

2018



achieving
**SOCIAL AND
ECONOMIC
MOBILITY**
through
**COLLEGE
DEGREES
AND CAREER
READINESS**



AS I STARED AT THE BALANCE TO BE PAID LINE, A PIT GREW IN MY STOMACH.

The staggering amount wasn't even tuition; it was just the remainder of the dorm costs. I'd already spent everything we had on non-refundable deposits. Not only had I wasted my parents' money, but I feared that I had also failed them. That this series of missteps would mean I wouldn't be able to attend college at all because it was too late to find a more affordable option.

My parents migrated from Puerto Rico when they were young and only one of them was able to graduate from high school. They supported my pursuit of higher education but they really didn't know what it would take — academically, financially, or socially — to get in or through a postsecondary institution. That's why they trusted my bad decision-making — because I was *smart* and *knew best*.

Dear Friends,

This experience is at the very core of why I chose to join Bottom Line. I see myself in the students we serve, and I know that our students will be able to not only make informed decisions about college, but also graduate and find success.

Bottom Line's high-touch, relationship-based model fuels results by providing our students a consistent, caring, and knowledgeable advisor to help them make informed choices. Combine that with a data-driven approach focusing on finding the best college that a student can afford as well as helping them stay on track to graduate, and our advisors are helping turn untapped talent into fulfilled promise.

We have demonstrated our ability to scale a solution while maintaining best-in-field results. And, while my first priority is to preserve what makes this organization great, I am motivated by the knowledge that we're currently only serving a fraction of the students who could benefit from Bottom Line's programming.

With your support, we have helped thousands of students realize their potential and gain social and economic mobility through college completion and career-readiness. And on their behalf, we cannot thank you enough.

The following pages share the impact of your support — the people your generosity has touched, the impact we're making together, and the outcomes this impressive group of students are achieving.

Thank you for being a friend of Bottom Line in the past. I look forward to getting to know you in the future.

Warm Regards,

Steve



Steven Colón
Chief Executive Officer



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THANK YOU, PATTI SARIS!

For 16 years, Patti Saris has served as a great champion of Bottom Line. She has facilitated long-lasting partnerships and provided valuable strategic guidance during our years of rapid growth. We are forever grateful to Patti for her loyal and generous support during her many years of service on our Board of Directors that concluded in June 2018.



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MEET BOTTOM LINE



MISSION

Bottom Line helps first-generation students from low-income backgrounds get into college, graduate, and go far in life.

WHY WE WORK

In the United States, there is a deep, persistent, and well-documented gap in college outcomes between students from lower- and higher-income backgrounds. We address this gap by connecting students with professional advisors who are equipped to support them through the entire range of challenges they may face through college. With the help of our structured, relationship-based, and holistic program, our students have consistently graduated from college at rates that are similar to their high-income peers, managed debt to reasonable levels, and entered the workforce upon graduation. These results, which confirm our status as a leader in our space, demonstrate our significant value as an intervention in favor of economic and social mobility for young adults.



GET IN: THE COLLEGE ESSAY

A strong personal statement is one of the staples of college applications. It is an opportunity for students to share their story and their personality. Each of our students have a unique story as they realize their dreams of going to and graduating from college. Helping our students use their stories in their college essay is a critical part of our program.

Meet Azza Awad. This is her story, in her own words.

Each morning I peeked through my window and greeted the sun through the dusty, lifeless glass, looking ahead and embracing the rustic skyline. We were lucky, my family and I, because we had a whole room to ourselves at the Covert Shelter in Harlem, New York. We had been forced to leave our whole lives behind in Brooklyn — everything from school to the corner store to the libraries and beyond. I had to adjust to commuting with my six-year-old sister two hours a day to and from school. Despite the harsh conditions of life in the shelter, I made it my duty to continue being a remarkable student, a protective sister, and a dependable daughter.

I was thirteen years old when the devastating fire took its toll. Our whole house burned, and we were left with no more than the ashes that blanketed the house. My family and I had no one to turn to since our entire extended family lived in Sudan and so our only option was to reside in a shelter in Harlem. The first week was such a difficult transition. The gang activity and prostitution in the neighborhood was so prevalent that anyone entering the building had to sign in and out. The cot was so close to the ground that I was intruding on the cockroaches who had claimed their territory next to me.

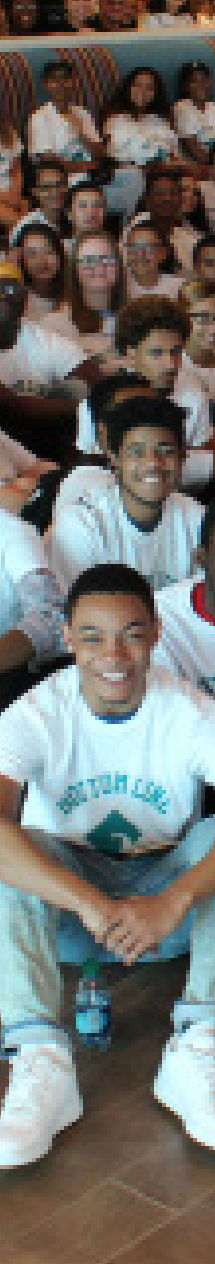
My experience of living in a shelter has made me the person I am today. Even though it was difficult, this experience made me so grateful for the everyday things that I do have — my family's own apartment back in Brooklyn, an oven that works, a refrigerator that keeps food cool, the freedom to enter our home whenever I want to without signing in, and easy access to libraries and school. In school, I challenged myself to take on AP courses, honors classes, and internships. In the future, I want to support my parents and give back to them since they fled their country in search of a better future for

“ The most important thing that I learned from being with my seven sisters was that where we lived did not define who we were or what our future would be; it was the actions we took and choices we made that mattered. ”

After several months, I came across a group of seven girls who lived in the same shelter. From then on, the seven girls and I met up every Friday to talk about our futures, college plans, and the steps required in order to get there. We shared stories and saved money, a total of \$23.76 towards our college funds. The most important thing that I learned from being with my seven sisters was that where we lived did not define who we were or what our future would be; it was the actions we took and choices we made that mattered.

me. I want to give back to my community as well by getting involved with local charities and advocacy groups. Having felt what it's like to have very little, I am determined to be successful and make a future that will benefit me and my family. I want to defy what society has labeled as success and paint a new picture of a promising person. Despite the harsh circumstances I have been through, I am still the pilot of my own plane.

Azza is excited to be attending NYU Polytechnic School of Engineering.



WE SERVE THE TALENT OF THE FUTURE

7,048 We served 7,048 students during the school year, **14 percent** more than last year.



Chicago
1,031 students
Access: 182
Success: 849



Massachusetts
3,310 students
Access: 427
Success: 2,883



New York
2,600 students
Access: 375
Success: 2,225

WE RECOGNIZE POTENTIAL



Average
Household Income
\$22,787



First-Generation
College Student
96%



Advisor Caseload
Access: 1:65
Success: 1:85

Our students demonstrate their potential through:

PROBLEM SOLVING: Our students navigate college life with family responsibilities, limited financial resources, and often working a second job.

LEADERSHIP: Our students progress through a difficult and intimidating process without the benefit of previous experience.

COLLABORATION: Students work closely with their advisors to make informed decisions in the pursuit of their college/career success.

The National Association of Colleges and Employers have defined "career-readiness" as having or attaining the following competencies: problem solving, communication, teamwork, digital technology, leadership, work ethic, career management, and intercultural fluency.

WE SUPPORT STUDENTS' POSTSECONDARY SUCCESS

By 2020, 65 percent of all jobs will require postsecondary education and training beyond high school. However, only 11 percent of first-generation college students from low-income backgrounds will have a degree within six years of enrolling in school, compared to about 55 percent of their more advantaged peers.



96 PERCENT OF OUR HIGH SCHOOL STUDENTS HAD COMMITTED TO A COLLEGE BY THE END OF MAY, WITH 70 PERCENT MAKING A MORE AFFORDABLE CHOICE.

A more affordable choice is defined by Bottom Line as a school that will ask the student to invest less than \$8,500 over their Expected Family Contribution (EFC) from FAFSA (including loans). We have found that students who tried to pay more than \$8,500 over their EFC were significantly less likely to finish their degree.



OUR HISTORICAL GRADUATION RATE IS 78 PERCENT.

76 percent of the Class of 2012 earned their degree in six years or less, contributing to our best-in-class graduation results. In total, Bottom Line has helped over 2,800 students earn a degree.

WE JUMPSTART CAREERS

Over two thirds of college graduates struggle to start their careers and for those who find jobs, the overwhelming majority (85 percent) land jobs through connections. Research indicates that the first job (or first destination) is critical — those who start in a job for which they are overqualified are five times more likely to remain underemployed after five years.



75 PERCENT OF OUR LAST THREE COHORTS OF GRADUATES SECURED FULL-TIME JOBS OR ENROLLED IN ADVANCED DEGREE PROGRAMS WITHIN SIX MONTHS OF GRADUATION. Our collection rate for post-college outcomes is 90 percent for the classes of 2015-2017.



59 PERCENT OF EMPLOYED GRADUATES WERE IN CAREER-RELEVANT JOBS. THESE JOBS ARE IN GRADUATE'S FIELD OF INTEREST OR STUDY, ARE SALARIED POSITIONS, AND/OR PAY A COMPETITIVE WAGE.

GO FAR: A GREAT START

For our students, a degree is an essential credential needed to launch a career, but students also need to be able to use their degree upon graduation. Over two thirds of college graduates struggle to start their careers and for those who find jobs, the overwhelming majority (85 percent) land jobs through connections.

Research indicates that the first job (or first destination) is critical — those who start in a job for which they are overqualified are five times more likely to remain underemployed after five years.

So, how can students from low-income backgrounds, who may not have the inherited networks that their peers from higher-income backgrounds have, achieve a high-quality first destination? Through career-readiness.

Daniel Figueiredo is a 2015 graduate from Bottom Line and a graduate of Worcester State University. He began as a math major where he balanced a full course load while working up

to 20 hours a week. Throughout his time in college, Daniel worked with his Bottom Line advisors to help clarify the direction he saw for his future.

“I wasn’t sold on my major. My advisor helped me narrow my interests down and research careers that may be a better fit for me. Bottom Line helped me connect with professionals working in the [financial] industry to learn more about their career paths and their day-to-day reality.”

Employers often report that college graduates would be more prepared

Only 35 percent of current college students feel that their current college experience is preparing them for a career post-graduation. Daniel found his internships were essential to kick-starting his career. “The internships I was able to gain through the help of Bottom Line were key in helping me land my full-time job offer.” Daniel’s junior year internship at Sun Life was designed as a feeder program for the company’s competitive Rotational Leadership Development Program.

“**Sitting down with an advisor at Bottom Line and reflecting on my skills and goals, my plan for succeeding in school, and my vision for myself post-graduation was very powerful. Taking time to plan your path and talk about it out loud not only helps to bring clarity but also accountability to follow through on the goals you set for yourself.**”

for work if they had more hands-on, applied learning experiences. Daniel was well aware of the importance of developing a cadre of career-relevant experiences during college. He worked with his Bottom Line advisors to apply for and earn multiple opportunities, including a role as a bank teller with Bank of America, a management intern at Stop & Shop, and a consumer insights intern at Sun Life Financial.

Two weeks into the beginning of his senior year, Daniel was offered a full-time role with Sun Life’s Rotational Leadership Development Program to begin upon graduation. He was able to gain clarity on his interests and skills to shape his path at the company, now working full-time as a credit investment analyst for Sun Life Investment Management.

OUR LEADERSHIP

Steven Colón, *Chief Executive Officer*
Greg Johnson, *Chief Operating Officer*
Lori Neuner, *Chief Talent Officer*
Sarah Place, *Managing Director of Programs*
Alissa Silverman, *Chief of Growth Strategy and Development*

CHICAGO LEADERSHIP

Christopher Broughton, *Executive Director*
Blenda Chiu, *Managing Director of Programs*
Martha Khanna, *Managing Director of Development and External Affairs*

MASSACHUSETTS LEADERSHIP

Justin Strasburger, *Executive Director*
Paul Hays, *Managing Director of Programs*
Elizabeth Foster, *Managing Director of Development*

NEW YORK LEADERSHIP

Shauwea Hamilton, *Executive Director*
Ginette Saimprevil, *Managing Director of Programs*

THANK YOU, RUTH GENN!

For the last seven years, as the founding Executive Director of our New York office, Ruth Genn has led the expansion of our services from 120 students in 2011 to more than 2,800 this year. With great enthusiasm for our mission and tireless effort she helped build relationships across the city to nonprofit partners, colleges, foundations, and countless individuals who remain deeply committed to our work and the students we support. Thank you, Ruth!



"I am extremely honored, excited, and humbled by the opportunity to continue to help ensure that our students' zip codes do not define their future."

MEET STEVE

Steven Colón was appointed Chief Executive Officer of Bottom Line in September of 2018. His lifelong advocacy for educational equity comes from personal experience. He grew up in Brentwood, New York, a majority LatinX community and was the first in his family to earn a college degree. This experience helped to solidify his belief in the transformative impact a bachelor's degree can have on a family for generations.

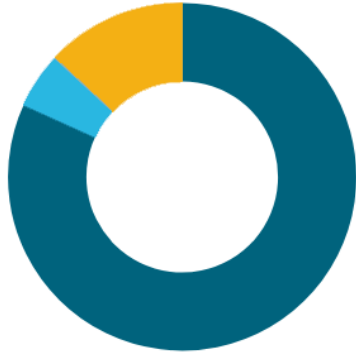
Prior to joining Bottom Line, Steve was the Senior Vice President of Organization -Wide Learning and Strategy for Teach For America (TFA). His work focused on catalyzing TFA's growth into a world-class learning organization. Before TFA, Steve spent 12 years with the College Board where he led strategic, analytic, and operational teams for large national programs including, Advanced Placement (AP), SAT, PSAT/NMSQT, and BigFuture.org.

"Steve's leadership stands out for the intelligence and passion he brings to the work of breaking down barriers for low-income and first-generation students. He has devoted his career to serving these students with a relentless commitment that is matched by his good humor and kindness," said David Coleman, Chief Executive Officer of the College Board.



2018 FINANCIALS

*This report covers the period of July 1, 2017-June 30, 2018.



Program Services – 81%
Fundraising – 14%
Administration – 5%

Statements of Financial Position

Cash and cash equivalents.....	\$4,077,473
Contributions receivable.....	\$3,925,373
Prepaid expenses & other assets.....	\$133,712
Total current assets.....	\$8,136,558
Property & equipment.....	\$472,812
Other assets.....	\$1,103,691
Total Assets.....	\$9,713,061
Current liabilities.....	\$423,201
Deferred rent.....	\$279,438
Net assets.....	\$9,010,422
Total Liabilities & Net Assets.....	\$9,713,061

Statements of Activities

Total revenue and support.....	\$13,107,604
Program services.....	\$9,573,042
Administration.....	\$554,587
Fundraising.....	\$1,703,522
Total expenses.....	\$11,831,151
Change in net assets.....	\$1,276,453
Net assets, beginning of year.....	\$7,733,969
Net Assets, End of Year.....	\$9,010,422

Statements of Cash Flows

Net cash provided by operating activities.....	\$764,711
Purchase of property and equipment.....	(\$33,127)
Net increase in cash.....	\$731,584
Cash & cash equivalents, beginning of year.....	\$3,345,889
Cash End of Year.....	\$4,077,473

Bottom Line is proud to have a Platinum rating from Guidestar and a 4-star Charity Navigator rating.

GET IN, GRADUATE, AND GO FAR EVENTS



BOSTON

EVENT CHAIRS

Alex Dimitrief
Global Growth
Organization, GE

Dr. Jeff Leiden and Lisa Leiden
Vertex

HONOREES

Deval Patrick
Bain Capital

BY THE NUMBERS

800 people attended
Over \$1,200,000 raised (net)

SPONSORS



CHICAGO

EVENT CHAIRS

Roxanne Martino
OceanM19

David Vitale
Urban Partnership Bank

HONOREES

Liam Krehbiel
A Better Chicago

BY THE NUMBERS

300 people attended
Over \$410,000 raised (net)

SPONSORS

Roxanne and Rocco Martino
Best Portion Foundation
MAYER • BROWN



NEW YORK

HONOREES

Min Htoo
Blackrock

BY THE NUMBERS

325 people attended
Over \$331,000 raised (net)

SPONSORS

Mark and Borbala Cox
Double S Management
Robert Shepler and Liz Hepper
SULLIVAN & CROMWELL LLP



MEET OUR DONORS

JPMORGAN CHASE & CO. THE FELLOWSHIP INITIATIVE

Bottom Line and JPMorgan Chase & Co. are collaborating to increase graduation rates for young men of color from economically distressed communities. JPMorgan Chase launched The Fellowship Initiative to provide young men of color with an opportunity to gain the skills and experiences needed to succeed in college and careers. TFI Fellows engage in intensive programming for three years including academic support, leadership development, and mentoring provided by over 300 JPMorgan Chase employee volunteers.

Bottom Line's expertise in college access and persistence has enhanced a critical part of the program. In 2016, Bottom Line supported 40 New York Fellows through their college application process. In 2017, we developed a broader partnership to support 80 Fellows in New York and Chicago through their college journeys. This partnership extends beyond the advising of these students, helping us to deepen our advising model through technology as well as sharing what we learn together with the field.

JPMorgan Chase & Co. is committed to expanding economic mobility for young people around the world and has provided over \$1 million dollars to support Bottom Line's work. We are honored to be part of the inspiring TFI community and the firm's global strategy to increase opportunities for young people.

BLACKROCK BLACKROCK

BlackRock and Bottom Line are partnering to improve career outcomes for our students.

BlackRock hosted one of our first career events in New York in 2013 that launched a strategy to expose students to a variety of roles within companies and connected several BlackRock employees to Bottom Line as volunteers. To date, the company's philanthropic arm has awarded Bottom Line almost \$70,000.

In January 2018, BlackRock co-hosted our 2018 Career Forum with JPMorgan Chase & Co. BlackRock Managing Director Kevin Chavers served as the keynote speaker, joined by over 40 other BlackRock employees who volunteered as panelists, interviewers, and event coordinators.

Mark Cox, a Managing Director at BlackRock and member of Bottom Line's New York Advisory Board, anchors this partnership. Mark was introduced to Bottom Line in 2014 at our Spring Benefit. Since then, he has served as a leader in many capacities, including mentor to Bottom Line student Djiby Ousmane.



STATE STREET FOUNDATION

The State Street Foundation, the philanthropic arm of State Street Corporation, has invested more than \$4 million dollars to Bottom Line since 2015, through the Boston Workforce Investment Network (Boston WINs).

The Boston WINs initiative is aiming to advance job readiness and enable workforce development for youth across the city of Boston. It strives to help increase college enrollment rates for Boston public high school students, help ensure that once a Boston public high school student gets into college they are successful, and improve access to careers for Boston youth, leading to stable employment and economic mobility.

State Street has partnered with five organizations who specialize in postsecondary success. We are joined by The Boston Private Industry Council (PIC), College Advising Corps, uAspire, and Year Up to help Boston students bridge the workforce skills gap and provide students with the support they may need.



THE PwC CHARITABLE FOUNDATION

Bottom Line forged a new collaboration with the PwC Charitable Foundation through its Reimagine grant program in 2017, which provides education opportunities to underserved populations.

Bottom Line's Regional Advisory Board Members and PwC Partners Natasha Granholm (Chicago) and Todd Bari (Boston) each nominated Bottom Line to apply for grants. Through these nominations, Bottom Line received two \$100,000 grants from The PwC Charitable Foundation to support its career-readiness strategy for its college students in Chicago and in Boston. The grants have allowed the PwC Foundation to help Bottom Line students prepare for jobs of the future by hosting sessions on career-readiness, which highlight various careers and connect our students to professionals in their community, and financial literacy, which help students learn how to budget upon graduation.

In conjunction with this grant, Bottom Line and PwC US LLP developed additional opportunities whereby PwC can further provide a positive impact on Bottom Line's mission. These collaborations include career-shadow days that expose our students to careers in accounting and consulting.

Bottom Line would like to thank the following donors with active multi-year commitments.

\$4,000,000 AND ABOVE

State Street Foundation, 4-year commitment

\$2,500,000 - \$3,999,999

Lewis Family Foundation, 5-year commitment*

\$1,000,000 - \$2,499,999

The Boston Foundation, 4-year commitment

Michael & Susan Dell Foundation, 4-year commitment

\$500,000 - \$999,999

ECMC Foundation, 3-year commitment

The Heckscher Foundation for Children, 4-year commitment*

\$250,000 - \$499,999

The Jeffrey H. and Shari L. Aronson Family Foundation, 2-year commitment

A Better Chicago, 3-year commitment

The Crown Family, 2-year commitment

Graduate NYC - The College Completion Innovation Fund, 3-year commitment

Dr. Jeff Leiden and Lisa Leiden, 5-year commitment*

The Carroll and Milton Petrie Foundation, 2-year commitment*

Stop & Shop New England, 5-year commitment

Wellington Management Foundation, 2-year commitment*

\$100,000 - \$249,999

Altman Foundation, 2-year commitment*

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\$50,000 - \$99,999

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Student Sponsor Partners & PIMCO Foundation, 2-year commitment

**Committed this fiscal year*

\$250,000 AND ABOVE

Gerstner Family Foundation
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 Robin Hood Foundation
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\$100,000-\$249,999

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 The Mifflin Memorial Fund
 The Poses Family Foundation
 The Solon E. Summerfield
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 State Street Corporation
 Stop & Shop
 Student Leadership Network/The
 College Bound Initiative (CBI)
 The Wilson Sheehan Foundation
 John Vaske
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\$25,000-\$49,999

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 CME Group Foundation
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 Steans Family Foundation
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 SUNY—Plattsburgh
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\$10,000-\$24,999

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