



Serving All Who Have Answered the Call to Duty

At MOAA, our mission is simple but powerful: to serve those who serve. Through The MOAA Foundation and the MOAA Scholarship Fund, we provide critical support to servicemembers and veterans — all ranks and all branches of the uniformed services — and their families.

Your generosity makes this mission possible. Every gift reflects not just support but also a heartfelt desire to change lives for the better, to ease a burden, to open a door, and to remind those who have sacrificed that they are never forgotten.



Your generosity makes this mission possible.

The MOAA Foundation stands ready in times of crisis. When a veteran or family member faces sudden hardship, our Crisis Relief Program provides emergency financial assistance in as little as three business days. Quick, compassionate, and free of red tape, it ensures those in need can focus on healing and recovery instead of navigating endless obstacles.

For more than 75 years, the MOAA Scholarship Fund has been a lifeline for military families striving to give their children the opportunity of higher education.

With its unique interest-free loan program, nearly 20,000 students have pursued their dreams. Each repayment fuels the next student's chance at success, creating a cycle of hope that spans generations.

Behind every program, every scholarship, and every act of relief is you. Your willingness to give and your choice to invest in our mission transform what could be despair into resilience and what could be limitation into opportunity. Together, we ensure the uniformed services community has the respect and resources it has earned.

On behalf of the MOAA Development team, thank you. Your compassion and commitment make you a vital part of this mission. 

— Amanda Centers, MOAA's vice president of Development

Donors, Sponsors Key to Success

Every gift, sponsorship, and show of support in 2025 reflected a powerful truth: MOAA Charities cannot fulfill its mission without the generosity of our donors and partners. Together, you ensured servicemembers and veterans and their families received vital support in times of crisis and opportunity.

Campaigns That Celebrate Giving

In addition to these events, thousands of donors engaged in campaigns that turned moments into movements:

- Giving Tuesday and the end-of-year giving campaign in 2024 inspired a surge of contributions, raising over \$448,000 for MOAA Charities and reinforcing the trust donors place in MOAA to steward their gifts wisely.
- MOAA's Day of Giving rallied supporters around Independence Day, celebrating service and channeling patriotism into action, raising \$145,535 for MOAA Charities.



Support was on display at the 21st Annual MOAA Charities Golf Classic (top) and with purchases of the limited-edition "charitee" (above).

- The disaster preparedness campaign empowered donors to ensure the Crisis Relief Program could respond the moment disaster struck, raising more than \$68,000 for The MOAA Foundation.

The 21st Annual MOAA Charities Golf Classic

The 21st Annual MOAA Charities Golf Classic was a

testament to the generosity of sponsors and players alike. With \$150,000 in gross revenue and \$76,000 in net proceeds after expenses, the event delivered critical resources to The MOAA Foundation and the MOAA Scholarship Fund.

The success of the event was made possible through the generosity of our sponsors. Korean Air provided two business-class tickets as the grand prize, a highlight of the tournament.

Longtime supporters — including AMBA (Banks), United Concordia, BetterUp, Global Cold Food Storage, Truist, VOYA, and JGE — played an important role in earlier years, and new partners are stepping forward as MOAA grows its events. In addition, companies such as Humana Military, Delta Dental, State Street Global Advisors, and Express Scripts deepened their support through other MOAA programs and events like the TotalForce+ conference. 



LEARN MORE

Visit charities.moaa.org to find details about MOAA Charities programs.

The MOAA Foundation

Crisis Relief Program by the Numbers



475 total applicants approved by the Crisis Relief Program

17%

of awarded funds were distributed for medical emergencies



109 enlisted families applied for and received support in 2025

“My husband (a military veteran) passed away unexpectedly, and I was left with a lot of unexpected bills. I was also forced to go through probate court, which cost a lot of money to save the home. ... Being all alone with no help and receiving this grant gives me hope in life. There are still caring and generous people out there. Thank you for saving my home.”

— Crisis Relief Program recipient



When Hurricane Milton tore through Florida in the fall of 2024, Therese T. returned to devastation. Her home had sustained nearly \$50,000 in damages. With her husband gone, the challenges of rebuilding seemed insurmountable.

“Coming home to a damaged home and seeing all the destruction surrounding me was devastating and overwhelming,” she said. “Thanks to MOAA’s Crisis Relief Program, I was able to begin the rebuilding process immediately. Your help brought light to a very dark situation.”

Therese’s story reflects the experiences of hundreds of military families who turned to The MOAA Foundation’s Crisis Re-

lief Program. In the fall of 2024 alone, the program processed more than 350 applications for assistance in the wake of hurricanes Helene and Milton. More than 75% of all approved requests that year were directly tied to those storms.

The Crisis Relief Program exists for moments like these. From September 2024 through August 2025, the program disbursed \$438,000 in direct aid. Grants ranged from a few hundred dollars to \$5,000, depending on need, with the average approved applicant reporting a household income of \$55,998. Importantly, more than 80% of approved households had at least one dependent, and over half had



DONATE TODAY

Use the business reply envelope between these pages to make your donation to The MOAA Foundation.



45 grants awarded in response to FEMA or weather-related incidents in 2025



“After the storm took my wife, I had to inform my only child that the grand house we had hoped to bequeath him was also gone. He honestly could not have cared less about the material loss of our home. ... Like so many of my comrades, I have always shied away from asking for help — of any kind. When my home was taken by the storm, I called a great MOAA staffer to update my address. That staffer not only informed me of this amazing Crisis Grant Program but actually transferred me to the MOAA Charities office to start the process. I will be eternally grateful!”

— Crisis Relief Program recipient

sought help from other organizations before turning to MOAA.

Recognizing that the original \$500 cap on assistance was not enough to truly meet the needs of families facing catastrophic events, The MOAA Foundation raised the maximum grant amount to \$1,000 in the summer of 2024. This decision allowed aid to have a stronger, more lasting impact, especially for families struggling with repairs, displacement, and medical bills.

The need extended across every branch of service, from enlisted families facing sudden loss of income to retired officers managing unplanned expenses. In fact, in this same time frame, 404 enlisted families and 71

officer families received direct support through the program.

Therese's gratitude, shared by many others, reminds us that behind every chart and every statistic is a family rebuilding their life. “I still have a long way to go with repairs,” she said, “but I was thankful for the immediate support that helped me take the first steps forward.”

Because of donor generosity, MOAA Charities was able to provide not just financial relief but also compassion, dignity, and hope at a time when families needed it most. Each gift extended through the Crisis Relief Program demonstrates the enduring bond of the military community, no matter the storm. IIII



United in Service: Building Strong Communities and Bright Futures

Across the country, MOAA is dedicated to fostering a lifeline for the entire uniformed services community — service-members, veterans, military spouses, as well as retirees and their survivors and families. Through two vital programs — community outreach and career transition — your support delivers both immediate help when it's needed most and pathways to opportunities for tomorrow.

COMMUNITY OUTREACH: EMPOWERING LOCAL IMPACT

In 2025, the Community Outreach Grant Program delivered 55 grants totaling over \$129,000 to 42 MOAA councils and chapters — a record-setting expansion of impact and outreach. Grants were directed toward services such as food assistance,

“

Thanks to MOAA, I had the tools and confidence to take the next step in my career.”

— Transitioning veteran

housing support, veterans treatment courts, military transition seminars, and camps for children of fallen servicemembers.

Since the program's start in 2017, it has awarded over 300 grants totaling more than \$780,000 to support local military and veteran families across 10 critical areas of need: housing, food assistance, employment, health (including behavioral health), family support, community reintegration, financial assistance, legal help, transportation, and emergency relief.

CAREER TRANSITION: LAUNCHING NEW CHAPTERS

In 2025, the Career Transition Program reached thousands of individuals across the uniformed services community:

- 37 expert-led webinars offered

guidance on finance, benefits, and career strategy.

- 7,251 registered participants turned to these free learning opportunities, including 572 military spouses (8% of attendees), highlighting how MOAA supports entire families.
- 3,830 individuals joined additional transition-focused lectures and events, 465 of whom (12%) came from the enlisted ranks, reflecting MOAA's commitment to inclusivity and broad reach.

This array of programming — from résumé building and LinkedIn clinics to federal employment strategies and networking opportunities — equips participants with the tools and confidence to successfully navigate the civilian job market.

YOUR IMPACT: DRIVEN BY DONOR GENEROSITY

Every grant, webinar, and coaching session delivered reflects the generosity of donors — and the difference it makes:

- Thanks to you, veterans received food, shelter, and personal support through local MOAA chapter initiatives.
- Because of your support, military spouses and service-members received guidance to launch new careers and chart their futures.

Together, we ensure uniformed service families have both immediate help when crisis strikes and long-term guidance as they transition forward. 



Outreach Grants at Work

Catalina Mountains (Ariz.) Chapter

Grant amount: \$1,600

The chapter worked with the leadership of Esperanza En Escalante — an organization that provides housing, social services, programs, and transportation to assist veterans' transitions into everyday life — to identify four veterans who would soon be transitioning back into the community and who did not have their own computers. The chapter used grant funds to purchase four new Dell laptops for these veterans. One recipient was trying to complete online courses on his phone to obtain a commercial driver's license, and the new laptop made it considerably easier to complete his classes online.

Cape Fear (N.C.) Chapter

Grant amount: \$3,000

The chapter worked with Fayetteville Area Habitat for Humanity's Veteran Repair Program, which provides critical

home repair services for qualifying veterans. The grant allowed the chapter's team of 13 volunteers, along with Habitat for Humanity, to help a veteran repair his home that had significant needs. Addressing housing impediments alleviated a significant life need that will enable this veteran to engage more fully in normal life processes and activities that lead to improved personal well-being.

Treasure Coast (Fla.) Chapter

Grant amount: \$1,050

About 20% of the 29,000 veterans and families living along the Treasure Coast of Florida are dealing with food insecurity and hunger. The chapter allocated the grant funds to Sarah's Kitchen and Mustard Seed Ministries based on the needs of veterans at each location. Members from the chapter also assisted the mobile feeding pantry every Thursday and at five churches in St. Lucie County. 



55

Community Outreach Grants awarded in 2025

\$780,000+ in community support delivered since inception



3,830 participants at career-transition events

Transition events engaged **572** military spouses and **465** enlisted personnel

Meet MOAA's Charities Team

MOAA's Development team oversees both of MOAA's charities: The MOAA Foundation and the MOAA Scholarship Fund.



AMANDA CENTERS

CFRE, Vice President



JEFF ANGERS

Development Director, Fundraising



LAUREN WALTERS

Program Director



GENELLE FELIX

Program Manager



RYAN HOGAN

Development Associate



HAILEY WHITE

MBA, Development Project Coordinator



SID AGARWAL

Senior Manager, Fundraising and Marketing



HELEN MARSHALL

Accounting Manager, Finance & Operations

Scholarship Fund

Supporting the Educational Pursuits of Military Children

For more than 75 years, the MOAA Scholarship Fund has ensured children from military families have the opportunity to pursue higher education and achieve their dreams. In 2025, the fund continues this proud tradition by supporting over 1,800 students nationwide, young men and women who embody the values of service, sacrifice, and resilience.

Here are words of gratitude from recent scholarship fund recipients:



Victoria Hunter

Yale University, Neuroscience and Economics (Minor in Spanish)

"I am so extremely grateful for the generous award that I have been gifted. It will truly help with the financial burden I am facing as a direct result of pursuing higher education. In addition to majoring in neuroscience, I will also be a part of the Navy ROTC unit. My post-graduate plans are to further my education by obtaining a master's degree; my goal being to help people answer questions about their brain and the way it works. My main interest is learning more about why people make the decisions that they make and how each decision affects the other decisions they make. Thank you again for this wonderful opportunity and your amazing generosity."

1,811

students were provided with financial aid



Gabrielle Jean

The School of Visual Arts, Illustration

"I am incredibly thankful for your generosity in helping me achieve my future career goals and passions. With your financial aid, I will be able to accomplish my lifelong ambition of becoming an animator and advance miles closer toward success. When I succeed, my hope is to inspire young artists to understand that no dream is too big to chase with the right mindset. My plan after graduation is to become an animator/storyboard artist for major animation companies such as DreamWorks, Disney, and Cartoon Network, and with your help, that possibility may become a certainty. Again, I am eternally grateful. Your magna-

205

graduating seniors were awarded grants in 2025

37%

of financial assistance distributed was in the form of grants

nimity has made not only mine but my family's life less stressful in funding my educational expenses. I promise to work diligently and ensure that every penny was not spent in vain."



Palmer Moore

Pennsylvania State University, Finance (Minor in Biology, International Business, and Management Information Systems)

"Thanks to donations like yours, I have the incredible privilege to afford a college education and discover my passions. I get to learn from world-class scholars as I ponder what the intersection of investing and biology means for the future of cancer treatments. One of my favorite quotes/parables is 'If you give a man a fish, you feed him for a day, but if you teach a man to fish, you feed him for a lifetime.' To me, donors are those who help get a man a rod, show him where to meet his teacher, and the ones who celebrate him when he catches his first fish. The impact that you have had on my life ... cannot be understated. I hope to be in a financial position in the future to be able to support a program such as this and invest in the future of our country." III

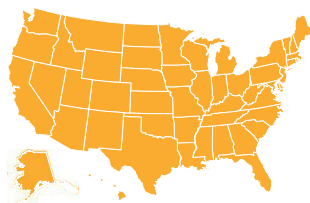
Scholarship Fund Stats



\$18,192,000

in financial aid distributed
to 1,811 students

In 2025, the MOAA Scholarship Fund **provided grants** to students from military families in **all 50 states** as well as internationally stationed students.



Ways You Can Donate

The MOAA Foundation and the MOAA Scholarship Fund extend our deepest gratitude to the donors whose generosity fuels our mission. Your commitment not only sustains our work but also helps you achieve your philanthropic and life goals — creating meaningful impact for others by supporting those who have worn the uniform and their loved ones.

If you are inspired to make a difference, there are many ways to give:

- Donate online. Use our secure platform at <https://moaadonate.funraise.org>
- Donate through the mail:
 - Checks made payable to “The MOAA Foundation” can be mailed to:

The MOAA Foundation
PO Box 1555
Merrifield, VA 22116
• Checks made payable to “MOAA Scholarship Fund” can be mailed to:
MOAA Scholarship Fund
PO Box 1824
Merrifield, VA 22116

- Donate through the Combined Federal Campaign (CFC). Support **The MOAA Foundation (CFC: 86590)** and the **MOAA Scholarship Fund (CFC: 11285)** through the CFC.
- Donate through estate planning. Include The MOAA Foundation and/or MOAA Scholarship Fund in your estate planning. To learn more, email charities@moaa.org.

CHARITIES.MOAA.ORG/GIVENOW

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