



Scholarships

One of our highest priorities at Snow College is to increase the amount of scholarship assistance available to incoming and returning students. Scholarships help to make students' dreams become a reality and give them the opportunity to reach their goals. You can help lessen the financial burden for students and their families by supporting scholarships.

Ways to Give

Endowed Scholarship

Establish an endowment with a minimum gift of \$50,000. Endowments:

- remain in perpetuity.
- use only the income for awards.
- can be established as memorial scholarships or as ways to honor an individual, organization, corporation or foundation.

Named Scholarship

Agree to fund a scholarship for a minimum of \$1,000 annually for at least five years. Named scholarships can be given in the name of an organization, foundation, corporation, or individual.

One-Time Contribution

Add your donation of any amount to an existing scholarship fund. There are already-established scholarships to support Snow College students, including a general scholarship fund and a general Foundation endowment fund.

How to Establish a Scholarship

You can create a gift using cash, bonds, stocks, real estate, bequests, insurance, trusts and other legal instruments. If you establish an endowment or named scholarship fund as a donor, you decide:

- the basic terms of the award.
- the award level.
- who is eligible for the scholarship.
- how the recipient is selected.

We will work with you to maximize your gift and fulfill your wishes for the award. Please contact us at 435.283.7061 or giving@snow.edu if you are interested in establishing a scholarship.

liquid & conservative &
tighter restrictions.

Bond type funds. FY = July to July



CASH MANAGEMENT POOL UPDATE

March 31, 2017

Monthly Investment Performance Report

Overall funds for college.

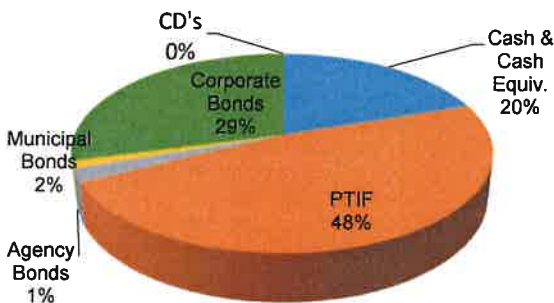
OVERVIEW

The College manages the Cash Management Pool according to the following objectives:

- Investments are made in accordance with the Utah State Money Management Act as well as other applicable laws, rules, policies, and regulations
- Protection and safety of principal
- Liquidity or availability of funds
- Maximization of the rate of return consistent with objectives stated above
- And with the exercise of judgment, care, and due diligence.

INVESTMENT ALLOCATION

Target allocations are 20-25% immediate liquidity (Cash & Cash Equivalents, PTIF), 30% agency bonds, 45% corporate bonds. Actual holdings for the current period ended are:



Cash & Cash Equiv.	19.8%	4,438,875
PTIF	47.5%	10,634,510
Municipal Bonds	2.2%	503,190
Agency Bonds	1.1%	249,782
Corporate Bonds	29.3%	6,565,239
CD's	0.0%	-
Total Investment		22,391,596

ACTIVITY

in march:
\$5,000,000 was transferred from PTIF to a new account with Zions Bank Wealth & Fiduciary Services.

hoping to get better yield.
managed by zions in a PTIF fund.

RETURNS



Market over Book Value:

	Mar-17	FY '16	FY '15
Book Value	22,268,411	18,384,730	17,381,835
Market Value	22,391,596	18,909,113	17,321,188
Unrealized Gain/(Loss)	0.6%	2.9%	-0.3%

We maintain a carry-focused strategy, sourcing income from various asset classes including investment-grade and high-yield corporate bonds, securitized assets and emerging market debt. In our view, the reflationary environment has further to go. We prefer spread assets, where higher income can provide a cushion against rising interest rates, while a positive growth momentum and stable fundamentals can help further compress risk premiums. – Blackrock

Investment Returns:

	Period Ending: 3/31/2017		
	Mar-17	FY '17 YTD	FY '16
Income	28,572	200,175	261,916
Unrealized Gain/(Loss)	(2,505)	4,768	(32,297)
Rate of Return	0.11%	1.08%	1.33%

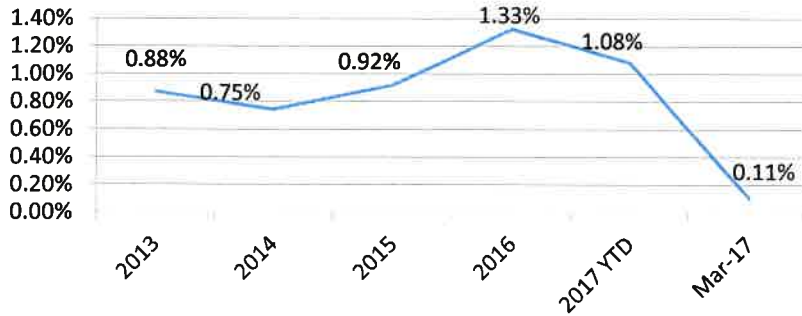
	FY '15	FY '14	FY '13
Income	235,841	218,874	284,831
Unrealized Gain/(Loss)	(76,534)	(79,251)	(62,977)
Rate of Return	0.92%	0.75%	0.88%



Monthly Investment Performance Report

RETURNS (continued)

Rate of Return



PTIF

"The Utah Public Treasurers Investment Fund (PTIF), or the 'Pool,' invests to maintain safety of principal, liquidity and a competitive return on short term investments."

The current PTIF 360 day rate is 1.20498615

The allocation of PTIF funds as of 2/28/17 is:

- 75.28% Corporates
- 10.76% Commercial Paper
- 13.18% Money Market
- 0.38% CD's
- 0.40% Repos

MARKET OUTLOOK

This year's late winter East Coast blizzard serves as a reminder of how weather and other factors have had an uncanny ability to make the first quarter the weakest quarter in four of the seven full years of economic recovery we have had so far. This year's first quarter also looks like it could be the weakest of the year, with our current estimate showing real GDP growing at just a 1.1 percent annual rate during Q1. While the weather played a role in suppressing growth this year, it was not so much from the late winter blizzard as it was from the milder weather earlier, which cut utility use. The widening trade deficit also looks to have subtracted 0.5 percentage points off growth in the quarter and government spending declined.

While 2017 has gotten off to a slow start, we are still looking real GDP to rise 2.1 percent this year, following a 1.6 percent gain in 2016. Consumer spending is being supported by strong job and income growth. Consumer confidence has also held on to much of the gains posted following the presidential election. In addition, the earlier firming in oil prices has led to a rebound in oil exploration and production. Homebuilding also appears to be gaining momentum, particularly in the South and West.

Even with just 2.1 percent real GDP growth, we expect the unemployment rate to inch lower and look for inflation to continue to firm. Economic growth should remain strong enough for the Federal Reserve to hike the federal funds rate two more times, with the next hike likely coming in June. – Wells Fargo Advisors

AVERAGE ANNUAL RETURN

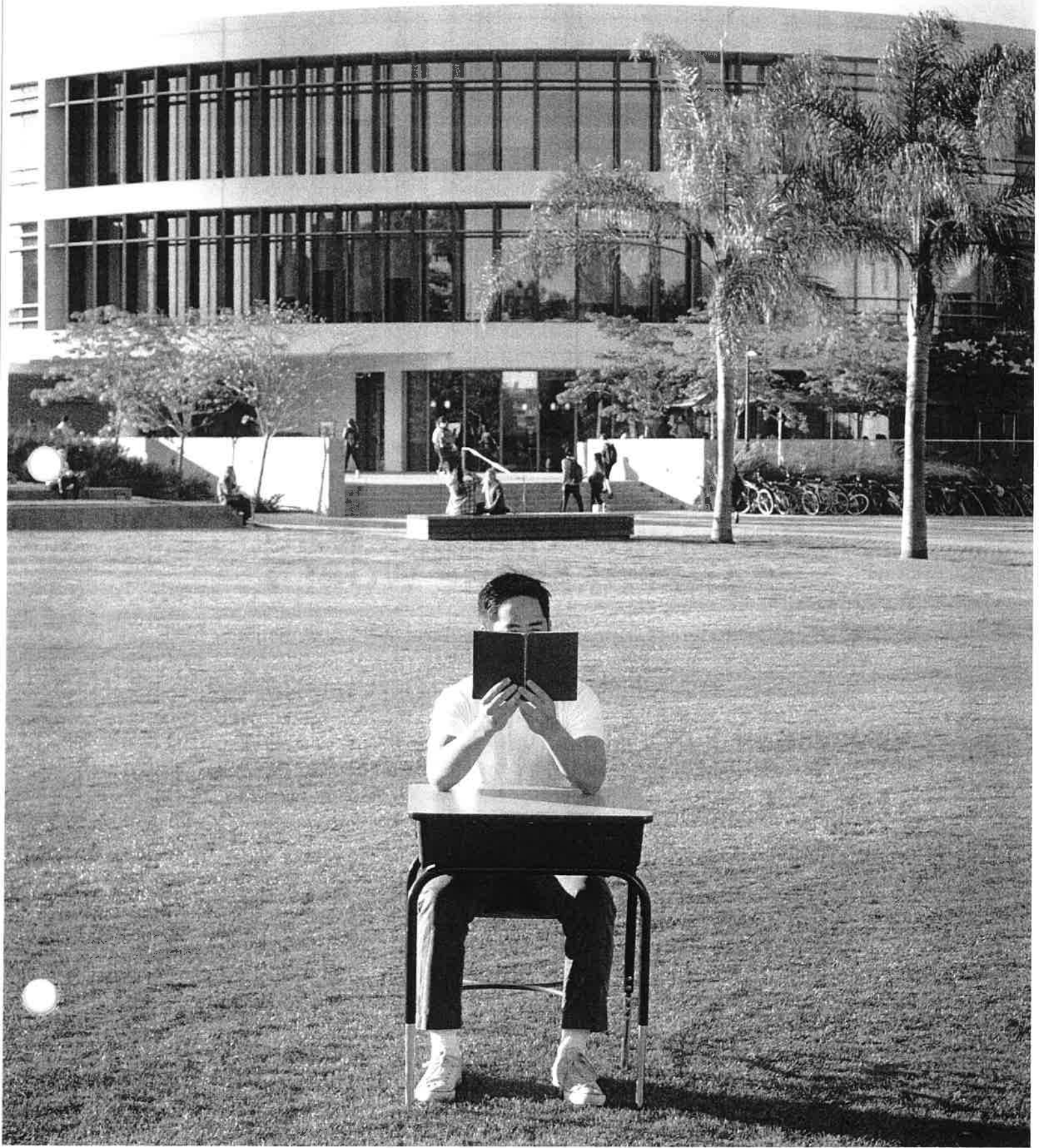
	Month	Fiscal YTD	FY '16	FY 3 Years	FY 5 Years
Total Investments	0.11%	1.08%	1.33%	2.05%	6.64%
S&P 500	-0.04%	12.57%	1.73%	30.67%	58.93%
ACWI Index	1.35%	12.50%	-5.42%	12.46%	16.54%
Barclays Agg. Index	-0.24%	-3.85%	3.50%	4.47%	5.36%

LIQUIDITY OF INVESTMENTS

Investment Types	0-3 Months	3-12 Months	1-3 Years	3-5 Years
Cash & Cash Equiv.	4,438,875	-	-	-
PTIF	10,634,510	-	-	-
Municipal Bonds	-	503,190	-	-
Agency Bonds	-	-	-	249,782
Corporate Bonds	1,061,917	2,685,177	2,818,145	-
CD's	-	-	-	-
	16,135,302	3,188,367	2,818,145	249,782
Percent of Total	72.06%	14.24%	12.59%	1.12%

THE SCHOLARSHIP INITIATIVE

Loyola
Marymount
University





PREPARING LEADERS WHO TRANSFORM THE WORLD

Students of all backgrounds are attracted to Loyola Marymount University because they, and their parents, recognize the lifelong value of a Jesuit and Marymount education. We develop each student as a whole person by integrating intellectual pursuits, spiritual intentions and social actions — a call to human excellence. Taking students beyond rote knowledge, we teach them to cultivate wisdom, accountability and fair-mindedness. We prepare them to become the ethical leaders our world urgently needs.

President David W. Burcham has launched the **LMU Scholarship Initiative** with the goal of generating \$100 million over the next three years. These funds will be strictly for undergraduate and graduate need-based scholarship aid to reduce the burden of graduating students' debt and decrease LMU's need to direct operating funds to financial assistance

The Need for Scholarship Support

UPHOLDING ACADEMIC EXCELLENCE AND ACCESS

While our recently completed capital campaign helped enormously with critical infrastructure upgrades and added 267 named scholarships, our need-based scholarship funding falls short of what's required. We are presently able to provide just under \$5 million in donor-funded, need-based student scholarship aid. Only 15 percent of our undergraduates with demonstrated need have their financial aid requirements fully met. When our three-year LMU Scholarship Initiative reaches a successful conclusion, we will be able to double our present level of annual student support.

THE VALUE OF AN LMU EDUCATION DEVELOPING THE WHOLE PERSON SETS LMU APART

LMU is a place where intellectual curiosity and imagination are grounded in critical inquiry, mutual respect and personal integrity. Students engage in rigorous academic debate and, having become adept at holding themselves accountable, leave LMU prepared to help their communities and workplaces uphold ethical standards. We owe our highly unique educational approach to our Ignatian pedagogical legacy.

PROVIDING AN EDUCATION FOR EVERYBODY

Since the 1500s, when St. Ignatius of Loyola founded his first schools and stipulated that they should be "for everybody, poor and rich," the Jesuits have been devoted to providing an education for all. Endowments from civic leaders and benefactors enabled the Jesuits to charge no fees, making education accessible and establishing our centuries-long tradition of providing scholarships to worthy students.

The Jesuits focused their teaching on subjects that open minds, deepen empathy, and develop clarity of thought and expression: languages, history, rhetoric and logic, as well as mathematics, sciences, and the philosophy of nature. Understanding the

enormous value of diverse viewpoints, early Jesuit educators encouraged the participation of scholars from all nations and cultures, and grounding LMU in a powerful educational tradition that has sustained us through the ages.

DELIVERING A PERSONALIZED EXPERIENCE

LMU students are still taught to think broadly and deeply about the pressing scientific, legal and social problems that impact our world in a setting that fosters open dialogue among a diverse faculty and students. Active mentoring and personalized experiential learning are hallmarks of our education. We maintain a ratio of one teacher to every 11 students, and 49 percent of all classes have fewer than 20 students.

There is no lower-cost substitute for the type of teaching and learning that LMU is committed to delivering. As they explore their fields of interest, we encourage our students to engage in off-campus experiences that deepen their understanding. These service projects, study-abroad programs and independent research add to our need for student scholarship funding.

STRIVING TO REMAIN AFFORDABLE

In today's difficult economy, our biggest challenge is the price tag of a top-tier university education. We have a long tradition of reaching out to students from many cultures and backgrounds, regardless of means. However, even as we implement budget cuts and direct a higher proportion of our operating budget to student aid, the costs of higher education continue to rise – and many of the best students lack the means to cover the full expense of an LMU degree.

To effectively compete with other top universities to recruit the brightest students, we must be able to offer adequate scholarship packages to the applicants we select. This is critical to our mission, and to our continued success as a world-class institution. Having the resources to admit applicants with a

variety of viewpoints and life experiences enriches our classrooms, enhances our campus life and enables us to prepare leaders from all parts of society who will go on to serve all parts of the world.

CUTTING COSTS IS NOT ENOUGH

Our university has consistently worked to contain costs while protecting our most important resources: the faculty, students, staff and standards that define our academic excellence. For the past three years, we have successfully held tuition hikes to a minimum. Funds have been redirected to increase the amount that goes toward helping our students reduce their financial burden. In the past academic year alone, \$86 million in university operating funds were directed to student grants and scholarships. But with 58 percent of our undergraduate students requiring need-based scholarship assistance, our best efforts are not enough. Instead, our operating budget is strained to the breaking point, while students still graduate with crippling debt loads.

SCHOLARSHIP SUPPORT TRANSFORMS LMU

Your support allows students to live out their goals without worrying about repaying massive student debt. And by allowing us to select our students from the widest possible pool of applicants regardless of need, your scholarship contributions help keep our university vibrant. The more diverse our student body is, the richer our learning environment becomes. By providing scholarship funding, you also decrease our need to use operating funds to provide financial assistance.

SCHOLARSHIP SUPPORT IS GREATER THAN ONE LIFE

Oftentimes, students who receive scholarships become donors themselves. Your gift can establish a chain of giving that extends far beyond your lifetime.

The Power of Endowment

FUNDS FOR TODAY AND TOMORROW

The success of the LMU Scholarship Initiative depends on fundraising for our largest and most pressing goal: permanent endowment for need-based student scholarships. Dedicated to student support in perpetuity, scholarship endowment funds are the foundation of a strong financial aid program. Over time, the successful investment of endowment funds increases resources year after year and provides scholarship support for generations to come. Our aim is to put \$65 million of our \$100 million initiative goal into the endowment.

The increased cost of tuition over the past 20 years has greatly outpaced our endowed scholarship funding. Like other universities, LMU's endowment lost value during the economic downturn. All of this makes raising additional endowed scholarship funds one of our highest priorities.

WHAT IS AN ENDOWMENT?

An endowment is a pool of assets invested over the long term to provide permanent support for our university through earned interest. A gift to our endowment is invested — never spent — and each year a distribution of earnings, typically 5 percent, is used to cover expenses. An endowment provides a sustainable, independent funding source for the university, increasing financial strength and stability while making long-term planning easier.

HOW DOES LMU'S ENDOWMENT COMPARE TO OTHER UNIVERSITIES?

The National Association of College and University Business Officers provides rankings on the value of 832 university endowments. In 2011, Harvard continues to be number one with almost \$32 billion.

Boston College is 38th with \$1.7 billion, and Georgetown University is 63rd with \$1.16 billion.

California schools that we compete with for students have the advantage of larger endowments, with Santa Clara at \$717 million, Pepperdine University at \$605 million and Claremont McKenna College at \$543 million. Our 2011 endowment valuation is \$380 million, leaving us with a ranking of 176 — and in urgent need to build our endowment fund if we are to remain competitive as a top-tier university.

FOR FURTHER INFORMATION PLEASE CONTACT BETTIE WOODS:
310.338.1862
BETTIE.WOODS@LMU.EDU



NAMED SCHOLARSHIP OPPORTUNITIES

SCHOLARSHIP GIFTS TRANSFORM LIVES

Perhaps no other philanthropy has as rich and deep an effect as providing scholarship money. The LMU Scholarship Initiative will serve to fortify our position as an academically rigorous school; help us maintain our dedication to ethnic, economic, geographic and religious diversity; and uphold our core commitment to transformative education. We invite you to contribute to our need-based scholarship initiative by creating your own named scholarship fund, in either annual or endowment form, and in a way that means the most to you. • Your support enables deserving students, undergraduate and graduate, to access a Jesuit and Marymount education that will prepare them for a life of leadership and service. And you will be recognized for your generosity at the awarding of your named scholarship and with a listing of your scholarship on the LMU website—give.lmu.edu/scholarships. Each year, you will receive an annual report on your named scholarship donation. Additionally, scholarship donors will be guests of honor at an LMU-hosted reception that will provide you with the chance to meet the recipients of your scholarship.

ANNUAL, NEED-BASED, NAMED SCHOLARSHIP OPPORTUNITIES

Annual Commitment Scholarship \$ 5,000 +

Through an annual commitment of \$5,000 or greater, donors will be able to name a scholarship that provides the kind of need-based aid that is crucially important to so many LMU students.

Five-Year Annual Commitment Scholarship \$ 5,000 +

With a five-year annual commitment at the \$5,000+ level, donors will be able to designate their named scholarship to a specific college, school or program.



FOR FURTHER INFORMATION
VISIT OUR WEBSITE:
give.lmu.edu/scholarships

ENDOWED, NEED-BASED, NAMED SCHOLARSHIP OPPORTUNITIES

Unrestricted Endowed Scholarship \$ 50,000 +

Named scholarships at this level are unrestricted and will have the broadest impact, benefitting all LMU students with financial need. The minimum endowment level can be reached with an outright gift or through pledge payments made over a period of up to five years. Once the scholarship is fully funded, it will allow for an annual distribution of approximately \$2,500.

Designated Endowed Scholarship \$100,000 +

At this funding level, named scholarships can be designated to a particular college, school or unit based on the donor's interest. The minimum endowment level can be reached with an outright gift or through pledge payments made over a period of up to five years. Once fully funded, this scholarship allows for an annual distribution of approximately \$5,000.

Impactful Endowed Scholarship \$500,000 +

This named scholarship provides the opportunity to give substantial aid to an individual student with financial need. Scholarships at this level can be designated based on the donor's interest. The minimum endowment level can be

reached with an outright gift or through pledge payments made over a period of up to five years. Once this scholarship is fully funded, it would allow for an annual distribution of approximately \$25,000.

Full Tuition Endowed Scholarship \$750,000+

Donors who would like to name an endowed scholarship that covers the full tuition of an individual student with financial need may select this option. Scholarships at this level can be designated based on the donor's interest. The minimum endowment level can be reached with an outright gift or through pledge payments made over a period of up to five years. Once fully funded, this scholarship allows for an annual distribution of approximately \$37,500.

Full Cost-of-Attendance Endowed Scholarship \$1,000,000 +

This scholarship is for those who want to name an endowed scholarship that will provide the basis for full-ride funding - tuition, room and board - for an individual student with financial need. Scholarships at this level can be designated based on the donor's interest. The minimum endowment level can be reached with an outright gift or through pledge payments. Once fully funded, this scholarship allows for an annual distribution of approximately \$50,000.



59.6%

Undergraduate students who borrow money at any time through any loan program (excluding parent plus loans)

58%

Undergraduates who exhibit need

14%

Undergraduates receiving Cal Grants*



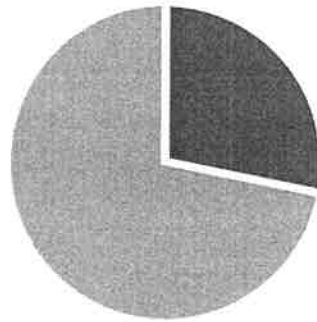
15%

Students with financial need who receive full funding

* Cal Grants: State of California-funded grants that do not have to be paid back.

\$5 MILLION

Donor-funded, need-based financial aid presently being awarded



28%

Undergraduates who are receiving Federal Work Study



\$38,900

Undergraduate tuition and fees, 2012-13

\$4,251 per student

18% of undergrads receive Pell grants**, an average of \$4,251 per student

\$7,183 per student

46% of undergrads receive federal student loans, an average of \$7,183 per student



\$31,246

Average cumulative undergraduate student debt

\$28,534

Amount per second that America's total student debt load is growing

** Pell Grants: need-based federal grants that do not have to be paid back.

LMU|LA
Loyola Marymount
University

THE SCHOLARSHIP INITIATIVE
PREPARING LEADERS WHO TRANSFORM THE WORLD

1 LMU Drive, Suite 2800 Los Angeles, CA 90045
310.338.2700 give.lmu.edu/scholarships



Mission Statement

The Foundation is prepared to promote Snow College objectives and support programs and activities of the College, which include, but are not limited to:

- Financial aid for students
- Procurement of special equipment, facilities, books or learning resources
- Foster relationships between potential donors and the College President and or fundraising staff of Snow College

The Snow College Foundation is established to support the mission of Snow College, which is: “Snow College continues a tradition of excellence, encourages a culture of innovation, and cultivates an atmosphere of engagement to advance students in the achievement of their educational goals.”