Welcome to the MOAA Charities Impact Report. We have gathered examples of personal impact and statistics about the programs and people served through your two MOAA charities: the MOAA Scholarship Fund and The MOAA Foundation.

THE MOAA SCHOLARSHIP FUND
Since 1948, more than 16,000 military children have benefitted from interest-free loans and grants through this charity. We have received thousands of thank-you cards and notes of appreciation from our students, and we have a few to share with you in this guide.

THE MOAA FOUNDATION
It’s been nearly six years since The MOAA Foundation launched, and the impact this charity has had on the lives of military and veteran families has already exceeded expectations. In this guide, you will find examples from a handful of programs supported by the foundation in five main focus areas: career transition, community outreach, professional education outreach, military spouse professional development, and emergency relief support.

We are excited to share these outcomes with you and hope you are proud of the growth illustrated inside and the impact of your generosity. On behalf of our team and the thousands of military and veteran families who have benefited from your support through these charities, thank you.

With gratitude,
Amanda Centers, 
Vice President, Development
MOAA Helps in a Time of Need

As the nation continues to endure the effects of the spread of the novel coronavirus, The MOAA Foundation is focused on providing enhanced levels of support and services to all uniformed services (including NOAA and USPHS), veterans, and their families, with a special emphasis on filling the gap in support for veterans and caregivers.

In the spring, the foundation established the COVID-19 Relief Fund, which helps in three critical areas: relief grants to quantify MOAA chapters supporting critical needs in local communities; Emergency Financial Relief Grants of up to $500 for those not served by military relief societies; and enhanced virtual events including virtual career fairs, webinars, and finance and benefits briefs for those seeking employment support.

At the onset of the pandemic, the foundation immediately distributed $55,000 to 11 MOAA chapters across the country to combat veteran homelessness, assist with rent/utilities payments and meals, and more. This effort was made possible by the overwhelming generosity of members nationwide.

That generosity makes it possible for the foundation to continue offering Emergency Financial Relief Grants to members of the military and veteran community who are struggling to fend off economic disaster.

Grants of up to $500 per household are available. Some of these grants already have made a difference.

One recipient said: “I am very grateful for your help... Financially, it has been very difficult and stressful since my wife lost both of her jobs... This assistance will help us greatly with paying our bills for this month, and we can provide our children with (food). The next few months are uncertain, but we will remain positive because organizations like MOAA have given us hope.”

Another said: “I am the sole income earner for my family, as my wife is disabled and not able to work. I have been looking for other employment opportunities, but so far are thousands of others. Being able to take care of my wife’s medical needs right away blessed me and my family.”

And another: “My wife and I were previously homeless. Until MOAA came through, we were facing the same problem yet again. Thank you.”

As a MOAA chapter official said, “Veterans are reluctant to come forward and say, ‘I need help’ until the very last minute.” For many, that “last minute” has arrived.

After extensive research, foundation staff learned another military service organization offering similar grants was so overwhelmed by requests after their application window opened that they had to stop taking in applications after three days. With that in mind, the foundation began slowly rolling out our program by promoting solely through the MOAA chapter system. Since we started taking applications June 5, the foundation has awarded 108 grants, totaling just over $53,000.

Since then, we have worked with The Elizabeth Dole Foundation’s Fellows and Hidden Heroes Caregivers, as well as Blue Star Families, and the National Guard Association’s executive directors to promote the grants.

Our team continues to monitor the number of grant applications received to determine emerging needs. With the introduction of our new digital application, we hope to process even more applications and get funds to those who need it most.

Our highest priority is to continue meeting the needs of the greater military community, especially those not served by other relief agencies. We will do so until need no longer exists or until funds are completely exhausted. 

The MOAA COVID-19 Relief Fund helps with:

- Rent
- Auto loan/lease
- Utilities such as electricity, water, and heat
- Cellphone payments
- Internet access

Additional grant categories, outside of the list above, will be considered on a case-by-case basis.

ELIGIBILITY

Grants are available to currently serving members and their spouses, veterans with honorable discharges or caregivers of the same, and surviving spouses. Applicants are asked to prove negative financial impact from the COVID-19 crisis as part of the application process.

All ranks are eligible. Preference will be given to veterans and caregivers and those not eligible for other relief programs, such as service relief societies.

Here’s how to donate:

- To support the COVID-19 Relief Fund, visit www.moaa.org/donate.
- Select “The MOAA Foundation” as your charity, and click “Yes” for “Please put this donation toward The MOAA Foundation COVID-19 Relief Fund.”
- Totals compiled through Oct. 13

Data compiled through Oct. 13

<table>
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<tr>
<th>Chapter</th>
<th>Average donation</th>
<th>Donors</th>
<th>Largest single day total</th>
<th>Raised</th>
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<td>$127.94</td>
<td>1,839</td>
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“The next few months are uncertain, but we will remain positive because organizations like MOAA have given us hope that people do care.”

Ends
As the first grant program funded by The MOAA Foundation, the Community Outreach Grant program continues to offer funds to qualifying MOAA councils or chapters that provide assistance to military members and their families within their local communities.

This outreach is possible by way of partnerships with local organizations and aims at assisting in one or more areas of critical military and veteran family need: housing, food assistance, employment, health (including behavioral health), family support, community reintegration, financial assistance, legal assistance, and transportation. MOAA councils and chapters are solely responsible for ensuring all foundation grant funds are disbursed in support of programs and services within one or more of the nine critical areas of need listed above.

- In 2018, the Community Outreach Grant program saw a 222% jump in applications from the year before.
- As of 2020, almost 50% of the chapters and councils that applied received a grant.
- 2019 saw the largest increase in number of grants awarded, up 13 from the prior year.

Data compiled through Oct. 13

Emergency Financial Relief Grant breakdown by need:

41.3% Rent/mortgage payments
22.8% Utilities (water, electric, gas, sewer, etc.)
16.3% Car payments
5.4% Cellphone bills
4.3% Credit card payments
2.1% Insurance payments
2.1% Medical bills
1.4% Internet payments

Note: Chapters in some cities received multiple grants and have multiple Emergency Grant recipients. Blended icons will be used in these cases. Emergency Financial Relief Grant icons represent location only and not the number of grants provided. Some locations have multiple grant recipients.

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Key:
- Community Outreach Grant - up to $5,000
- COVID-19 Chapter Grant - $5,000
- Emergency Financial Relief Grant - $500
- Community Outreach and COVID-19 Grant
- Emergency Financial Relief and Community Outreach Grant
- COVID-19, Community Outreach, and Emergency Financial Relief Grant

WHAT A DIFFERENCE
FOUR YEARS MAKE
Much has changed for the Community Outreach Grant program since its inception in 2017. Although still in its infancy, every passing year has brought in a higher number of applications, grant recipients, and total money disbursed. Due to finite resources, the

Impact Report
COVID-19 Relief Fund + Community Outreach Grants

Program created
2017
$264,232 Grant total awarded

Community Outreach Grants awarded
70

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U.S. Vets Phoenix provides for a successful transition of military veterans and their families through the provision of housing, counseling, career development, and comprehensive support. The Arizona Chapter delivered eight baskets and eight laundry bags full of cleaning supplies, amenities, personal hygiene items, and towels to their offices. The James Walton Home is part of Project Veterans Pride that provides transitional housing and resources to homeless veterans so that they can get back their honor, dignity, and pride. Chapter members delivered a significant amount of much-needed kitchen/bathroom products, cleaning supplies, and bathroom cloth towels directly to the home. Their support provides immediate impact to help the 20 homeless and disabled veterans at the home get back on their feet.

AND THEN CAME COVID-19
During the COVID-19 pandemic, MOAA chapters saw an increased financial need for those struggling in the military and veteran community, inspiring the COVID-19 Chapter Grants. The Relief Fund assisted 11 of the 2020 MOAA Community Outreach Grant recipients with additional $5,000 grants. These COVID-19 Chapter Grant recipients are located in Arizona, Florida, North Carolina, Pennsylvania, South Carolina, Texas, and Virginia.

As chapter grant recipients conduct their outreach programs, they send the foundation updates on how they’re helping veterans in their local communities. The Falcons Landing (Va.) Chapter. When a 75-year-old Vietnam-era Navy veteran needed help paying his bills but was reluctant to ask for help. The Falcons Landing Chapter stepped in and worked with Loudoun Veterans and Family Support to pay his outstanding bills.

The Luke (Ariz.) Chapter. Helping a local veteran by covering his rent, car payment, and a mechanic’s fee to diagnose a problem with his car was one of the ways the Luke Chapter helped the community with grant money from The MOAA Foundation.

70 Years of Giving
The MOAA Scholarship Fund has helped more than 16,000 students.

Money given in loans, grants, and scholarships

1948 Scholarship Fund founded

$160M

The MOAA Scholarship Fund supports the Educational Assistance Program, which provides interest-free loans and grants for up to five years of undergraduate study to students who are children of active duty, reserve, National Guard, or retired military personnel. Here are a few stories from some loan recipients.

CADYN DAVIS
It is not often in life that people bestow unexpected kindness upon you, let alone kindness of this magnitude. My father passed away from cancer about one year ago. As I was growing up, both he and my mother always emphasized that educating and developing the mind is one of the most important things a person can do. I cannot help but feel that, as much as this is a gift to me, it is also a gift for my dad. I am overwhelmingly grateful for your support of my family and of my dreams. Upon graduating, I plan to become a teacher with Teach For America so that I might help others pursue their own educational achievements. Thank you so much.

QUESTON GRANNIS
I have had a passion for the military, ever since I did Junior Reserve Officers’ Training Corps throughout high school. I chose to pursue Reserve Officers’ Training Corps in college. I have been attending Northern Arizona University in Flagstaff, Ariz., and I’m proud to say that I’m part of the Lumberjack Battalion within the 5th Brigade. This program has mentally and physically prepared me for life after college, to be the best officer that I can be in the Army. I was grateful to receive the interest-free loan from MOAA. Instead of focusing on how I would pay for college, I was able to focus more on my studies and enjoy my college life.

REAGAN CLOUTIER
Thank you so much for your generous grant you have awarded me with. This money will greatly offset the cost of my tuition this year and allow me to save more money for the costs of my R.N. licensure once I graduate in May. Thank you so much for dedicating time and money to supporting military children and families. Your generosity over the past three years has made such a big impact in my life.

“I was accepted to Mercer University School of Medicine. I would not have been able to afford the rigorous education at Mercer if not for your generosity.”
— Scholarship Fund recipient Sarah Tuttle

TO DONATE: www.moaa.org/donate
MOAA Works for the Whole Military Family

MOAA’s Military Spouse Programs are designed to educate, train, and empower military spouses to establish and sustain a successful career while meeting the challenges of a modern military family lifestyle. The award-winning “Keeping a Career on the Move” Military Spouse Symposia series has expanded globally, in partnership with Hiring Our Heroes, with events conducted from Bavaria, Germany, to Okinawa, Japan, and at a number of military installations throughout the U.S. Nearly 2,500 military spouses have benefited from these in-person events, with additional spouses tuning in to live presentations hosted on social media channels. MOAA’s Spouse Programs provide further support through free access to the Military Spouse Employment Guide, a publication featuring employment tools, federal resources, and worksheets to enhance career pursuits.

With support from Microsoft, The MOAA Foundation and the U.S. Chamber of Commerce’s Hiring Our Heroes Program also launched a pilot program in 2019 to help military spouses maintain their employment during and after a permanent change of duty station. This unique opportunity has provided spouses and their small business employer with tools necessary to successfully work from a remote location, allowing the small business to retain the spouse on staff. Participants receive hardware, software, contract templates, and technical training tutorials to support remote work.

Current economic conditions brought about by COVID-19 in 2020 have further increased the difficulties military spouses face when it comes to finding and maintaining employment. As more people find themselves working from home, and with many children unlikely to return to in-person school in the near future, greater demand has been placed on electronic resources such as computers, laptops, and tablets. This program seeks to alleviate some of the burdens facing military families by providing a new workstation solely for remote-working military spouses.

“MOAA has been a tremendous partner to “Hiring Our Heroes” through co-hosting Keeping a Career on the Move Military Spouse Symposia, [and] supporting Career Summits and virtual events ... Together we are able to effectively deliver meaningful employment programming to the military spouse community.”
– Eric Eversole, VP, U.S. Chamber of Commerce, and president, Hiring Our Heroes
Our Career Support Keeps Growing

Through The MOAA Foundation Career Transition track, MOAA delivers “best-in-class” career development programs. Due to funding provided by The MOAA Foundation, these services are free and open to the broader military and veteran communities.

In 2017, MOAA commenced an effort with the U.S. Chamber of Commerce’s Hiring our Heroes (HOH) program to provide career-transition education at HOH’s Transition Summit events. Working with HOH guarantees access to large numbers of currently serving military and their families. In 2019, MOAA facilitated 155 career transition, financial education, and military benefits-related presentations at various military installations.

We host nearly 500 currently serving, veterans, and military spouses, and 80-plus veteran-friendly employers, at the annual MOAA Military and Veteran Networking Forum in Washington, D.C. To help defray the costs and fund the event, The MOAA Foundation received more than $120,000 in donations in 2018, a 40% increase from the previous year’s event. MOAA’s webinar initiative expands our program’s reach outside of the mid-Atlantic region at minimal cost. From the inception of the foundation, we have significantly increased webinar offerings to provide valuable advice on career building and transition, in-depth analysis on finance and benefits, and information on earned-veteran benefits. This program has grown consistently with the execution of 30 successful webinar events and nearly 10,000 participants, year-to-date. We continue to host a series of virtual networking and hiring events to connect currently serving, veterans, and military spouses worldwide with key resource specialists and talent-acquisition professionals. We have incorporated a live audio and video functionality for our virtual career fair events. In 2020, virtual career fair participants increased six-fold compared to 2019.

MOAA’s annual Military and Veteran Networking Forum draws nearly 500 currently serving, veterans and military spouses each fall.

MOAA’s website, job seekers have targeted search options and features to apply for positions posted by employers looking to hire veterans. Since initial launch in late July, the site has experienced nearly 1,300 visits per month.

Our CHARITIES GET RESULTS

Scholarship Fund

- 99.5% Students in repayment who pay on time
- $160M Provided through interest-free loans and grants to date
- $4-7K Average savings per student in loan interest

The Foundation

- Nearly 400 Facilitations provided at U.S. military installations around the world and virtually
- 64K Servicemembers, veterans, and military spouses supported through in-person and virtual programs
- 70 Community Outreach Grants given to chapters

- 2022 - 2023: $2.5M+ Money used to fund charitable programs through the foundation
- 2022 - 2023: 2K Career/financial/benefits counseling sessions offered per year
- 2022 - 2023: 3,700+ Active duty military spouses assisted by professional development support
Thank You!

How can you continue to impact our programs?

Recurring donations are very important to our success. You can set these up through your checking account or credit card. You can also instruct the Defense Finance Accounting Service to send us monthly donations. Easy for you and impactful for us!

If every MOAA Life Member contributed $25 each year, we would raise enough to run both charities and increase their reach and impact. Setting up a recurring donation of $10, $25, or $100 each month ensures we can continue to do this important work.

If you have or intend to include one or both of our charities in your estate plan, please let us know. We would like to celebrate your generosity now and diligently steward your gift to support the military community.

The Scholarship Fund participates in the Combined Federal Campaign and many state employee campaigns. These payroll deductions from donors across the country add up and make a positive impact as we support military families.

TO DONATE: www.moaa.org/donate