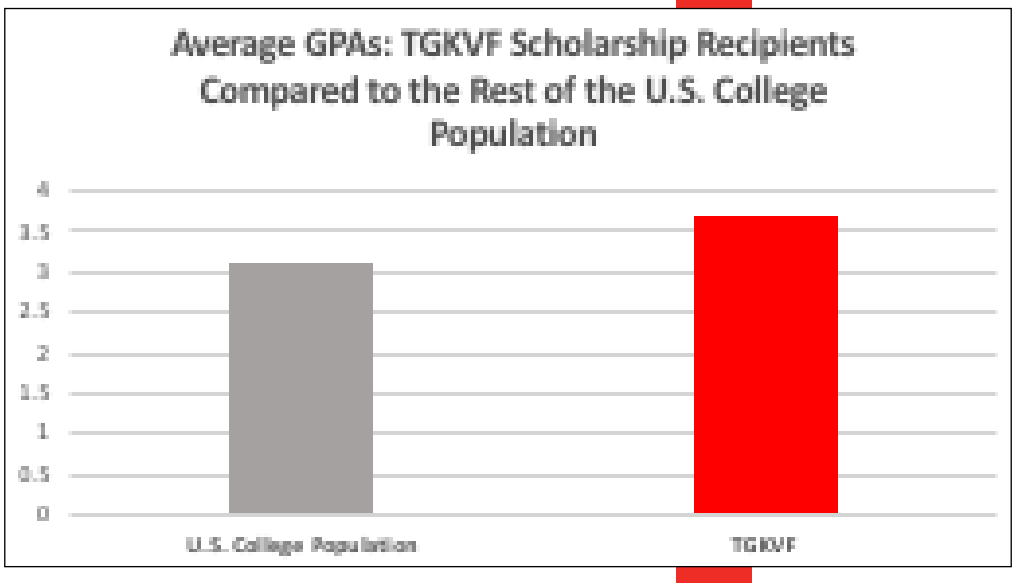
The results reflected in Figure 13 provide the subjective impressions of impact on the part of the scholarship recipients. When these findings are combined with the quantitative data collected in the survey and with national comparative data, a true picture of the impact of the TGKVF Scholarship Program begins to emerge.

#1 The TGKVF Scholarship Program makes college attainable for people who could not otherwise afford it.
Nearly 25% of respondents indicated they would not have been able to attend and/or graduate from college without assistance from TGKVF and other scholarship sources due to a lack of personal and family resources. This correlates highly with the 18% of respondents indicating that their family of origin, an important college-related financial resource for many, fell into the poverty range with a total combined annual household income of less than $25,000. A few recipients (N=7) indicated that their TGKVF scholarship helped break the cycle of poverty in their families. While it may still have been necessary for many of these individuals to obtain loans to support their education, initiatives such as the TGKVF Scholarship Program made the unattainable, attainable for many.

#2 Receiving a TGKVF scholarship correlates with better grades. When asked about the benefits of a TGKVF scholarship, 22% of respondents indicated that the scholarship helped them focus more on their coursework and do better in school than they would have otherwise. This finding is supported by the data presented in **Figure 14**, which reports responses to the question, "What is your cumulative GPA?" TGKVF scholarship recipients earned an average GPA of 3.7, while the rest of the U.S. college population earned an average GPA of 3.1. (GPAs are based on a 4-point scale.) This higher average GPA for TGKVF scholarship recipients supports their claim that the scholarship gave them greater ability to focus on coursework. In part, this greater focus was possible because some students (13%) reported having to spend less time working and some (27%) reported experiencing less stress over school financing (see **Figure 13**).

"Without TGKVF and the Promise, I would have continued living in a cycle of poverty rather than earning my master's degree at one of the best colleges in the world. I remember thinking that I couldn't go to school because there was no way I could afford it, and thanks to you and PROMISE, I did. A full $30,000 of my $40,000 in debt is from my master's degree. You saved me so much more than just money! It was your scholarship, and that yearly contribution from you, that helped me attend school. I finished in three years to save money, an idea I received from your foundation. Thank you!"

Figure 14

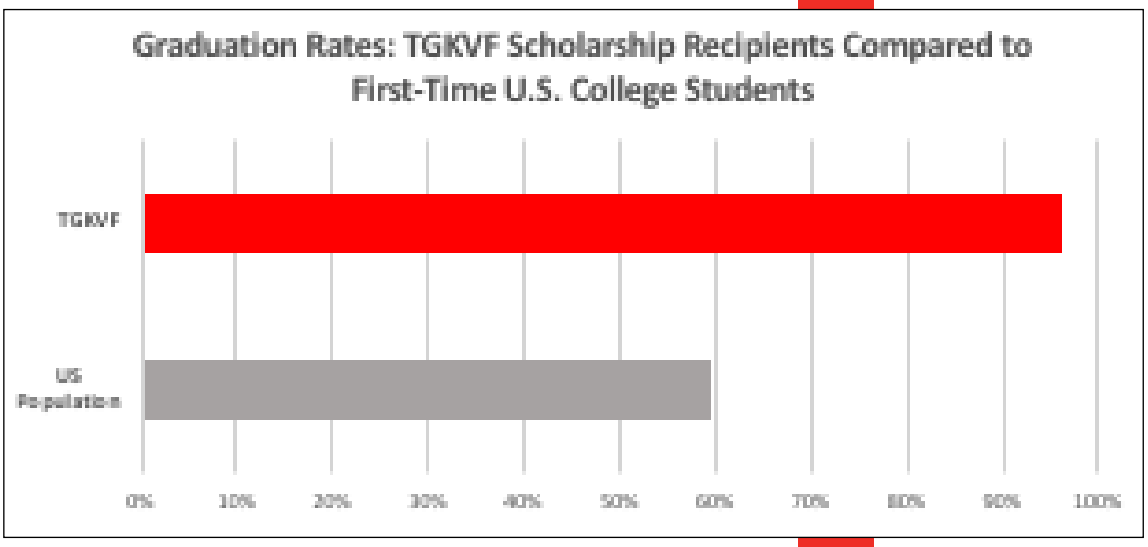


Findings of Impact Survey

#3 Receiving a TGKVF scholarship correlates with higher rates of college graduation.

In addition to helping students attend college who would not otherwise be able to do so, receiving a scholarship also appears to help students who are already attending college to complete their degrees. **Figure 15** depicts the responses to the question, "Did you graduate?" This figure illustrates reported graduation rates for individuals no longer in college pursuing their undergraduate degree. Specifically, it shows that 96.2% of TGKVF scholarship recipients graduated with a bachelor's degree or advanced degree. This compares to a 59.4% graduation rate for the general U.S. population pursuing an undergraduate degree and shows that TGKVF scholarship recipients are 40% more likely to graduate than their peers. This finding is supported by the fact that 45% of respondents spontaneously indicated that having less debt was a major impact of receiving a TGKVF scholarship (see **Figure 13**).

Figure 15



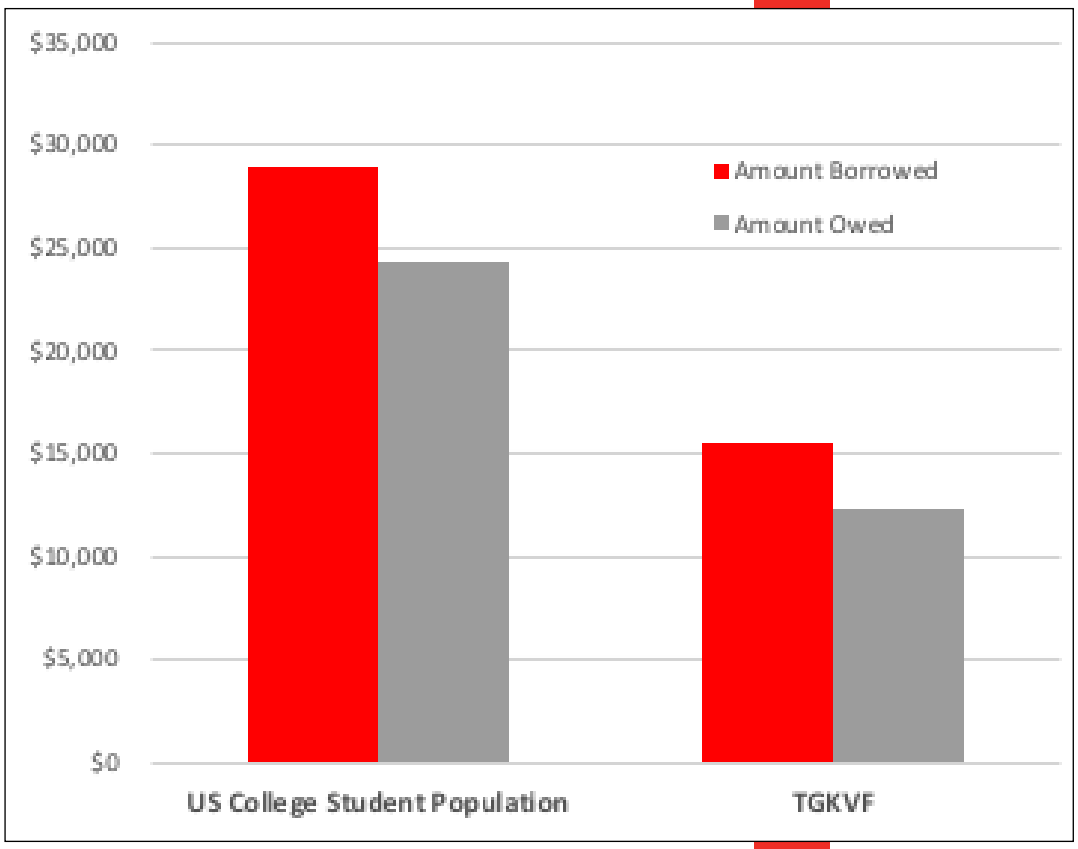
The lifelong benefit of earning a college degree versus a high school diploma has been well documented. These benefits make the accumulated impact of receiving a TGKVF scholarship quite significant (1) for the 25% of recipients who would not have attended college without the assistance and (2) for the 40% more recipients who complete a degree compared to the U.S. average. According to the National Association of Colleges and Employers there most recent survey found that for 10 broad degree categories ranging from engineering to communications, 2016 graduates are projected to have an average salary of about $51,000 which is significantly higher than $28,000 for a high school graduate. As a result, college graduates will make nearly $1 million more than a high school graduate over a career. Careers requiring a college education are also more likely to provide job flexibility, insurance benefits and retirement funds. Additionally, college provides experiences designed to broaden societal perspective, nurture an appreciation of diversity and encourage global thinking. College graduates are also more likely to enjoy greater job security and increased life savings.

[Receiving a TGKVF scholarship] "enabled me to earn my undergraduate degree without any student loans, which was a huge burden off my shoulders. I went on to optometry school, which is very expensive and with minimal scholarships available. The cost of education is substantial nowadays and I'm so thankful for the scholarships that I received. They helped me immensely on my path to becoming an eye doctor. Thank you so much for your generosity. I hope you continue to provide these scholarships to West Virginia students in the future."

Findings of Impact Survey

#4 Upon graduation, TGKVF recipients have significantly less debt than college graduates who did not receive TGKVF scholarships.
Figure 16 depicts responses to the questions, "How much did you borrow?" and "How much do you owe in student loan debt?" As shown, TGKVF scholarship recipients borrowed an average of $15,511 and owe an average of $12,258 in student loan debt, compared to their peers who borrowed an average of $28,973 and owe an average of $24,250. This means TGKVF scholarship recipients have about half (49%) as much student loan debt as their peers. This result is not surprising given that 91.3% of TGKVF scholarship recipients also received additional scholarships and grants from outside sources.

Figure 16



Related to amount of debt, the most common impact of receiving a TGKVF scholarship stated by respondents (47%) was experiencing fewer financial difficulties. This includes respondents who indicated that receiving scholarships eased financial burdens on their parents or their own family and children.

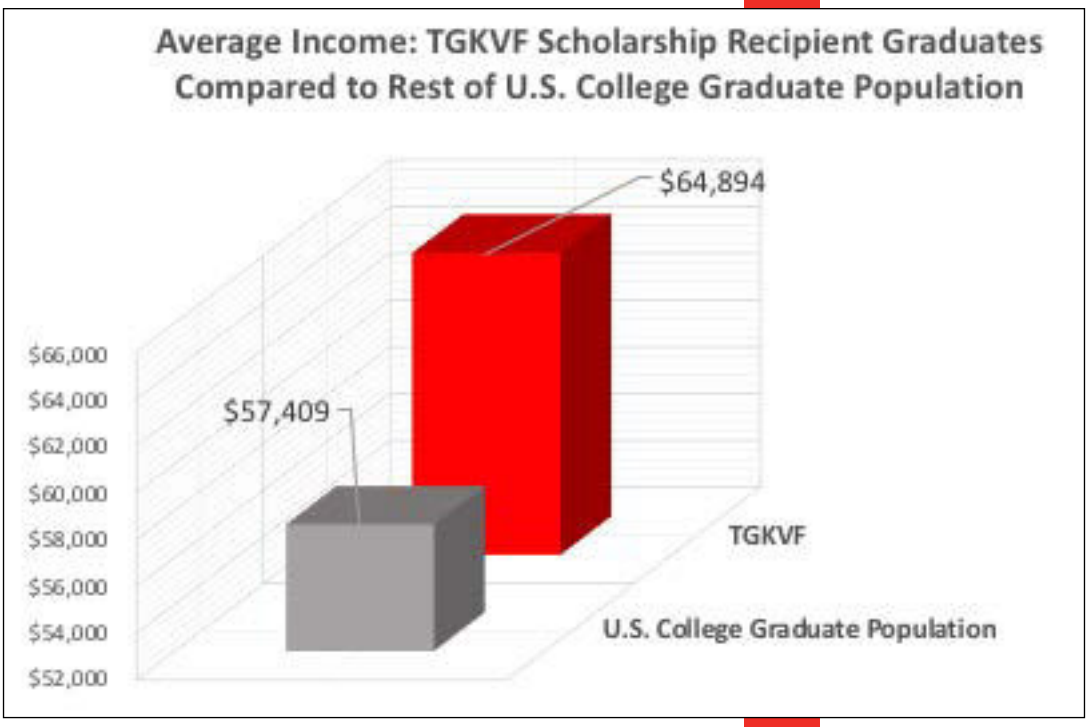
"Receiving a TGKVF scholarship allowed me to continue my education after my dad lost his job."

Findings of Impact Survey

#5 A TGKVF scholarship correlates with higher income and a more successful and fulfilling life after graduation.
Figure 17 depicts responses to the question, "What is your current estimated yearly salary?" As shown, TGKVF scholarship recipients earn $64,894 on average after graduation, compared to average U.S. post-graduate earnings of $57,409. TGKVF scholarship recipients earn approximately 19.9% more per year compared to their peers.

"I plan to contribute to TGKVF when I graduate so that another student gets the chance to reach their potential."

Figure 17



This finding supports the claim by 11% of TGKVF scholarship recipients that receiving a scholarship made them more successful as adults (see Figure 13). Additionally, 13% of respondents reported that their scholarships helped them attend graduate school. Most indicated this was due to reduced or zero debt incurred in obtaining their undergraduate degree, allowing them to borrow funds for attending graduate school. Moreover, 14% of respondents indicated that receiving a TGKVF scholarship allowed them to pursue their life's passion. Another 7% reported a positive impact from knowing that someone–in this case, the staff at TGKVF–believed in them enough to invest in their future.

#6 TGKVF recipients are grateful for the assistance they received.
While not an intentional focus of this research, it became clear that recipients of the TGKVF scholarships were, not surprisingly, grateful for the assistance they received. More than a third (38%) made unsolicited comments thanking TGKVF for its support. In addition, some recipients (4%) indicated a need for more programs like this one for students in need and other recipients (4%) expressed a desire to help others as they had been helped.

"I came to Harvard from a very low-income family background in rural West Virginia. After school, I was fortunate enough to find a job at an investment bank on Wall Street, which has forever augmented my earning potential. With TGKVF support, I was able to graduate nearly debt free and have built the social and economic capital necessary for a stable, healthy and successful life. As the first in my family to have attended college, I am grateful to the foundation for its commitment to providing educational opportunities for students in West Virginia."

Discussion

Limitations: In considering the weight to give these findings, several limitations of this study should be kept in mind. The first and perhaps most important is that this study is correlational in nature and not experimental. In other words, this evaluation of data does not control for environmental factors, or in this case factors that may make TGKVF scholarship recipients different from the general population to which they are being compared. This would include the natural drive, intelligence, and work ethic of the TGKVF recipients. It is likely that individuals successful in obtaining a TGKVF scholarship already have a history of good grades and a drive to work hard, which may be underlying requirements for obtaining a TGKVF scholarship in the first place. These individuals would naturally do better in college than those without these attributes and would generally be expected to excel in life. As such, some of the data MER obtained may be a product of the TGKVF Scholarship Program application process screening for bright and motivated people. Obviously, this would not directly affect issues related to debt level or borrowing. It would, however, indirectly affect these outcomes regarding the success of some TGKVF scholarship recipients (91%) in obtaining additional scholarship funding.

Another limitation of this study is the oversampling of TGKVF scholarship recipients who were still in school. As indicated in Table 1, 59% of Impact Survey sample recipients were currently in school at the time of the survey. This oversampling in the convenience sample was due to the greater accuracy of contact information for current scholarship recipients. When examining the findings that pertained to graduates only, the sample size decreased from 203 to 83. While a sample size of 83 is sufficient to conduct data analysis for this group separately and still supports the findings discussed in this report, the overall averages are doubtless slightly skewed in a way that overrepresents a younger population, most of which is still in school.

Neither of these factors negates the impacts found in this study, but they do indicate a need to interpret global impacts with caution. These findings also increase the value and meaningfulness of the qualitative findings summarized in Figure 13 and of the testimonial quotes provided as illustrative examples of impact. When quantitative data is clouded by correlational factors, the qualitative impact data described freely by recipients provides a more accurate measure, as it is more independent of the confounding variables.

The TGKVF scholarship has impacted me in ways that can be expressed in words. I had a really rough life growing up and now I'm the first in my family to go to college. That's hard to do, since I live with my grandparents, who don't make much money. This scholarship is helping me purchase or rent my books for both semesters. Without it, I'd be in more debt, and more stressed about money than I already am. I want to thank the foundation for helping young students like me achieve their dreams."

Discussion of Impact

As described in the Findings of Impact Survey section beginning on page 12, there are, five pronounced correlational findings can be observed in individuals who received a TGKVF scholarship as compared to the general U.S. population of college students:

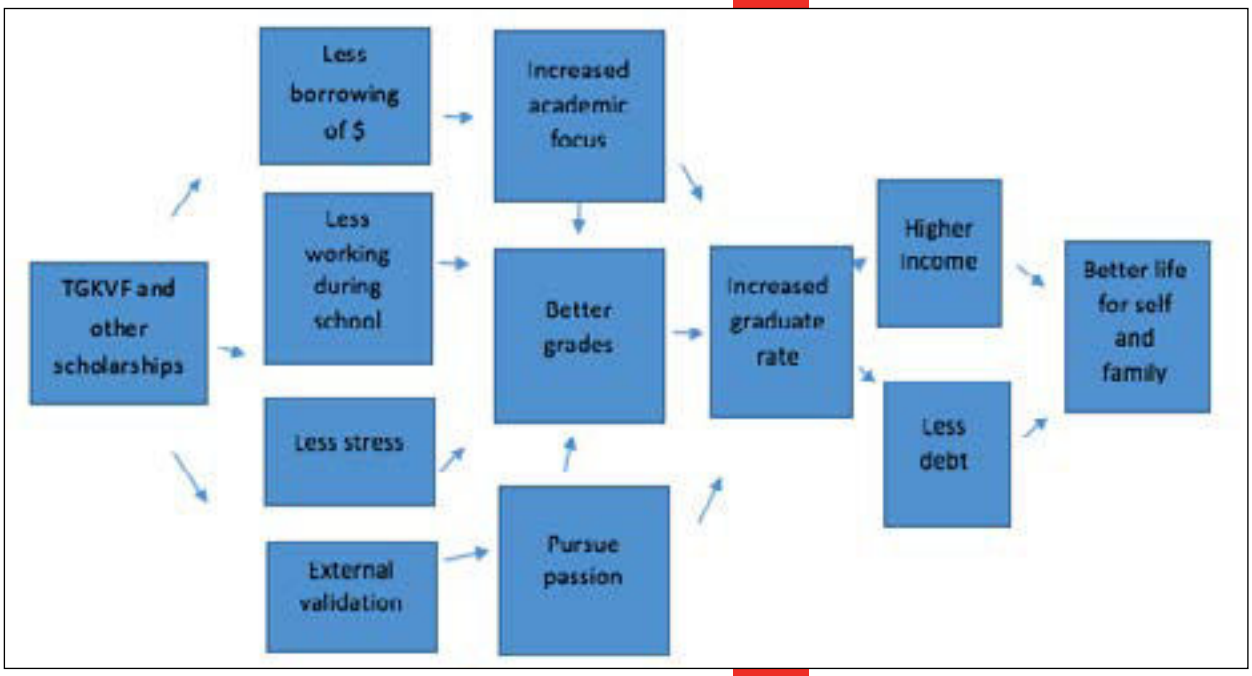
1) The TGKVF Scholarship Program helps people attend college who would not otherwise have been able to do so.
2) Receiving a TGKVF scholarship correlates with achieving better grades.
3) Receiving a TGKVF scholarship correlates with higher rates of graduation from college.
4) Upon graduation, TGKVF recipients carry significantly less debt than college graduates without TGKVF scholarships.
5) A TGKVF scholarship correlates with higher income after graduation.

In many ways, these academic and financial outcomes relate to one another, as indicated by the number of subjective responses describing less financial struggle as the greatest scholarship benefit. This makes sense, since scholarships (TGKVF and other) allow recipients to focus more on educational study than on working for a paycheck to support their college attendance. In turn, the freedom to focus on study reduces stress and increases academic focus, which supports achieving better grades and increases the chance of completing college successfully. It also makes attending graduate school more likely and increases the potential for higher earnings later in life. This chain of logic is supported by the findings of this evaluation.

Figure 18 captures the logical connection between the benefits of TGKVF and other scholarships as identified by scholarship recipients.

"The TGKVF scholarship has impacted me in ways that can be expressed in words. I had a really rough life growing up and now I'm the first in my family to go to college. That's hard to do, since I live with my grandparents, who don't make much money. This scholarship is helping me purchase or rent my books for both semesters. Without it, I'd be in more debt, and more stressed about money than I already am. I want to thank the foundation for helping young students like me achieve their dreams."

Figure 18



Conclusion

The findings from this evaluation are important when considering the general impact of scholarships on those who receive them. There is little doubt that TGKVF scholarships have a positive influence on recipients. The questions raised by the information gathered may be useful in implementing and creating new scholarship programs. Take, for example, the question, "**To what degree should the need for assistance play a prominent role in the selection of recipients?"** If one of the greatest impacts is making college possible for people for whom it would not otherwise be possible, should that focus be increased? Then there's the question, **"To what degree should scholarships be used to encourage recipients to stay in West Virginia, or should recipients be selected for TGKVF funding based on the likelihood of lifelong residence in West Virginia?"** Are significant resources being directed toward individuals who move to other states after graduation, which contributes to the drain of talented and educated people moving away from the state?

The TGKVF leadership should also consider how the data in this report can be used to encourage additional donors to contribute to scholarship funds, given the strong self-reported and correlational evidence of the long-term benefits of scholarships. One likely approach would be to tap into the goodwill and gratitude of past TGKVF scholarship recipients, many having expressed an interest in supporting the next generation by expanding scholarship opportunities.

In the final analysis, one thing is clear: Every person who facilitates these opportunities for the young adults of West Virginia should know that their efforts have a significant impact on the lives of TGKVF scholarship recipients, their families, and their communities.

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