

Rising to the Challenge

BY JAMIE L. FREEDMAN



As increasing numbers of students apply for financial aid, George Washington offers assistance.

The worst of the recession might be over, but many GW families are still reeling from the effects of the global economic crisis. Decimated stock portfolios, declining home values, and skyrocketing unemployment have placed a quality college education out of the financial reach of many.

“People who did everything right suddenly find themselves without the means to afford tuition for their children,” says Daniel Small, executive director of the Office of Student Financial Assistance at George Washington. “The number of undergraduate applicants seeking financial aid jumped 10 percent this year, returning students are coming to us for help in increasing numbers, and student aid appeals are running 6 to 8 percent ahead of last year as people’s financial situations deteriorate. This is the worst I’ve seen it in my 30-plus years working in the student aid field.”

The scenario at GW mirrors national trends. Nationwide, the percentage of undergraduate students applying for federal aid, obtaining loans, and filing aid appeals has risen sharply over the past several years. In 2008, 67 percent of students graduating from four-year colleges and universities were plagued by student loan debt, a 27 percent increase over 2004, according to the National Postsecondary Student Aid Study and the Project on Student Debt. Student debt was even higher at private nonprofit universities, where 72 percent of students graduated with loan debt in 2008. Average debt totaled \$27,650, a 29 percent increase over 2004.

GW is rising to the challenge. In response to the economic downturn, the University’s Board of Trustees infused an additional \$10 million of endowment money into the financial aid budget this year—increasing undergraduate student aid from \$123 million to \$133 million to address the special circumstances facing families. “We anticipate that more than 64 percent of our undergraduate population will be receiving some type of financial support from GW resources this year,” Mr. Small says. “In the past few years, we’ve hovered around 60 percent, so this really is a big jump. Our message to current and prospective students is clear: We are here when times get tough, and we want to help.”

Bolstering affordability has ranked high on GW President Steven Knapp’s priority list since taking over the reins of the University two years ago. “The first day I arrived on campus as president, I convened a meeting with all the vice presidents to discuss the issue of affordability,” Dr. Knapp says. “We are deeply committed to doing everything we can to ensure that qualified, talented students with a passion for what we offer are not deterred from attending GW because of financial need.”

Dr. Knapp was a driving force behind the recent launch of the student aid initiative—a philanthropic campaign to quadruple support for need-based financial aid over the next five years. “GW has a long tradition of supporting outstanding students who otherwise would not be able to afford to come here, but the majority of that aid comes directly from the University budget, which ultimately drives up tuition,” he explains. “We, therefore, have ramped up our fundraising efforts with the goal of quadrupling the money we raise for need-based scholarships from \$10 million to \$40 million per year. The more student aid we can provide through the generosity of our worldwide and lifelong community of alumni and friends, the more tuition money we’ll be able to invest into increasing the excellence of our educational programs and raising the preeminence of our institution.”

The University employs a number of other strategies aimed at making a GW education more affordable. “We are the only University in the country to offer a combination of fixed tuition and guaranteed student aid for up to five years,” says Robert Chernak, senior vice president for student and academic support services. “Once a student begins his or her education here, the tuition rate never increases and the GW portion of his or her financial aid award never decreases for the entire time he or she is enrolled full-time at GW. Another unique offering here is the family grant program, whereby any family that has more than one undergraduate student attending the University simultaneously receives half-price tuition for the younger siblings.”

Tackling student debt also ranks high as a University priority, Dr. Chernak says. “A strong driving variable in our

financial aid policies is our earnest intent to try to reduce the indebtedness of our students after they graduate,” he says. “The average GW student currently graduates with more than \$30,000 of debt, which is 13 percent higher than the national average for private universities, and we are committed to reducing that amount to \$20,000 by the time our current freshman class graduates. That fact, coupled with the expectation that our families will continue to experience financial stress for another year or two, means that we’re likely to continue infusing additional monies into financial aid for the next few years until things stabilize.”

Dr. Chernak is heartened that despite the sputtering economy, GW continues to attract and retain more and more qualified students each year. “I attribute our growing popularity to the outstanding reputation and prestige of the University, as well as to our commitment as an institution to making financial aid a priority,” he states.

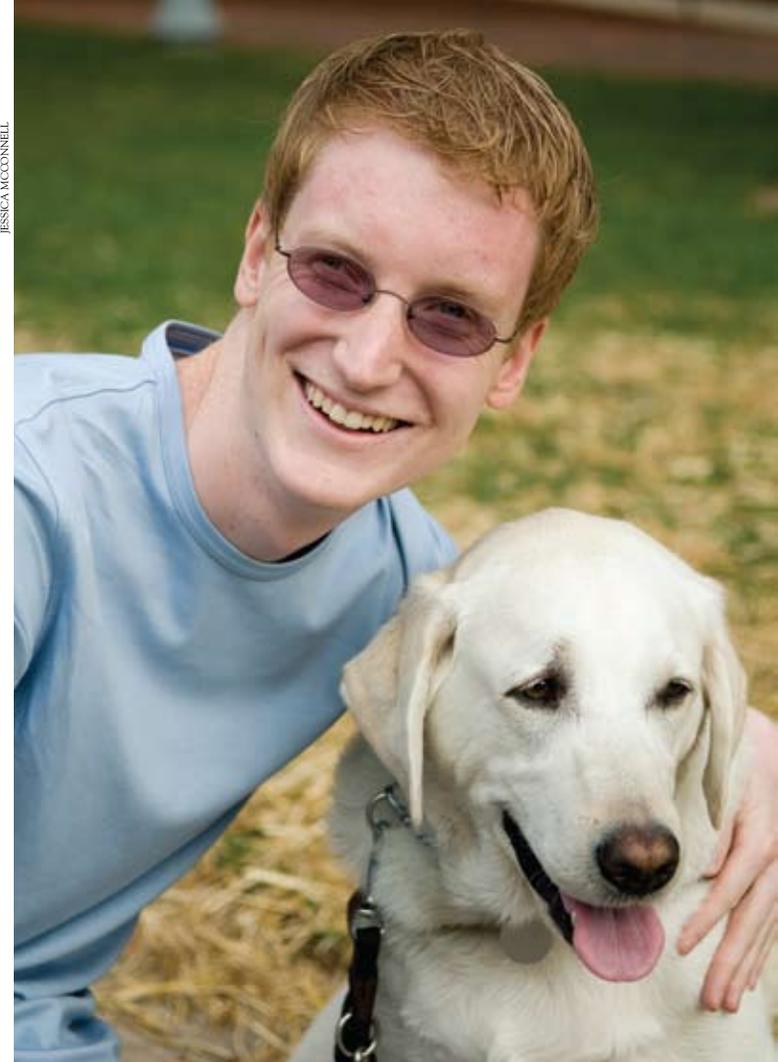
The student aid initiative is already yielding results, with 20 percent more funds raised for scholarships this year than last. “We are making good progress and continuing to build up our fund raising capacity as we strive to make GW more affordable for all qualified students,” Dr. Knapp says. “It is an ambitious goal, but an important one. By working together, we will ensure that tomorrow’s leaders have access to the top-quality education and unparalleled opportunities that GW provides in the heart of our nation’s capital.”

As GW’s student aid initiative takes off, scholarship funds are growing, opening doors for a growing number of students eager to make their mark on the world. On these pages, we introduce you to several students who are benefitting from GW scholarships, as well as to two generous donors who are committed to making a difference.

The Hoover Scholarship: A Gift that Keeps Giving

GW senior Corbb O’Connor has packed an incredible amount into his years in Foggy Bottom. From leading tours of the U.S. Capitol to working for Mount Vernon Campus Life, the political communication and economics major is taking full advantage of his time at George Washington.

Blind since birth, Mr. O’Connor, who navigates campus with the help of his guide dog, Phoenix, is a recipient of the Mei Yuen Hoover Scholarship for students with disabilities. The Mei Yuen Hoover Scholarship was established in 1999 with a \$1 million bequest from Mei Yuen Hoover, BA ’45, who earned a degree in history from GW’s Columbian College of Arts and Sciences. Ms. Hoover, who passed away in 1999, experienced various physical limitations throughout her life and was deeply committed to helping others with disabilities. An endowed fund, the Hoover Scholarship provides annual support to undergraduate and graduate students with disabilities enrolled in Columbian College. “Thanks to the Hoover Scholarship, my



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Senior Corbb O’Connor, a political communications and economics major, is a recipient of the Mei Yuen Hoover Scholarship for students with disabilities. Shown here with guide dog Phoenix, O’Connor plans to pursue a career in radio journalism and recently interned with the public radio show Marketplace.

family has been able to send me to one of the nation’s most prestigious universities,” Mr. O’Connor says. “It’s reassuring for me as a blind student to be able to focus on typical student concerns, like getting my textbooks, finding the right classes, and making friends, instead of on how to pay my tuition bills.”

Mr. O’Connor, who chose GW for its privileged location as well as for the fact that “the type of student who goes to GW doesn’t think it’s weird to talk about academics outside the classroom,” is making the most of his experience in the nation’s capital. “GW’s premier location has made gaining experience in politics and journalism extremely easy,” he says. “Whether it’s going to Capitol Hill to lobby Congress, transcribing speeches for Sen. Hillary Rodham Clinton’s press office, writing scripts for MSNBC, or, most recently, producing public radio stories for the show *Marketplace*, finding a job should be much easier since I already have some experience.”

A member of GW’s Disability Support Services Speakers Bureau, Mr. O’Connor is also helping to pave the way for fellow students with disabilities at the University. “Working on the speaker’s bureau has been a great way to teach others about people with disabilities,” he says. “Often people treat those with disabilities at the extremes—as ‘special’ and ‘different,’ or they forget about the accommodations that need to be made

for some folks. Through the speaker's bureau, we help create environments that fall somewhere in the middle...inclusive but not overbearing."

On target to graduate in December 2010, Mr. O'Connor plans to pursue a career in radio journalism, blending politics and economics. "This summer, I had the opportunity to intern at *Marketplace*, a show that airs on more than 500 public radio stations around the country, where we worked to make the financial news understandable and usable to the Wall Street trader as well as the mom driving her kids home from school," he says. "Working there excited me and helped me see that my talents lie in that field. The Hoover Scholarship has put me closer to obtaining that dream job."

Rachel Schreiberman is another recipient of GW's Mei Yuen Hoover Scholarship. The GW art therapy graduate student is using her own experience with kidney disease to enrich the lives of others. Researching the national waiting list several years ago, she was appalled to learn that more than 100,000 people were awaiting life-saving organ transplants, and hundreds of thousands more were on dialysis due to kidney failure. "It's been my dream ever since to help other people with kidney disease by using art therapy as a means for self-exploration and healing," she says.

"Thanks to this incredible support, I will soon be starting a career in a field that I am extremely passionate about that centers on helping others. I am so grateful for having the opportunity to do something I excel at, that I love, and that makes a positive impact on people who need support."

A highlight of Ms. Schreiberman's graduate studies was creating and implementing a yearlong art therapy internship at a local dialysis unit. "Working with the patients there was

a profound experience," she says. "People on dialysis spend an average of 12 hours per week receiving treatment, and this, along with other consequences of their illnesses, has a huge impact on their lives. By bringing art therapy to the bedside of these individuals, I was able to provide a meaningful activity during time that is often spent sleeping or watching television."

Now in the final semester of her graduate program, Ms. Schreiberman plans to ultimately start her own art therapy practice or center for people experiencing illness and disability. "My time at GW has been a life-changing and truly satisfying experience that has prepared me to go out and make a difference in the lives of others with illness and disability," she states. "The Hoover Scholarship has been a pay-it-forward award that has touched many lives and will hopefully touch many more."

A Loving Tribute

Family and education have long been priorities for prominent Washington tax attorney Mortimer M. Caplin and his wife, Ruth Sacks Caplin, a practicing psychologist and screenwriter. The philanthropic couple has helped a generation of GW students through The Mary Ellen Caplin Scholarship Fund, established in 1987 in memory of their daughter, Mary Ellen Caplin, BA '71.

The endowed fund, which provides scholarship support to students with an interest in counseling or family systems, has assisted more than 50 students over the years. "We established the fund as an ongoing memorial to our daughter, Mary Ellen, who earned a degree in psychology at GW and was deeply concerned about helping others," says Mr. Caplin, who served

on GW's Board of Trustees for a quarter century. "Through the scholarship, the concepts that she stood for live on for years and years."

Education has been a life-long passion for Mr. Caplin, who left his New York law practice to serve as a professor of corporation and tax law at the University of Virginia School of Law, where he taught the late Sens. Bobby and Ted Kennedy. "I've been active in educational matters throughout my life, as was my father, who served as director of health education for the city of New York," he says. "I am

Graduate student Rachel Schreiberman, a recipient of the Mei Yuen Hoover Scholarship, is using art therapy to help people cope with kidney disease. She is pictured here in the art studio at the University's Alexandria Graduate Education Center.



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Mortimer M. Caplin and his wife, Ruth Sacks Caplin, with Lee Katherine Ayer, recipient of the Mary Ellen Caplin Scholarship Fund, established in 1987 in memory of the Caplins' daughter, Mary Ellen Caplin, BA '71. The endowed fund provides scholarship support to students with an interest in counseling or family systems. Ms. Ayer plans to use her education to work in counseling.

very sensitive to the needs of students, and Mrs. Caplin and I are pleased to help worthy students be able to attend as outstanding an institution as The George Washington University.”

Deeply committed to public service, Mr. Caplin departed academia to join President John F. Kennedy’s administration as U.S. commissioner of the Internal Revenue Service. He remained at the IRS until 1964, when he founded Caplin & Drysdale, one of the nation’s leading tax law firms.

Mr. Caplin has received numerous awards over the years for his myriad contributions to public service, education, and the legal profession. Most recently, he was awarded one of France’s highest honors—the Chevalier of the Legion of Honor—in recognition of his service as a U.S. Navy beach master during the Normandy invasion. Earlier this year, he also received the University of Virginia’s 2009 U.S. Supreme Court Justice William J. Brennan Award for helping to advance trial advocacy and law. “These awards reflect values I’ve always held dear,” he says.

Through the Mary Ellen Caplin Scholarship Fund, the Caplins look forward to continuing to assist students. “We hope the scholarship will help students enter a life of counseling, teaching, and research,” Mr. Caplin says. On a lighter note, he adds, “As former commissioner of Internal Revenue, I’m particularly sensitive to the financial needs of people and want to make good taxpayers out of today’s students. We hope the scholarship will help them along the way.”

One student who has benefitted from the Caplin scholarship is junior Lee Katherine Ayer. Ms. Ayer says she knew from the



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moment she set foot on campus that George Washington was where she wanted to be. “I couldn’t imagine going to college anywhere else, but I was worried that it wouldn’t be a possibility because of the high tuition,” she says.

“The scholarship means everything to me,” she adds. “It is so validating to have my hard work translate into easing the burden of paying for school.”

Ms. Ayer’s interest in counseling stemmed from an early, negative encounter with a therapist. “When I was younger, I saw a child psychologist a few times—nothing serious, just a few normal family issues—and I absolutely hated her,” she reflects. “She was patronizing and I didn’t feel like she was in any way relevant to me. I lied my way through those sessions so that she would give me the all-clear and I would never have to see her again. From that time, I was determined to become a counselor who could relate to people, especially

GW Makes Strong Commitment to U.S. Veterans

The George Washington University is helping to transform the lives of U.S. veterans through the Post-9/11 GI Bill’s Yellow Ribbon Program. GW was the first university in the Washington, D.C., region to sign an agreement with the U.S. Department of Veterans Affairs to participate in the voluntary program, which began this fall.

Under the plan, private colleges and universities provide tuition assistance to veterans above and beyond the base GI Bill rate of compensation. For qualified undergraduate veterans, GW pays 50 percent of remaining tuition and fees after GI Bill benefits are applied—an investment of approximately \$18,000 per year per veteran. The VA, which administers the program, contributes the remaining 50 percent of tuition and fees—allowing undergraduate students to attend GW at no cost.

Graduate students receive a significantly discounted tuition rate through the program; GW pays up to \$3,800 per year per veteran, matched dollar for dollar by the VA. The average Yellow Ribbon graduate student attends GW at a 55 percent discount. All graduate programs are participating in the Yellow Ribbon Program, including the Medical School and the Law School.

Overall, GW will support up to 360 eligible student veterans through the program this academic year and has earmarked \$2.5 million for participants’ tuition. As of press time, 141 student veterans were attending GW through the Yellow Ribbon Program.

“This is a significant investment in those who have sacrificed so much on our behalf,” GW President Steven Knapp says. “We as a nation owe our veterans a debt of gratitude, and this commitment will enable veterans who attend GW to have the kind of educational opportunity the original GI Bill envisioned.”

kids, so that they could actually feel comfortable enough to deal with their issues.”

GW, she says, has lived up to her expectations. “What I love most about GW is the opportunity to interact with the city—from community service activities, to speakers and lectures, to research projects,” she says. “My most exciting opportunity was serving as a research assistant for Dr. Francys Subiaul and his team of post-doctoral researchers at the National Zoo, conducting cognition research with the great apes.”

All in all, GW has been a wonderful experience, she concludes. “I am incredibly grateful to the University’s financial aid system and to my donors for making this amazing opportunity possible.”

A Swimming Success

Philanthropy is a family affair for Denise Dombay, BAcy ’88, husband Alan Noznesky, and their two kids, Eliana, 10, and Jacob, 7. As a team, they recently established The Noznesky Family Fit Women in Finance Annual Scholarship, which will benefit female swimmers studying business.

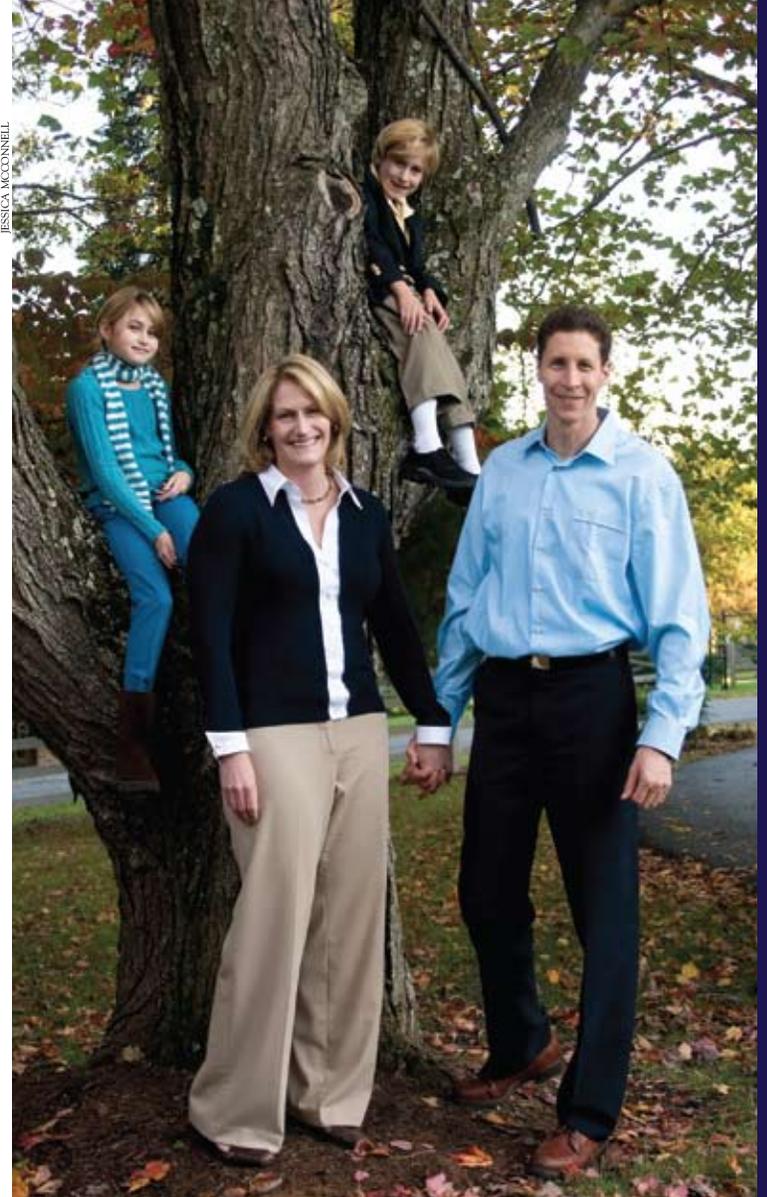
“I attended GW on both a swimming scholarship and a merit scholarship,” says Ms. Dombay, who majored in accounting and was a member of the women’s swim team for four years. “GW gave me a great education, a great experience, great friends, and a great community, and I’m finally in a position where I feel like I can give something back.”

Now senior vice president and chief audit executive of Marriott International in Bethesda, Md., Ms. Dombay says the seed for the scholarship was planted when her son joined the neighborhood swim team last summer. “I spent a lot of time at Jake’s swim meets, which got me to thinking about the many wonderful things I had received from the sport,” says Ms. Dombay, who still swims competitively. “Between my son’s passion for swimming and my daughter’s very caring and generous spirit, we thought it would be an excellent idea to create a family scholarship fund.”

The family sat down together to work out the specifics of the scholarship—and to name it. “By getting the kids involved in the process, we not only taught them about the importance of giving back but also about the importance of a college education,” says Ms. Dombay, whose husband is a captain in the D.C. Fire Department. “Alan and I are both strong believers that a good education can really make a difference in someone’s life. He was extremely supportive of the scholarship because he sees the impact that swimming has had on me and the leadership skills it instilled in me.”

Ms. Dombay, who worked as a public accountant for Arthur Andersen and Ernst & Young before joining Marriott last year, says she hopes the scholarship recipients enjoy the “same high-quality education and camaraderie” that she did as a GW student.

“Swimming provided stability and friendships and support for me at GW,” says Ms. Dombay, who remains in close



GW swimmer Denise Dombay, BAcy ’88, husband Alan Noznesky, and their two kids, Eliana, 10, and Jacob, 7, established The Noznesky Family Fit Women in Finance Annual Scholarship, which will benefit female swimmers studying business.

touch with many of her teammates. “The coaches were very dedicated and always there for us, and having an automatic group of friends made the adjustment to college life so much easier. Within half an hour of arriving at my dorm as a freshman, upperclassman swimmers were knocking on my door welcoming me and inviting me out with them. It helped me to adjust socially and excel academically, since the swim team was such a high-achieving group.”

She also praises GW’s accounting department. “The program not only prepared me academically, but also professionally for my career,” she says. “The department was small but very dedicated to providing a quality education. Looking back, my college years were great years, and I wouldn’t change a thing. I hope that our family scholarship helps future recipients achieve the same success.” **GW**

For information on how to contribute to GW’s student aid initiative or Yellow Ribbon Program, please contact Matt Banks at 202-994-5125, mbanks@gwu.edu, or visit the Give section of www.gwu.edu.