



OUR IMPACT: ALICE® SCHOLARS

LIVE UNITED

If you don't believe that one person can make a difference in the lives of countless others, Sebastian Galvez is proof otherwise.

Before Sebastian was awarded a United Way ALICE Scholarship, the now 21-year-old was working up to 80 hours a week, waking at 5:30 a.m. and starting homework at 10 p.m. His graduation date from Raritan Valley Community College was undetermined.

"It changed my life forever," Sebastian says of the scholarship. "I've been able to cut my hours in half. I can devote my efforts on going to school full time."

DEBT VS. DROP OUT

The fundraising efforts of our women's philanthropic network, called United Way Women United®, makes it possible to leverage matching grants with four area colleges to make continuing education affordable for ALICE families. Despite working, these families struggle to afford the basics, let alone save for college.

Without savings, ALICE students face choices fraught with risk – either working and going to class or incurring debt.

Research shows that only 30 percent of students at two-year colleges finish within

three years due to juggling work and studies. Meanwhile, the average student loan debt of \$37,172 has nearly tripled in the past 20 years, making it the second leading type of consumer debt, second only to mortgages.

"Our children shouldn't begin adulthood in financial shackles, jeopardizing their future," said United Way CEO John Franklin. "Helping ALICE succeed makes communities stronger and we all live better."

THE POWER OF ONE

For Sebastian, United Way eased a financial burden and opened the door to career opportunities. Through one Women United donor, Sebastian also was connected to a co-op program with Johnson & Johnson Supply Chain Data Management.

That has paved the way for others. Due to Sebastian's outstanding work ethic and performance, Johnson & Johnson will offer interviews to United Way ALICE Scholars for its internship and co-op programs.

"Never underestimate the power of a single human and the effect he or she can have on the world," Sebastian says.

Sources: U.S. Department of Education, National Center for Education Statistics, Graduation rates 2012; Public Agenda "With their whole lives ahead of them," 2009; Federal Reserve Bank of New York, "Quarterly report on household debt and credit," February 2017; Prudential, "Student loan debt," May 2017.

\$61,000

The average annual salary earned by New Jersey college graduates.

Source: American Community Survey, 2015



United Way of Northern New Jersey

WHAT A DOLLAR BUYS.

LIVE UNITED

United we fight. United we win. United Way fights for the health, education, and financial stability of every person in every community. Your contribution will add up to big wins for **ALICE**[®] (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed), poverty-level families, and all in our local community.

THE POWER OF YOUR DONATION



A \$25
weekly coffee tab

=



READING KITS FOR 5
low-income preschoolers



A \$50
movie night

=



2 HOURS OF RESPITE
for an unpaid family caregiver



A \$100
dinner out

=



TAX PREPARATION FOR 5
ALICE families



A \$250
smartphone

=



TRAINING 100 EDUCATORS
on signs of childhood mental health crises



A \$500
gym membership

=



1 MONTH OF PRESCHOOL
for a low-income working family



United Way
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