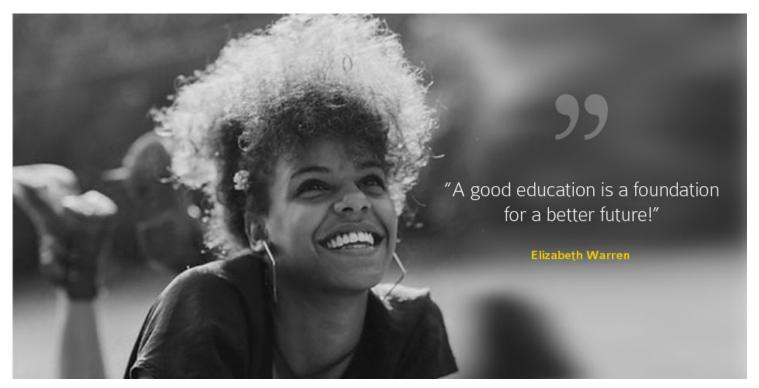
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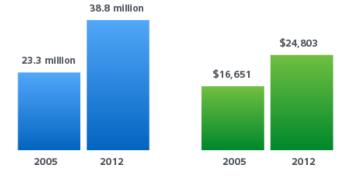


## Introducing BeCause Scholarships & BeCause Scholars

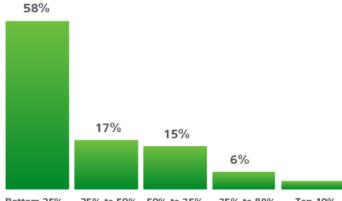
- Because education continues to become more difficult to afford for millions, often leaving many students buried in debt
- Because donors want to support high potential students
- Because directly helping a student can change their lives and be uniquely rewarding to donors
- Because succeeding at school requires more than just financial support, it also requires transitional support from high school to college

## More Borrowers, More Debt Between 2005 and 2012...

- .....the number of student borrowers increased 66%
- .....the average student loan balance increased 49%



Source: Federal Reserve Bank of New York



Distribution of total student debt by level of household net worth (percentile) Bottom 25% 25% to 50% 50% to 75% 75% to 89% Top 10%

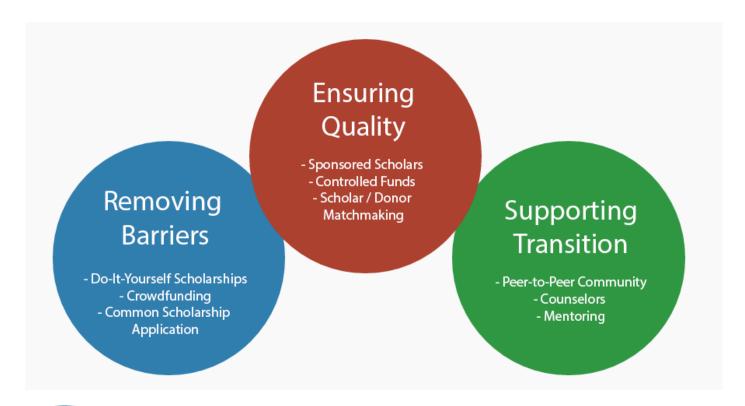
Source: Pew Research Center, Federal Reserve Bulletin

The numbers are staggering. The percentage of students taking on school loans has increased nearly 70% since 2005. And during the same period, student loan balances have grown nearly 50%. Moreover, families in the bottom 25% of household net worth owe the most, representing more than half of all student debt nationally.

BeCause Scholarships is a 501(c)(3) non-profit organization founded to provide a better way to help students fund and realize their educational goals. We are combining a re-imagination of crowdfunding and scholarships with a student support network to improve how donors (e.g., individuals, groups, and businesses) fill needs and students succeed.

We work with partner organizations to identify and place promising students into the BeCause Scholarships program to become BeCause Scholars. Our partners include teaching, mentoring, college access and success programs, and accredited educational institutions including public high schools, charter schools, colleges, and universities.

Innovative thinking meets today's technology at BeCause Scholarships. The foundations of our service are our funding and community platforms. Our funding platform integrates an enhanced crowdfunding service with a unique donor/Scholar matchmaking service. Our community platform powers a closed social network where Scholars can ask and answer questions, find advice and information on relevant topics, and chat with each other and our counselors. The result is a student AND donor-centric service that (a) removes financial barriers; (b) ensures the quality of our student candidates and our donors' experiences; and (c) supports our student Scholars as they transition from secondary to post secondary schooling.



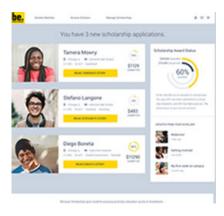


BeCause Scholarships removes barriers and unlocks the giving power of individuals, groups, clubs, and businesses with our Do-It-Yourself (DIY) Scholarships, Secure Crowdfunding\* and common scholarship applications.

DIY scholarships remove all the administration and legal hassles from creating personalized scholarships, and leave the rewarding experience of supporting students that match our donors' philanthropic interests.



Secure Crowdfunding allows direct donations and scholarship awards to be completed with complete security and knowledge that monies will go directly to the school.



Our common scholarship application makes applying for scholarships less complicated and more efficient. Qualified students can pursue more well-matched scholarships without being dissuaded by repetitive paperwork, and scholarship providers will receive higher numbers of qualified applications.

\* Secure Crowdfunding improves the model familiar with other sites and adds BeCause Scholarships funding management process, ensuring funds go directly tothe school and not to the student.



All BeCause Scholars enter the program through partner organizations. Scholars are selected based on the partners' specific standards.

Once enrolled, our matching system pairs Scholars and scholarship providers by analyzing Scholar profiles and scholarship eligibility requirements. When there is a match, both parties are notified ensuring greater efficiency and effectiveness in the search, application, and award process. Also, a filtering feature allows individual crowdfunding donors to find Scholars that match their giving desires.



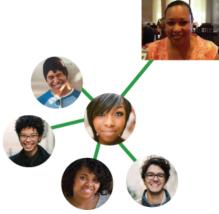
Once the Scholars' enrollment and expenses are verified, donors' scholarship funds and/or crowdfunded donations are dispersed directly to the Scholars' schools thus controlling and protecting the process





Many students can benefit from a support network as they transition into college or other post-secondary institution – especially those students who are the first of their friends or family to do so. To help our Scholars succeed in their transition we provide SmartScholar, our closed peer-to-peer community of our current BeCause Scholars and our experienced counselors.

Scholars can post questions that their peers or counselors can answer – or just chat. Scholars can also search past discussions for information or guidance.



Our Counselors monitor the SmartScholar community and can regularly check in with our Scholars. They also host Ask-Me-Anything style discussions on topics relevant to our Scholars and are available for private conversations when needed.

## The BeCause Foundation

Address: 730 W. Randolph St. Suite 300 Chicago, IL 60661 312-715-0200

## **Contact Us Today**

