



COMMUNITY & RESILIENCY

CONTRIBUTORS

Shawn Woodin, Ed.D.

President/CEO

Southern Scholarship Foundation

Office: (850) 222-3833

Lara Perez-Felkner, Ph.D. (she/her/ella)

Associate Professor of Higher Education and Sociology

Department of Educational Leadership and Policy
Studies

Florida State University

Office: (850) 645-8450

Riccardo Purita

Ph.D. student, Higher Education

Florida State University

Andrea Moran-Melendez

Florida State University

Behavioral Neuroscience & Public Health

acm19k@my.fsu.edu

E. Christine Baker-Smith

Hope Center for College, Community, and Justice

Lewis Katz School of Medicine at Temple University

christine.baker-smith@temple.edu

Troy Townsend

Communications Specialist

Southern Scholarship Foundation

Office: (850) 222-3833



TABLE OF CONTENTS

01

ABOUT US

02

OUR RESIDENTS

03

SYSTEMATIC CHALLENGES &
NEEDS BASED INSECURITY

04

AN EDUCATION FOR LIFE: ONE
RESIDENT'S PERSPECTIVE

08

WHAT DO RESIDENTS SAVE?

09

BUILDING RESILIENCE

11

MEASUREMENT & IMPACT

14

PROGRAM OUTCOMES

16

SOCIAL INVESTING

18

REFERENCES



Our Campuses



Florida State University
Tallahassee



University of Florida
Gainesville



Florida A&M University
Tallahassee



Santa Fe College
Gainesville



**Tallahassee
Community College**
Tallahassee



**Florida Gulf Coast
University**
Fort Myers



**FLAGLER
COLLEGE**
TALLAHASSEE

Flagler College
Tallahassee

ABOUT US

Mission

Through rent-free housing and cooperative living, Southern Scholarship Foundation supports students who lack financial resources, demonstrate excellent academic merit, exemplify good character, and attend institutions of higher education.

History and Evolution

Just after World War II Southern Scholarship Foundation's founders recognized that students with full tuition scholarships, but limited financial resources, may not afford the cost of living away from home. Evolution in higher education broadened access for students from underrepresented populations, yet they continue to face significant cultural, financial, and social obstacles. Personal resilience and supportive programs can propel talented youth to educational success. Southern Scholarship Foundation's peer-driven, community living housing--provided rent-free--creates a supportive environment that also minimizes the cost of living.



OUR RESIDENTS



First-year students to graduate students.



U.S. residency or citizenship are **not** requirements.



Cumulative GPA at the time of application is 3.0 or higher.



Must be registered in full time status.



Must be no more than 25 years old at first move in.



Residents' FAFSA Expected Family Contribution should be \$7,500 or less. Nearly 66% have an EFC of \$0.



Diverse. For every 4 Black residents, Southern Scholarship Foundation serves 2 White residents, 2 Latinx residents, and 1 person with other race/ethnic or multiracial identities.



90% of residents hail from 71% of Florida's counties. Others come from out of state and other countries.





SYSTEMIC CHALLENGES & BASIC NEEDS INSECURITY

Many students with limited resources enroll in higher education for the purposes of achieving social mobility (Hildahl, 2017; Saenz et al., 2007). Students from such backgrounds are less likely to graduate from college and are less likely to be retained to their second year of college compared to peers from more privileged backgrounds (CFA, 2017; Chingos, 2012). While there are still labor market benefits for someone to attend college even if they do not receive a degree compared to not attending at all (Giani, Attewell & Walling, 2020), graduation is the ultimate goal and a major milestone. Even as the cost of college has increased, earning a bachelor's degree still tends to lead to higher wages compared to those with only a high school degree (Abel & Deitz, 2019).

There are several challenges that economically disadvantaged students must deal with during their collegiate career including being in an environment that is made up of middle-class markers (Ostrove & Long, 2007) and the financial barriers of paying for tuition, housing, food, and other costs. These students are often treated like outsiders who enter college lacking the skills to be successful and must catch up to their peers (Barratt, 2011; Housel & Harvey, 2009; Martin, Smith, & Williams, 2018). This treatment leads to a lower sense of belonging

and less satisfaction while in college (Soria, Stebleton, & Huesman Jr., 2013). However, when these students have sources of emotional support, it can promote their well-being and academic success (Roksa & Kinsley, 2019). Many economically disadvantaged students appreciate and actively seek out conversations about social class as well as look for others from similar backgrounds (Warnock & Hurst, 2016). Therefore, it is valuable for this population to have spaces to connect with others who have shared experiences. The housing of the Southern Scholarship Foundation offers this opportunity for students from similar socio-economic circumstances to connect and learn from each other.

The financial barriers of a college education lead to a higher rate of food and housing insecurity for students compared to the general public (Broton & Goldrick-Rab, 2016). Even in the State of Florida where higher education is regarded as relatively affordable, student debt has increased over the last five years (Tatham, 2019). There is a clear need of financial support that the Southern Scholarship Foundation works to fill through rent-free housing.



AN EDUCATION FOR LIFE:

ONE RESIDENT'S PERSPECTIVE

By Andrea Moran-Melendez

In my experience at Southern Scholarship Foundation, I observed that residents develop necessary soft skills that prepare them for the future workforce and overall essential life skills that help them build strong and successful interpersonal relationships. I think of soft skills as personal attributes that enable someone to interact harmoniously and effectively with other people. Examples of soft skills I developed myself during my stay at the Southern Scholarship Foundation include communication, teamwork, leadership, problem solving, work ethic, time management, and conflict resolution.

Southern Scholarship Foundation also creates officer positions to provide a system within the homes and offer leadership experience and practice to residents. Some of the officer positions held in each home include House Manager, Business Manager, Treasurer, House Cleaning Supervisor, Secretary, and Safety Marshall. Officer positions aid in resident soft skill development, primarily in communication, conflict resolution, and leadership. Southern Scholarship Foundation provides officer training as well as community service hours for those who volunteer to serve in positions in their respective homes, incentivizing residents to do well within their roles. Volunteering my time as an officer in my home has been a rewarding experience in which the Southern Scholarship Foundations has assisted me in growing my skills. Dynamic training for officers incorporates basic training on conflict resolution. Some examples of conflicts that may arise in the homes are typical in any household, such as kitchen messes, safety hazards, or

House Officer Organizational Chart



miscommunication regarding a shared household product. The houses' officers serve as a clear reporting chain within the home to help resolve and mitigate conflicts by providing a structured listening ear to their fellow housemates or residents of other houses. Residents put the skills taught to them directly into practice. I attended an officer training and found it quite insightful to gaining a deeper understanding of communication styles, how to identify them, and work towards creating a safer environment for my peers when it comes to conflict resolution.



All residents attend a new resident orientation in which problem solving and conflict resolution training occurs with the Director of Student Affairs. Each home holds periodic officer meetings and general house meetings and provides a safe space for residents to communicate and share their experiences. These meetings are part of the Southern Scholarship Foundation requirements and provide residents with a designated time for grievances and to share what they enjoy about their homes' experiences. All residents take an active role in participating in the care and maintenance of their homes, which must be conducted on time, creating a positive work ethic and developing time management skills and cooperation between residents to maintain a healthy home environment.

The homes allow residents to facilitate support groups, connect one another with resources, mentor one another, and advocate for their peers in all Foundation houses. Southern Scholarship Foundation fosters an environment to encourage and ensure that peer support is available in a multitude of facets.

Through my own experience, peer support has come primarily from residents who hold officer positions and are highly involved in Southern Scholarship Foundation life and their respective college or university.

Within the homes, residents may have late-night joint study sessions and informal tutoring for one another. I have taken part in many of these sessions or moments where we come together as a household and support one another's accomplishments. Even after dinner is long gone, residents are still seated around the table and frequently sharing wisdom, insights, and advice. Southern Scholarship Foundation also sponsors social events to encourage community connections, which allows residents to intermingle between houses as well as create relationships and a broad support network outside of their homes.

In summary, given my first-hand experience as a resident at Southern Scholarship Foundation, I can say that the structure facilitates a tremendous amount of peer support and soft skills development that will be valuable for years to come. The investment that Southern Scholarship Foundation makes in residents creates leaders who will give back to the community and create positive and sustainable change.

All residents take an active role in participating in the care and maintenance of their homes...

“
I have given my life totally to helping others and trying to make life better for them...The care and concern for others, stimulated in the scholarship house, were a major contributing factor in my life's work.”

- *Julian L.*

Rotary House Resident 1960 - 1964



WHAT DO RESIDENTS SAVE?

Rent-free is not totally free. Average out of pocket costs, per semester, per resident are illustrated here:

SOUTHERN SCHOLARSHIP FOUNDATION (AVERAGE)

Rent	\$0
Food	\$380
Utilities, Internet	\$350
Maintenance Fee	\$120
Shirts, Socials, Misc.	\$100
Total	\$950

UNIVERSITY PARTNERS¹

Florida A&M University	\$5,969
Florida State University	\$4,588
University of Florida	\$5,339
Florida Gulf Coast University	\$4,194

Savings = \$3,244 to \$5,019 per semester.



BUILDING RESILIENCE

There are multiple instances in which theoretical understandings of college student development play out in practice with those who live in the Southern Scholarship Foundation housing. Baxter Magolda (2001) articulated self-authorship which is the notion of being able to understand and define one's beliefs and identity. A student develops through phases as they progress to self-authorship. One of the earlier phases is reaching a crossroads which they are faced with some kind of conflict that will make them question what they had previously known as certainty. In practice, the students who live in the Southern Scholarship Foundation house are required to cook and clean. They may come from different places of understanding what a certain recipe should look like or how best to clean the house based on their backgrounds. These differences can lead to conflicts between students and make them question habits they have seen their whole life.

The latter phase includes becoming the author of their life and establishing their own beliefs based on context. Resident leadership positions and structures to address conflicts are opportunities to allow residents to vocalize what their beliefs are and why. This process of working alongside peers helps Southern Scholarship Foundation residents gain multiple perspectives on issues and establish new understandings.

Chickering and Reisser (1993) established a theory of identity development by describing seven vectors that

students may navigate. A few of these vectors include developing competence, managing emotions, and developing mature interpersonal relationships. Students who live in Southern Scholarship Foundation houses are able to develop all three of these vectors because of the communal living structure and expectations.

They must learn how to manage their time to ensure that chores are completed, they must learn how to cook and clean to a standard that aligns with the house, and they have the opportunity to be involved in positions of leadership.

The community cultural wealth model articulates skills that marginalized populations like Southern Scholarship Foundation residents bring to college (Yosso, 2005). Social capital refers to resources drawn from social connections, including peers (Coleman, 1988). This can include a supportive network of housemates with shared experiences. In practice, residents have the opportunity to engage with others with those similarities, which is often hard for economically challenged students to find in college. The program also promotes a feeling of family and comradery in house which can help build a sense of belonging for the residents. Overall, residents living in the Southern Scholarship Foundation house have continual opportunities to promote their personal development.



"Education for Life means having the opportunity to pursue educational endeavors and be supported by a community."

- SSF Fall 2020 Graduate

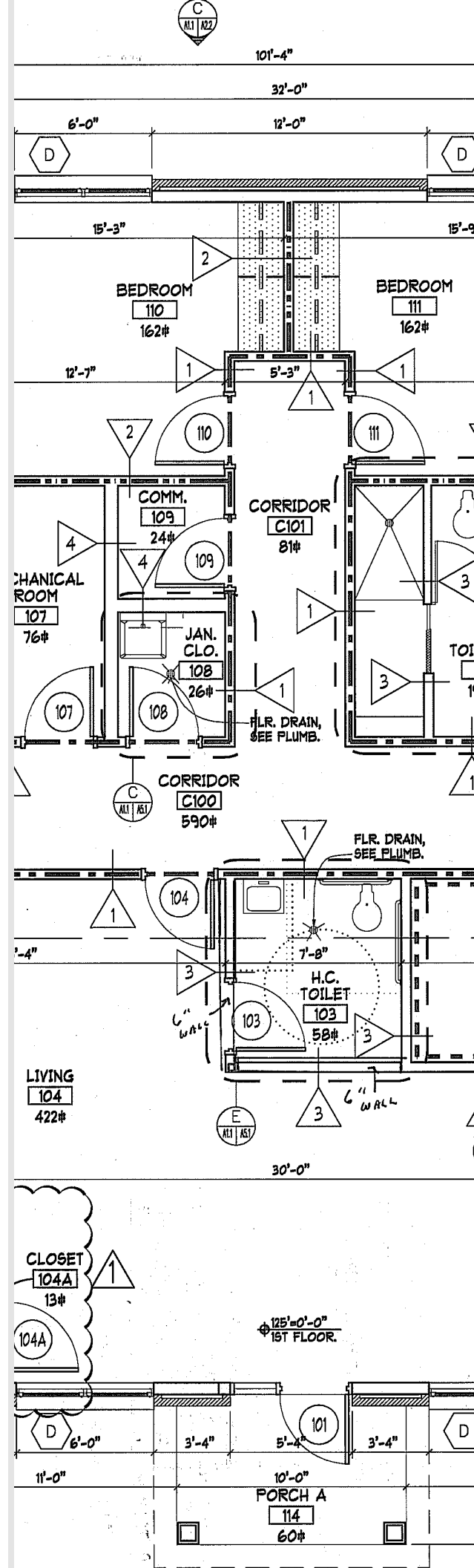
MEASUREMENT &

IMPACT

The aim of the rigorous external evaluation is to assess the “Education for Life” housing intervention model: rent-free housing + community living on students who receive the scholarship, carefully isolating the effect of the scholarship in comparison to eligible applicants who do not move into this scholarship housing community. *The evaluation investigates the impact of the Southern Scholarship Foundation housing scholarship on economically disadvantaged students when they enroll in college and face costs that are beyond their reach.*

To accurately estimate how the rent-free housing intervention affects student outcomes, a randomized control trial (RCT) experimental design study began Fall 2018. Contracting with evaluators from the Hope Center for College, Community and Justice at Temple University and the College of Education at Florida State University, this intervention study has already completed 4 admissions cycles selecting students into treatment (housing scholarship) and control (no scholarship) (n=839 applicants).

Because it is difficult and often impossible to fully measure the many pre-college and college-year factors which may contribute to student outcomes, RCT is a preferred “gold standard” for evaluation studies (e.g., Castleman, Owen & Page, 2015), notably for college completion (Arnold Foundation, 2018). Triangulated data include admissions application information, a base-year survey at the time of application (response rate: 81%), a follow-up survey, and stratified random sample of interview respondents.



Architectural floor plan showing a kitchen and dining area. The plan includes dimensions, room numbers, and various symbols.

Dimensions:

- Top: 6'-0", 4'-0", 7'-8", 6'-0"
- Left: 12'-7"
- Bottom: 6'-0", 4'-0", 3'-8", 3'-0", 4'-0"
- Right: 19'-5"
- Internal: 10'-2"

Rooms and Features:

- TOILET A** (112, 196#)
- WALK IN CLOSET** (113A, 40#)
- FLR. DRAIN, SEE PLUMB.**
- STORAGE** (102, 78#)
- DINING** (101, 241#)
- KITCHEN** (103, 78#)
- ROOM 112A**
- ROOM 112**
- ROOM 113**
- ROOM 100B**

Legend:

- D.B.** (Double Door)
- A11** (Aluminum)
- A12** (Aluminum)
- A13** (Aluminum)
- A14** (Aluminum)
- A15** (Aluminum)
- A16** (Aluminum)
- A17** (Aluminum)
- A18** (Aluminum)
- A19** (Aluminum)
- A20** (Aluminum)
- A21** (Aluminum)
- A22** (Aluminum)
- A23** (Aluminum)
- A24** (Aluminum)
- A25** (Aluminum)
- A26** (Aluminum)
- A27** (Aluminum)
- A28** (Aluminum)
- A29** (Aluminum)
- A30** (Aluminum)
- A31** (Aluminum)
- A32** (Aluminum)
- A33** (Aluminum)
- A34** (Aluminum)
- A35** (Aluminum)
- A36** (Aluminum)
- A37** (Aluminum)
- A38** (Aluminum)
- A39** (Aluminum)
- A40** (Aluminum)
- A41** (Aluminum)
- A42** (Aluminum)
- A43** (Aluminum)
- A44** (Aluminum)
- A45** (Aluminum)
- A46** (Aluminum)
- A47** (Aluminum)
- A48** (Aluminum)
- A49** (Aluminum)
- A50** (Aluminum)
- A51** (Aluminum)
- A52** (Aluminum)
- A53** (Aluminum)
- A54** (Aluminum)
- A55** (Aluminum)
- A56** (Aluminum)
- A57** (Aluminum)
- A58** (Aluminum)
- A59** (Aluminum)
- A60** (Aluminum)
- A61** (Aluminum)
- A62** (Aluminum)
- A63** (Aluminum)
- A64** (Aluminum)
- A65** (Aluminum)
- A66** (Aluminum)
- A67** (Aluminum)
- A68** (Aluminum)
- A69** (Aluminum)
- A70** (Aluminum)
- A71** (Aluminum)
- A72** (Aluminum)
- A73** (Aluminum)
- A74** (Aluminum)
- A75** (Aluminum)
- A76** (Aluminum)
- A77** (Aluminum)
- A78** (Aluminum)
- A79** (Aluminum)
- A80** (Aluminum)
- A81** (Aluminum)
- A82** (Aluminum)
- A83** (Aluminum)
- A84** (Aluminum)
- A85** (Aluminum)
- A86** (Aluminum)
- A87** (Aluminum)
- A88** (Aluminum)
- A89** (Aluminum)
- A90** (Aluminum)
- A91** (Aluminum)
- A92** (Aluminum)
- A93** (Aluminum)
- A94** (Aluminum)
- A95** (Aluminum)
- A96** (Aluminum)
- A97** (Aluminum)
- A98** (Aluminum)
- A99** (Aluminum)
- A100** (Aluminum)

Evaluators employed qualitative methodology (interviews) as well as a series of quantitative analyses of administrative, academic, and survey data. The study is an Open Science-registered experiment (“Southern Scholarship Foundation Housing Initiative”).

Quantitative. These data include admissions application information, a base-year survey at the time of application, administrative data from the Southern Scholarship Foundation, academic follow-up data from the National Student Clearinghouse repository, and a follow-up survey administered several months after assignment to treatment or control.

1. Academic outcomes (enrollment, grade performance, retention, and graduation);
2. Collegiate outcomes such as sense of belonging at Southern Scholarship Foundation;
3. Health and well-being, including food and housing insecurity, as well as anxiety and mental health, measured at application and after the intervention;
4. Housing quality, stability, and security; and
5. Financial stress and debt.

Early Evidence

The external evaluation study began collecting application and survey data for its first cohort of students in Fall 2018. A small stratified random sample of treatment (scholarship) and control students were also invited to participate in follow-up interviews, six months to one year after receiving notification that they did or did not receive the rent-free housing scholarship.



The quotes from interview respondents does not indicate a causal effect. They do however show promise for the potential of the Southern Scholarship Foundation housing intervention on students' opportunities to succeed in college, academically and with respect to their financial, mental and physical health, and well-being.



One student described the financial struggles they were facing with their decision to attend college and the significance of not receiving the Southern Scholarship Foundation award:

"I was pretty upset. I'm not gonna lie. I was a bit upset. I was really counting on it. I was like, 'Ugh, this was my one hope.' And I was just like... Especially because my parents didn't want me to go away to college, so that was a whole thing. Not only the money issue, but like another reason for them not wanting me to go. So, I was like, 'At least I'm going to have this.' So when I didn't get it, I kinda got upset but it's fine because I can go somewhere local."



Evidence from the interviews shows how much the students can struggle with food insecurity during college. Terry, a pseudonym for a student who lived in Southern Scholarship Foundation, described their experience in college before joining the house:

"It was my first semester, where I was struggling, trying to eat. I would go to probably Chick-fil-A or something and just have either one meal a day or if I didn't have money at all, I would eat peanut butter."

After being in the Southern Scholarship Foundation house, Terry described how they "really enjoy getting food. Just being able to have housing and just getting to be able to meet more people on campus." Amani, another student who lived in Southern Scholarship Foundation described how before they were "starving in the summer. It was horrible." Their description once being in house shows the significant change in their life:

"[I like] a fully stocked pantry. I do like how for the program, part of our work jobs is cooking between Monday to Thursday, so you can never say you don't have a meal between those times, which is good."

PROGRAM OUTCOMES



Aside from the external evaluation, Southern Scholarship Foundation performs internal program assessments to collect data on impact of the program. Through self-reported data results consistently reflect:

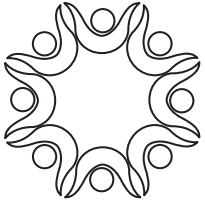
25% Were housing insecure at some point before residing at Southern Scholarship Foundation.

80% Leave with \$0 student debt.

72% Leave due to graduation or to pursue education elsewhere.

98% Would recommend the program to others.

Core Values



Community

SSF fosters personal relationships that are founded on patience, trust, enthusiasm, and responsibility. As a community, we encourage one another to grow, achieve, enjoy and prepare for the future. Community makes the "Education for Life" philosophy a reality.



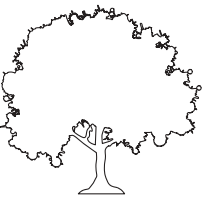
Empowerment & Respect

SSF embraces and respects the variety of knowledge, skills and abilities possessed by each of the diverse individuals in the SSF community. We seek to create an environment in which our student residents, staff, and board members can excel in broad areas of thought and action as independent, unique participants in the SSF experience and as leaders and vital members of the community.



Diversity

SSF celebrates diversity in thought and culture, and we value greater diversity in our residents, staff, and board membership. We believe that our differences allow us to expand our horizons and achieve a broader understanding of ourselves and the world in which we live.



Stewardship

SSF is committed to the responsible, effective management and utilization of its financial resources and residential facilities. We owe this both to our financial supporters and to our student residents.



Connectivity & Participation

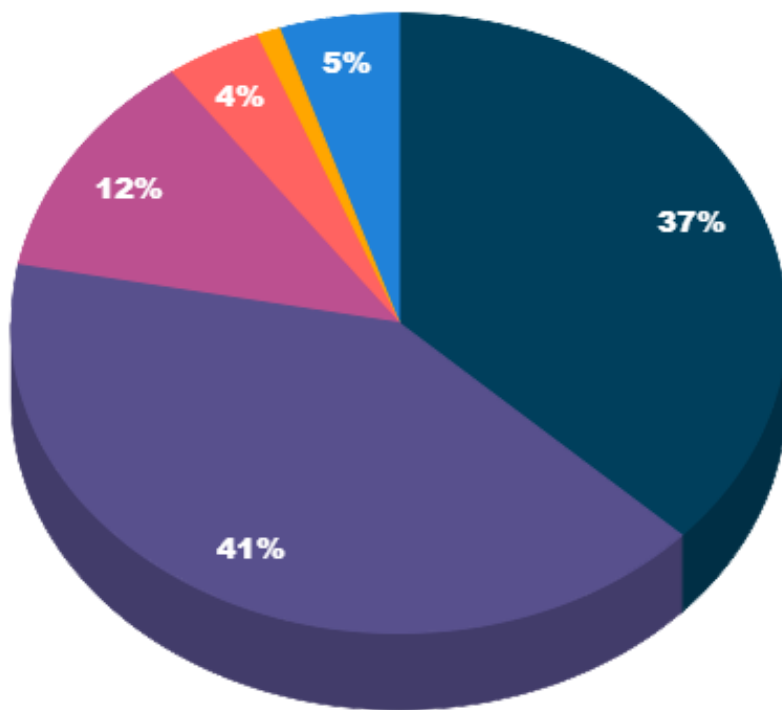
SSF operates on a relationship-building philosophy that includes all club, donors, staff, board members, students, and prospects. Through proactive and consistent engagement, we provide opportunities for individuals to connect and participate with SSF to advance our mission.

SOCIAL INVESTING

What does it cost to support one resident to live rent-free for one year? There are two ways to answer. To cover the organization's expenses as a housing provider--one that does not have rental income--and cover lawncare, insurance, staff, routine maintenance, etc. approximately \$3,000 is invested to support one resident for one year.

However, the organization also invests in capital upgrades --such as kitchen and bathroom renovations, roofs, air conditioning units, etc. Investments vary year to year depending on physical conditions and available funds.

Southern Scholarship Foundation receives no public support--it relies on alumni, civic clubs, private foundations, events, and friends who believe that rent-free, community living housing will open opportunities for future leaders. Southern Scholarship Foundation has received 3 consecutive 4-star ratings from Charity Navigator, the highest rating available.

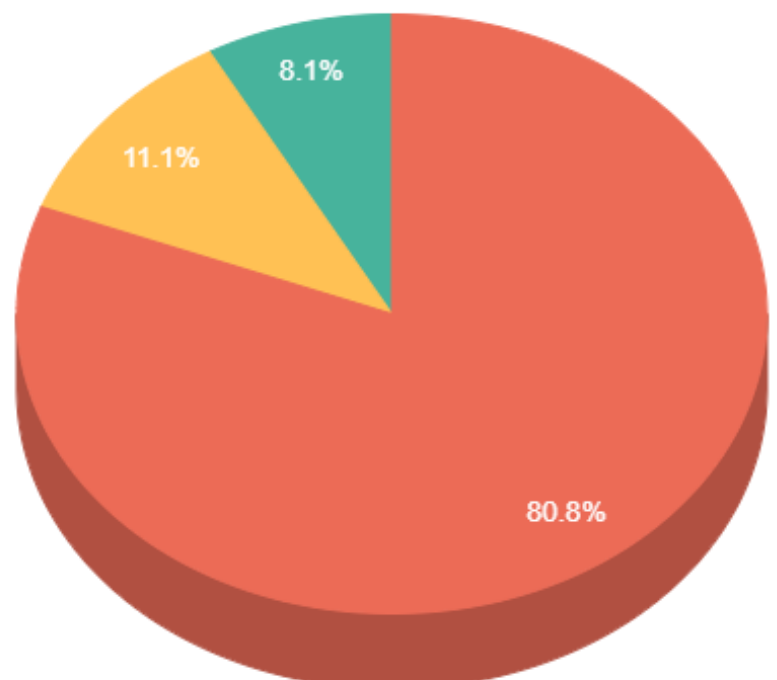


Revenue

- Contributions (\$1,374,466)
- Investments Income (\$1,502,028)
- Fees (\$431,238)
- In-Kind (\$144,547)
- Misc. (\$43,460)
- Grants (\$198,327)

Expenses

- Program Services (\$1,799,084)
- Fundraising (\$251,281)
- General and Admin. (\$189,422)





"Who I am is bigger than one story; it is thousands of stories and experiences each honing and preparing me for the next, and SSF is the glue that allows my dreams to become a reality."

– Gabrielle D.

FL Retail Scholarship House Resident 2012 – 2015



REFERENCES

- Abel, J.R. & Deitz, R. (2019, June 9). Despite rising costs, college is still a good investment. Federal Reserve Bank Of New York Liberty Street Economics. <https://libertystreeteconomics.newyorkfed.org/2019/06/despite-rising-costs-college-is-still-a-good-investment.html>
- Arnold Foundation. (2018). *Rigorous evaluations*. <http://www.arnoldfoundation.org/initiative/evidence-based-policy-innovation/rigorous-evaluations/>
- Barratt, W. (2011). *Social class on campus: Theories and manifestations*. Stylus.
- Baxter Magolda, M.B. (2001). *Making their own way: Narratives for transforming higher education to promote self-development*. Sterling, VA: Stylus.
- Broton, K. & Goldrick-Rab, S. (2016) The dark side of college (un)affordability: Food and housing insecurity in higher education, *Change: The Magazine of Higher Learning*, 48(1), 16-25.
- Castleman, B. L., Owen, L., & Page, L. C. (2015). Stay late or start early? Experimental evidence on the benefits of college matriculation support from high schools versus colleges. *Economics of Education Review*, 47, 168-179. <https://doi.org/http://dx.doi.org/10.1016/j.econedurev.2015.05.010>
- CFA Staff. (2017). Addressing the college completion gap among low-income students. *College For America*. <https://collegeforamerica.org/college-completion-low-income-students/>
- Chickering, A.W., & Reisser, L. (1993). *Education and identity (2nd ed)*. Jossey-Bass.
- Chingos, M. M. (2012). Graduation rates at America's universities: What we know and what we need to know. In A. P. Kelly & M. Schneider (Eds.), *Getting to graduation: The completion agenda in higher education* (pp. 48-70). Johns Hopkins University Press.
- Coleman, J. S. (1988). Social Capital in the Creation of Human Capital. *The American Journal of Sociology*, 94(S), S95-S120.
- Giani, M.S., Attewell, P., & Walling, D. (2020). The value of an incomplete degree: Heterogeneity in the labor market benefits of college non-completion. *The Journal of Higher Education*. 91(4), 514-539.
- Hildahl, K. D. (2017). Motivations of low-income students to enroll in selective colleges (Master's dissertation). DigitalCommons@Hamline. (4353).
- Housel, T. H., & Harvey, V. L. (2009). *The invisibility factor: Administrators and faculty reach out to first-generation college students*. BrownWalker Press.
- Martin, G.L., Smith, M.J., & Williams, B.M. (2018). Reframing deficit thinking on social class. *New Directions for Student Services*, 162, 87-93.
- Ostrove, J. M., & Long, S. M. (2007). Social class and belonging: Implications for college adjustment. *The Review of Higher Education*, 30(4), 363-389.
- Roksa, J., & Kinsley, P. (2019). The role of family support in facilitating academic success of low-income students. *Research in Higher Education*, 60(4), 415-436.
- Saenz, V., Hurtado, S., Barrera, D. Wolf, D., & Yeung, F. (2007). First in my family: A profile of first-generation college students at four-year institutions since 1971. Higher Education Research Institute.
- Soria, K. M., Stebleton, M. J., & Huesman Jr., R. L. (2013). Class counts: Exploring differences in academic and social integration between working-class and middle/upper class students at large, public research universities. *Journal of College Student Retention*, 15(2), 215-242.
- Tatham, M. (2019, July 24). Student loan debt climbs to \$1.4 trillion in 2019. Experian. <https://www.experian.com/blogs/ask-experian/state-of-student-loan-debt/>
- Warnock, D. M., & Hurst, A. L. (2016.). "The poor kids" table": Organizing around an invisible and stigmatized identity in flux. *Journal of Diversity in Higher Education*, 9(3), 261-276.
- Yosso, T.J. (2005). Whose culture has capital? A critical race theory discussion of community cultural wealth. *Race, Ethnicity and Education*. 8(1), 69-91.



North FL Campus
322 Stadium Drive
Tallahassee, FL 32304
(850) 222-3833

Central FL Campus
1065-D SW 9th Street
Gainesville, FL 32601
(352) 337-1282

www.southernscholarship.org



@ssfpics



Southern
Scholarship
Foundation



Southern
Scholarship
Foundation



Southern
Scholarship
Foundation



@ssf_tiktok