

# MOAA CHARITIES ANNUAL REPORT

# GIVING 2023

The MOAA Foundation and MOAA Scholarship Fund are having a positive impact on the military community.

**T**hanks to the generosity of donors, MOAA Charities provided programs, resources, and financial assistance to many in our community who needed help this past year. This annual report recognizes our donors and highlights our programs and their recipients.



# From Our Team

Innovation has always been at the heart of MOAA, and the MOAA Scholarship Fund and The MOAA Foundation were both created to tackle the unique problems the greater military and uniformed services face. Our ability to adapt, evolve, and find creative solutions to challenges is what sets us apart.

In 2023, the MOAA Charities team rose to the occasion, embracing innovative technologies, strategies, and partnerships to deliver on our promise of serving the entire uniformed services community.

We believe that to create lasting change, we must continually push ourselves to find the best solutions to complex problems. Whether through delivering critical financial assistance to those experiencing a crisis, helping a military spouse find a career that fits within the military lifestyle, or supporting military families in and out of uniform, our innovative approach ensures we are not just providing temporary relief but also delivering meaningful impact.

As a team, we would like to express our appreciation for our generous donors who make our work possible. Your unwavering support and belief in us allow us to protect members of the uniformed services during crisis and prevent them from facing hardship. It is

because of our donors that we can innovate, grow, and make a difference in the lives of servicemembers and veterans and their families.

The positive impact of our work is evident in the stories of those we serve. From the military child who receives a scholarship to pursue their higher education dreams to the military family who is able to stay afloat during a difficult transition, each success story is a testament to the power of innovation and the generosity of our donors.

The MOAA Charities team hopes all donors feel appreciated and know the value of their support. As part of our commitment to innovating for impact, we are actively assessing our communications and donor stewardship to ensure our time and resources are being spent in the most effective ways. As we make our assessments, standard communications and publications, such as the annual report, might be different in upcoming years. We appreciate your understanding and value the trust you place in us as stewards of your donations.

Thank you for your support and for believing in our mission. We are grateful for your partnership and look forward to continuing this journey together. IIII

— MOAA Charities Team



Make your donation to The MOAA Foundation by using the envelope provided between these pages.

## OUR PROMISE TO DONORS

The MOAA Foundation (EIN 46-4219250) and the MOAA Scholarship Fund (EIN 54-1659039) are both public, nonprofit, charitable organizations incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under 501(c)(3) of the Internal Revenue Code. Donations to these entities are tax-deductible to the full extent allowed by law. We are committed to demonstrating the highest standards of public accountability and stewardship of donors' gifts. Your personal information is never sold or given to other charities.

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# Get to Know MOAA Charities

MOAA Charities, comprised of the MOAA Scholarship Fund and The MOAA Foundation, are charitable subsidiaries of MOAA. With over 85 years of combined action, our charities are constantly evolving to ensure we deliver high-impact programs, resources, and assistance to the nation's heroes.

## MOAA SCHOLARSHIP FUND

Created over 75 years ago, the fund assists children of military families with higher education costs.

## Interest-Free Loans

Students awarded an interest-free loan receive funds to pay for costs associated with their higher education. Students then repay that loan, without accruing any interest, when they have completed their studies. With this model, the scholarship fund is able to recycle money to allow the program to continue in perpetuity.

## Student Grants

These funds are awarded to high-performing students and are nonrepayable. Grants are made possible through the contributions of donors as well as interest earned on our investment portfolio.

Recently, to meet the growing needs of our students, we began distributing a higher amount of money in the form of grants.



Through a Community Outreach Grant from The MOAA Foundation, the Grand Strand (S.C.) Chapter provides emergency assistance and support for veterans facing homelessness.

## THE MOAA FOUNDATION

Our mission is to protect servicemembers and veterans and their families — regardless of rank or branch of service.

## Crisis Relief and Community Outreach Grant Programs

The MOAA Foundation's Crisis Relief Program and Community Outreach Grant Program help safeguard active duty personnel and veterans and their families during crisis situations.

The Crisis Relief Program provides emergency financial aid to those experiencing a crisis, often a natural disaster. Our program alleviates the hurdles of traditional relief programs to maximize impact.

The Community Outreach Grant Program distributes grants to MOAA councils and chapters to fund local initiatives that have a real impact on those in need.

## Life and Career Planning

The MOAA Foundation has three programs to help servicemembers and their families create and execute a battleplan for civilian life:

**The Career Transition Program** provides tools and resources — including career fairs and one-on-one counseling — to secure a civilian career.

Through the **Finance and Benefits Education Program**, experts educate our community on how to best use their earned benefits and plan for their future.

To address the challenges many military spouses face with finding a meaningful career, the **Military Spouse Employment Guide** helps spouses navigate the employment landscape. Additionally, spouses are able to attend our Career Transition events that identify companies who are military friendly.



Visit [charities.moaa.org](https://charities.moaa.org) to learn more about the MOAA Scholarship Fund and The MOAA Foundation.

**NEVER STOP SERVING LEADERSHIP CIRCLE**

The Never Stop Serving Leadership Circle recognizes individual, council, and chapter contributors who have made combined, non-bequest donations, over any time period, totaling at least \$1,000 to both MOAA charities — the MOAA Scholarship Fund and The MOAA Foundation — and who have donated at least \$500 to each charity.



\$25,000 or more



\$10,000 to \$24,999



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The MOAA Corporate Council constitutes the corporate and organizational arm of the MOAA Heritage Society and provides year-round brand recognition to corporations and organizations making significant annual contributions in support of programs funded by The MOAA Foundation. Email [foundation@moaa.org](mailto:foundation@moaa.org) to learn how your company can join the MOAA Corporate Council.

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**SPECIAL THANKS TO OUR TOP CORPORATE DONORS**

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**ABOUT THE MOAA FOUNDATION**

The MOAA Foundation, a 501(c)(3) charitable subsidiary foundation of MOAA, creates, enhances, expands, or supports high-impact, proven-successful MOAA national, council, and chapter programs and services helping the nation's uniformed service-members and veterans of all ranks and their families maintain a quality of life reflective of their selfless service to America. The MOAA Foundation funds these programs and services through philanthropic contributions from the American people and organizations that support our mission.

**HERITAGE SOCIETY**

The MOAA Heritage Society represents the highest contributor giving level for The MOAA Foundation and offers year-round recognition to a special group of MOAA Life members, councils and chapters, and individuals demonstrating extraordinary, multiyear support of programs funded by The MOAA Foundation. Society members receive a distinctive pin and special recognition at all MOAA events. (\*) Indicates a founding member of the Heritage Society.

**PLATINUM**

Individual: \$10,000 a year for five years; chapter or council: \$5,000 a year for five years

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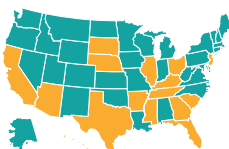
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**CRISIS RELIEF BENEFICIARY IN CALIFORNIA**

‘I am a Coast Guard veteran who served 12 years. I was stationed in Alaska, Los Angeles, Washington, D.C., San Diego, and Bahrain. The highlights of my career were the Presidential Honor Guard and receiving Sailor of the Year in Alaska. Thank you very much for helping vulnerable veterans and those in need.’



**CRISIS RELIEF**

In 2023, The MOAA Foundation provided 249 Crisis Relief Grants to recipients in 16 states, spanning from coast to coast. Your donations help ensure the foundation can serve those in need when crisis strikes.

COURTESY/PHOTOS

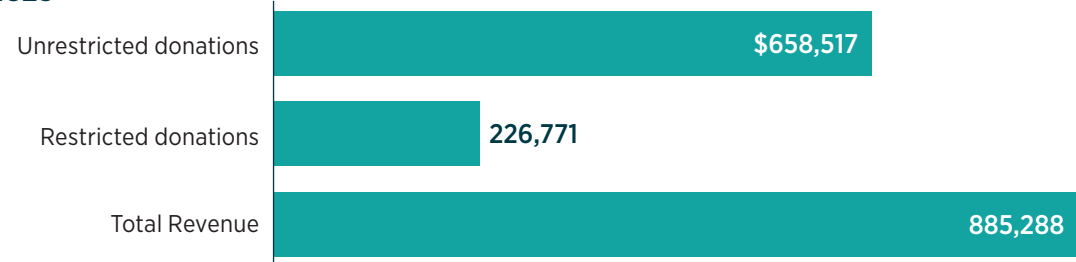


**STAFF CHANGES**

Andrea Rand retired from MOAA in January 2024 after over 10 years of working for MOAA Charities. James Cook is now director of Development. He served a full career in the Army and is a certified fund raising executive as well as a Life member of MOAA.

2023 SOURCES AND USES OF THE MOAA FOUNDATION

SOURCES



USES



Note: These are preliminary, unaudited numbers.

1,000+

Through The MOAA Foundation's programs, over 1,000 enlisted servicemembers — from all branches of the uniformed services — had access to expert advice on financial planning and military benefits, career transition services, and crisis relief grants.

Career Transition

- MOAA's career transition experts joined industry professionals to host uniformed servicemembers, veterans, military spouses, and surviving spouses at the 2023 in-person networking forum. Event attendees connected with industry professionals, attended a panel discussion, and learned from our team of experts about how to take the next steps in their career.
- Almost 30,000 individuals registered to attend career transition events, which covered a wide range of topics, including job coaching, networking, salary negotiation, and more.

Crisis Relief

- The MOAA Foundation's Crisis Relief Program continued to be our most sought-after program in 2023.
- We provided relief to those facing crisis due to the Hawaii wildfires, South Dakota flooding, and more.
- Over \$135,000 was distributed to individuals and families experiencing a crisis situation.
- 100% of applicants would recommend the Crisis Relief Program to others experiencing a crisis situation.

Community Outreach Grants

- The MOAA Foundation awarded over \$92,000 in grant funds to support 47 programs in local communities across the country.
- This year, MOAA councils and chapters nationwide participated in a wide range of community programs

designed to benefit the greater uniformed services community at the local level. Programs included providing emergency financial assistance to the broader military community in Arizona, mentoring members of a local ROTC group in Arkansas, helping homeless veterans meet their basic needs in Florida, and much more. To all participating councils and chapters, thank you for supporting your local community.

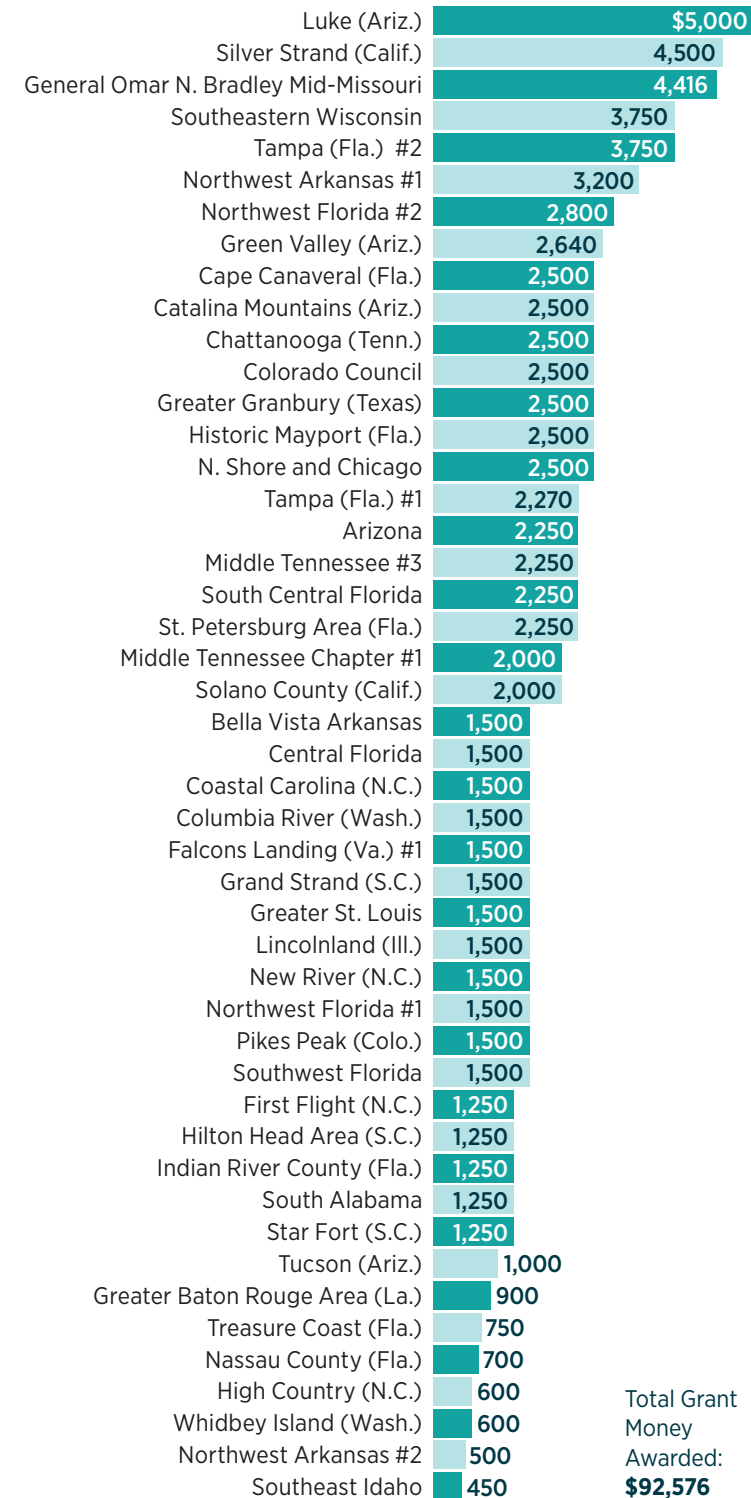
Military Spouse Professional Development

- In 2023, over 1,800 military spouses registered for our career transition events, finance and benefits webinars, and career transition lectures conducted by our subject-matter experts.
- The *Military Spouse Employment Guide*, available to all military spouses, has helped guide spouses through their career journey. Visit [charities.moaa.org/employmentguide](https://charities.moaa.org/employmentguide) to download the publication.

Professional Education Outreach

- MOAA's team of experts provided financial counseling, conducted finance and benefits webinars, and connected individuals with resources and lifelong professional development information to everyone in the broader uniformed services and veterans' community.
- We provided access to our events to over 25,000 individuals in 2023. Of those who attended our events, over 26% of attendees were enlisted servicemembers or military spouses.

2023 COMMUNITY OUTREACH GRANT RECIPIENTS



WAYS TO DONATE

Make a one-time or recurring donation online: [charities.moaa.org/give](https://charities.moaa.org/give)

Mail in a check or credit card information

The MOAA Foundation  
PO Box 1555  
Merrifield, VA 22116-9942

The MOAA Scholarship Fund  
PO Box 1824  
Merrifield, VA 22116-9917

**Combined Federal Campaign (CFC).** During the annual enrollment period, typically September to January, federal employees and retirees can set up their annual CFC pledge supporting The MOAA Foundation (CFC 86590) and/or the MOAA Scholarship Fund (CFC 11285).

**Include our 501(c)(3) organizations in your estate plans.** The MOAA Foundation's tax ID number is 46-4219250. The MOAA Scholarship Fund's tax ID number is 54-1659039.

If you are of eligible age, transfer all or a portion of your **IRA's required minimum distribution** to our 501(c)(3) organizations, and the funds transferred are not included in your taxable income.

Transfer eligible securities to our 501(c)(3) organizations, and avoid **capital gains taxes**.

**Set up recurring donations from your retirement pay.** The Defense Finance and Accounting Service (and most other retirement plans) will make the monthly transfer directly to the charity you choose. Or you can visit our secure online donation form at [charities.moaa.org/give](https://charities.moaa.org/give) to set up your recurring donation.

**Participate in our Charitable Gift Annuity program.** Support either charity while receiving quarterly payments. Funds remaining, when the annuity terminates, transfer to the charity you elect.

For additional information on ways to support our mission, contact the Development team at **(800) 234-MOAA (6622), ext. 169**, or [development@moaa.org](mailto:development@moaa.org)

**ABOUT THE MOAA SCHOLARSHIP FUND**

MOAA established the MOAA Scholarship Fund in 1948, and to this day, it continues to provide education assistance to children of both officers and enlisted personnel. Those dependents who meet the requirements and qualifications to receive these scholarships and further education assistance benefits encompass one of the association’s founding principles: Education is the cornerstone of a strong democracy. It is funded by donations from MOAA members, councils and chapters, corporations, and others with a desire to help military families.

**LEGACY CIRCLE**

*The Legacy Circle comprises donors who have chosen to include the MOAA Scholarship Fund in their estate planning.*

- Janet I. Ahlgren
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- Rebecca M. Anderson
- MAJ Robert D. Anderson, USA (Ret)
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- Marilyn P. Bissell
- Beverly Bohrer
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- CW4 Chyde H. Butler, USA (Ret)
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- Arlette B. Cranmer
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- Anne Dann
- Carol A. Deuel
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- Beverly J. Garvin
- Michael Gelber
- CAPT Bart Gohmann, USN (Ret), and Carolyn Gohmann
- MAJ Jacqueline R. Grano, ARNG (Ret)
- Maj Robert L. Haase, USAF (Ret)
- CAPT John G. Haffner Jr., USN (Ret), and Darlene S. Haffner
- CW5 Randy S. Hansen, USA (Ret), and Deborah Hansen
- LTC Richard W. Hardman, USA (Ret)
- Col Carol L. Hatrup, USAF (Ret)
- Lt Col Susan K. Heacock, USAF (Ret)
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- Dr. Wanda L. Hudson
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- Catherine M. Ivey
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- Lynn Kanaya
- Joyce Keele
- COL John Kiefer, USA (Ret), and Martha Kiefer

- LTC Leroy E. Knippa, USA (Ret)
- Mrs. A. Lynn Korecki
- CW4 Joseph Kucharik Jr., USA (Ret), and Teresa Kucharik
- Col William Len, USMC (Ret)
- LTC James S. Major, USA (Ret), and Joan M. Major
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- LtCol Francis M. McComb, USMC (Ret)
- CDR Robert B. McComb, USN (Ret)
- CDR John P. McConville, USN (Ret), and Christina McConville
- COL Constance E. McQuillan, USA (Ret)
- LTC Alan S. Mendelsohn, USAR (Ret)
- Col James Chris Miller, USAF (Ret), and Shirley Miller
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- Peggy Perkins
- Obeua Persons
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- Ruth Ann Slovik
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- CAPT Peter B. Welch, USN (Ret)
- Brig Gen Joseph C. Wilson Jr., USAF (Ret), and Deanna Wilson
- Joanne Wood
- LCDR John L. Woodward Jr., USN (Ret), and Flora Woodward
- Col Michael Ziegler, USAF (Ret), and Diane Ziegler

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Col. Rojan J. Robotham, USAF

CWO4 Lelia P. Jackson, USMC (Ret)

Virginia “Gail” Joyce, surviving spouse

Col. Stephanie E. Dawson, USA (Ret)

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Col. James W. O’Brien, USAF (Ret), *chief operating officer*

Maj. Gen. Joseph G. Lynch, JAG, USAF (Ret), *general counsel and corporate secretary*

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Amanda Centers, *vice president of Development*

**PATRIOT SOCIETY**

*The Patriot Society recognizes those who have contributed \$500,000 or more to the MOAA Scholarship Fund, either in a single donation or over time.*

- Estate of Lt Col Ervan L. Amidon, USAF (Ret)
- Anonymous
- Barton-Cotton
- Estate of MAJ Ada G. Blakley, USAF (Ret)
- Estate of Mrs. Louis A. Caraplis
- Col and Mrs. Guy M. Cloud Jr., MSC (Ret)
- Estate of June M. Cofield
- Estate of COL Dan Crozier, USA (Ret), and Margaret Patton Crozier
- Estate of Eileen M. Dennison
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- Margaret C. Duffy
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- Estate of Clara E. Galli
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- Estate of Jean B. Hilding
- Estate of Dorothy A. Hinkle
- Estate of Sybill Hooker
- Estate of Frances L. Jacobs
- Estate of Lt Col and Mrs. Harold Jacobs, USAF (Ret)
- Estate of Ethel B. Kasten
- LTC Frank J. Korenchan, USA (Ret)
- Maj John Luongo, USAF (Ret)
- Estate of Annalisa T. Maddy
- Estate of Loretta Maynard
- Estate of Lieselotte E. Michak
- MOAA Jeff Peck Memorial Golf Tournament
- Estate of Col Kenneth L. Moll, USAF (Ret)
- MVPSOA Maguire/Maguire
- Estate of Lt Col Ezra H. Nichols, USAF (Ret)
- Estate of Col Ivan M. Palmer, USAF (Ret)
- Estate of Otilia Petersen
- Estate of Gertrude Lammers Ratay
- Estate of Helen B. Rhodes
- Estate of Gladys R. Sawyer
- Estate of Col Carolyn A. Schneider, USAF (Ret)
- Estate of LT Robert K. Schulz, USN (Ret)
- Estate of LTC Walter G. Shaffer, AUS (Ret)
- Estate of COL H.W. Sheriff, USA (Ret)
- Estate of Fride G. Shoemaker
- Estate of Col John D. Shoup, USMC (Ret), and Mary Shoup
- Estate of MAJ James D. Skinner, USAF (Ret)
- Estate of LTC Sigmund J. Tarvid, USAF (Ret)

- Estate of CDR Robert F. Turney, USN (Ret)
- Estate of Jewell V. Vasalie
- Estate of Gen Horace M. Wade, USAF (Ret), and Christine M. Wade
- Estate of MAJ Donald J. White, USAF (Ret) and 1LT Nina B. White, USA (Ret)
- Estate of Olive Doris Wilbraham
- Estate of Maj George N. Winkler, USAF (Ret)
- Estate of Mrs. Lyndell I. Wiswall

**EAGLE SOCIETY**

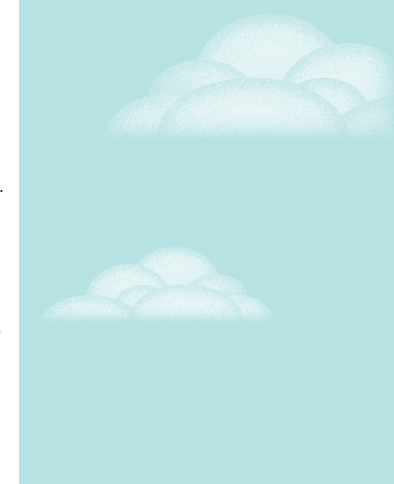
*The Eagle Society recognizes those who have contributed \$100,000 to \$499,999 to the MOAA Scholarship Fund, either in a single donation or over time.*

- The American Gift Fund
- Estate of Josephine A. Anderson
- Anonymous
- Association of Military Banks of America
- Estate of CPT Betty E. Atkins, USAF (Ret)
- Estate of MAJ Julia W. Baker, USA (Ret)
- Estate of Helen F. Barnes
- Estate of Flora M. Belknap
- Estate of CPT Donald D. Benedict, USAF (Ret)
- Dr. Rettig P. Benedict Jr., USAF (Ret)
- Estate of Maj Robert W. Benzie, USAF (Ret), and MAJ Gladys A. Benzie, USA (Ret)
- Estate of LTC Raymond L. Bielak, USAF (Ret)
- Estate of Bette E. Bigelow
- Estate of Amelia M. Blan
- Estate of CWO4 Philip C. Brassine, USN (Ret)
- Estate of Mikel-Helene Brown
- Estate of LTC John C. Buchanan, USA (Ret)
- Estate of Lt Col William J. Burke, USAF (Ret), and Marilyn Burke
- Estate of LTC Weldon B. Burrier, USA (Ret)
- The Burruss Foundation
- Estate of COL Lane Carlson, USA (Ret), and 1LT Elinor M. Springer, USAF (Ret)
- Estate of Maj Roldolph Case, USAF (Ret), and Carol J. Case
- Estate of Lt Col Carl A. Castelda, USAFR
- Capt William J. Cavanaugh, USAF (Ret)
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- Estate of Elfriede W. Collins
- Compaq Computer Corp.
- Estate of LCDR Percival H. Cook, USN (Ret)
- Estate of Madeline Davidson
- CDR Douglas J. Donohue, USN (Ret)
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- Estate of Col Jack G. Emerson, USAF (Ret), and Geraldine M. Emerson
- Col David M. Falk, USAF (Ret), and the Ida C. and Morris Falk Foundation
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- Estate of LTC Arthur Greenberg, USAF (Ret)
- Estate of LCDR William W. Gubbins, USN (Ret)
- Estate of Angela Hafer
- Estate of LCDR J.N. Hardcastle, USN (Ret)



**TESSA WUNDER**  
The Ohio State University  
Major: STEM

‘Thank you for helping students like me get a step closer to our dreams and all the things we hope to achieve after we graduate. Your contribution allows us to focus on these goals instead of the financial strain of paying for continuing education.’







**BROOKE HUGHES**  
University of Virginia  
Major: Biology

'I was so grateful to discover the MOAA education assistance program. I believe that it will have a huge impact on my future and enable me to pay back college debts without facing as much stress as my peers.'

- Col and Mrs. Carlton F. Hartman, USAF (Ret)
- Estate of James H. Heal
- Estate of Norma L. Hege
- Estate of Alice M. Hegland
- Estate of Lt Col Claude J. Hilton, USAFR (Ret)
- Estate of Suzanne Hirschle
- Estate of Margaret M. Holden
- Estate of Marilyn Holzschuh
- LTC Gene C. Howe, USA (Ret)
- LTC and Mrs. James A. Huffman, USA (Ret)
- Estate of Maj Herbert J. Jansen, USAF (Ret)
- Estate of Helen A. Jarrett
- Estate of Eleanor N. Johnston
- Estate of Lt Alf A. Jorgenson, USN (Ret)
- Estate of Suzanne M. Kelly
- Estate of LTC Mary A. Kelso, USAFR (Ret)
- Lt Col William E. Kester, USAFR (Ret)
- Estate of MAJ Amelia Klepej, USAFR (Ret)
- Estate of Selma Kusebauch
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- Estate of Olive Cosby Mason
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- Estate of Elizabeth S. McKinster
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- Estate of Lt Col John E. Miller, USAF (Ret)
- Estate of CWO4 Harold F. Miner, USN (Ret)
- Lt Col and Mrs. Hubert H. Monahan, USAF (Ret)
- Estate of Col and Mrs. Herman R. Muns, USAF (Ret)
- Estate of Lt Col James O. Murcklen, USAF (Ret)
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- Estate of CW4 Robert F. Plummer, USA (Ret)
- Estate of Elisabeth D. Pumphrey
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- Estate of LCDR Harold L. Weeks, USNR (Ret)
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- Estate of Col Samuel E. Wilcox, USAF (Ret)
- Estate of Lt Col Boyd D. Williamson, USAF (Ret)
- Estate of CDR Robert C. Wood, USN (Ret)

**DESIGNATED SCHOLAR SOCIETY**

*The Designated Scholar Society recognizes those who have contributed \$25,000 to \$99,999 to the MOAA Scholarship Fund, either in a single donation or over time.*

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- Estate of LTC Ernest C. Allnutt Jr., AUS
- American Legion, Tampa, Fla.
- LCDR Jean L. Anderson, USNR (Ret)
- Estate of LT Charles G. Andert, USN (Ret)
- Ark-La-Tex (La.) Chapter
- Estate of Betty J. Arnold
- Dr. and Mrs. James Asaph
- Nancy A. Atkin
- Estate of Franc R. Ayers
- Estate of Elfriede Ball
- Barnes Family Foundation
- Estate of Mary W. Beresford
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- Elizabeth P. Borden
- Estate of Arietta Bostain
- MAJ William C. Bowden, USA (Ret)
- Estate of LTC John J. Bradley, USAFR (Ret)
- Dorothy E. Breitweiser
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- Lt Col John J. Briggs, USAF (Ret)
- Estate of Barbara A. Brown
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- Estate of CWO4 William F. Burks, USNR (Ret)
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- LCDR Ralph D. Catoe, USN (Ret)
- Estate of Constance Catron
- Estate of CDR Cora L. Chandler, USNR (Ret)
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- Estate of Billye Clark
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- Jane Cook
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- Jean D. Hall
- Mrs. Richard Hallock
- Estate of Lt Col Robert D. Hamilton, USAFR (Ret)
- CW5 Randall S. Hansen, USA (Ret), and Deborah Hansen
- LTC Richard W. Hardman, USA (Ret), and Louise H. Hardman
- Estate of Vernon F. Harkness
- Estate of Col Marvin J. Harris, USAFR (Ret)
- Heart of America (Mo.) Chapter
- Heart of Texas Chapter
- 1st Lt Barbara R. Hedges, USAFR, and the John D. Hedges Family
- Heisman Trophy Trust

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- Estate of Wanda J. Hiser
- Estate of Col Peter J. Hoke, USAFR (Ret)
- Jean A. Holloway
- Estate of Helen H. Hopper
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- Estate of Lt Col Robert D. Huffman, USAFR (Ret)
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- Estate of Cornelia B. Lewis
- RADM Samuel Lin, USPHS (Ret)
- Estate of ILT George T. Lindsay, AUS (Ret)
- Estate of MajGen Earl C. Long, USMC (Ret)
- Estate of CAPT Rilla C. Lovell, USNR (Ret)
- Maj Gen Joseph G. Lynch, USAFR (Ret)
- Estate of Mrs. Hugh Macmillan
- Lt Col David C. MacNamee, USAFR (Ret)
- Estate of CWO4 Allen F. Manley, USN (Ret)
- LTC Charles D. Marr, USA (Ret)
- Estate of LTC Margaret E. Mary, USAFR (Ret)
- Estate of Bernice B. Maxwell
- Col Mary J. Mayer, USAFR (Ret)
- Estate of Virginia Luella Rubenow McCabe
- CDR John P. McConville, Esq., USN (Ret)
- McCormick Tribune Foundation
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- Estate of Col Roy L. Meeker, USAFR (Ret)
- COL and Mrs. Stanley R. Melvin, USAFR (Ret)
- Estate of Lt Col and Mrs. Allan W. Meredith, USAFR (Ret)
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- Col James C. Miller, USAFR (Ret), and Shirley Miller
- Estate of Irma B. Mills
- Estate of Lt Col Harry A. Mitchell, USAFR (Ret)
- Estate of COL Harold T. Mooney, USA (Ret)
- Morgan Stanley
- Mrs. Arden S. Morris



**GENEVIEVE HYLA**  
Texas A&M University  
Major: Applied Mathematics  
Minor: Cybersecurity and Computer Science

'My dream job is working in cybersecurity for a government agency. My first choice is currently the FBI, where I would eventually want to become a special agent.'



In 2023, the MOAA Scholarship Fund provided grants to students from military families in all 50 states, Europe, and the Pacific.



**ANDRE MORGAN**  
Florida International University  
Major: Architecture

‘Thank you for your donation. It feels like you are supporting my dream and telling me that it’s possible to accomplish my goals. This support pushes me past the difficulties of my journey and, in turn, will help me become successful.’

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**SOURCES & USES OF THE MOAA SCHOLARSHIP FUND 2023**

SOURCES	
Beginning Cash	\$3,744,767
Sources Over (Under) Uses	2,496,028
Conversion of Investments to Cash	(916,557)
<b>Ending Cash</b>	<b>5,324,238</b>

**SOURCES IN EXCESS OF USES**

Sources:	
Contributions, Bequests, and Gift Annuities	1,985,282
Student Loan Repayments	8,633,681
Investment Income	1,250,669
<b>Total Cash Received</b>	<b>11,869,632</b>

Uses:	
Student Loans Issued	(4,559,125)
Grants Issued	(3,092,050)
Direct Expenses	(1,722,429)
<b>Total Cash Disbursed</b>	<b>(9,373,604)</b>
<b>Total Sources Over Uses</b>	<b>2,496,028</b>

**RESERVE FOR FUTURE LOANS AND GRANTS (INVESTMENTS)**

Beginning Reserve for Future Loans and Grants	105,749,034
Conversion of Cash into Investments	147,619
Split Interest Agreements & Securities	(82,078)
Gains/Losses on Investments	12,482,076
<b>Ending Reserve for Future Loans and Grants</b>	<b>118,296,651</b>

Note: These are preliminary, unaudited numbers.

**THANK YOU**

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