

MEETING THE MOMENT TOGETHER

As the leaves turn we find ourselves at a pivotal moment. Shifts in federal education policy and funding have created new challenges for students across the country. Here in New Haven, those challenges are felt deeply. Rising costs, reduced aid, and increased uncertainty have made the path to college steeper for many of our students. That’s why the work of the New Haven Scholarship Fund is more vital than ever. This fall, we’re reaffirming our commitment to our mission: to provide financial assistance to local students pursuing higher education based on financial need and academic promise. Together, we can ensure that every New Haven student has the chance to thrive regardless of their financial situation. Let’s keep building futures, one scholarship at a time.

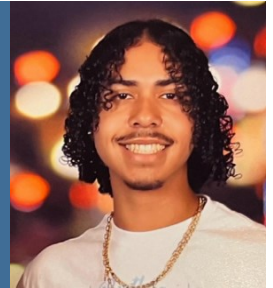


THANK YOU FROM OUR SCHOLARS

I want to take a moment to truly thank you for awarding me this scholarship. I’m beyond grateful for the support. It means a lot, not only financially but emotionally. Knowing that someone believes in my potential and chose to invest in my future pushes me to keep going and keep growing. I’m committed to making the most of this opportunity. I want to carry myself with the same generosity, faith & impact that this fund represents. Thank you again for giving me a chance to move forward with less weight on my shoulders and more motivation in my heart.



STUDENT SPOTLIGHT: **Jhoell Ruiz** ENGINEERING AMBITION ROOTED IN COMMUNITY by Chenee Gallagher



As a senior at the University of New Haven, Jhoell Ruiz is charting a thoughtful course through higher education—one that blends technical expertise with a commitment to personal growth and community connection. Pursuing a B.S. in General Engineering alongside an M.B.A. in Business Management, Jhoell exemplifies the kind of commitment to education the New Haven Scholarship Fund is proud to support.

His academic journey includes an active campus life. Jhoell served as Vice President of the Brothers of New Haven and also supports the Black Student Union. Off campus, he works as a pharmacy technician for an independent retail chain and recently completed a Biomedical Engineering internship based at St. Vincent’s Hospital in Bridgeport, CT—an experience that took him to various offsite locations across the state. But what truly sets Jhoell apart is his passion for building meaningful relationships. “Whether at school, work, or in the community,” he shares, “I try my best to make the most out of every situation by talking to others and learning from them.” These conversations, he says, have shaped him more than he ever imagined—and he strives to give back by being just as open and supportive to others. Looking ahead, Jhoell hopes to find a career that allows him to travel. “New experiences like this will help me grow both professionally and personally,” he explains. “They’ll help me define the path I want to take in life.”

Receiving the New Haven Scholarship Fund award has been a powerful affirmation for Jhoell. “It gives me a sense of fulfillment and support,” he says. “Being recognized for the work I’ve put in reassures me that I’m on the right path.” Jhoell goes on to share that being honored by a scholarship from his community fills him with pride.

His advice to future recipients is both grounded and inspiring: “Stay consistent in the work you put in and don’t lose sight of your goals. But don’t be too hard on yourself if those goals change. As long as you put in the work, success will follow in time. Believe in yourself—don’t let anything break you.”

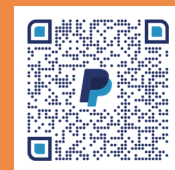
Jhoell Ruiz is a testament to the power of perseverance, purpose, and community support.

YOUR SUPPORT EMPOWERS STUDENT SUCCESS!

We thank you for shaping the leaders of tomorrow by supporting their educational journey today.

- Mail your donation to:
New Haven Scholarship Fund
P.O. Box 8936
New Haven, CT 06532-8936

- Scan the QR Code to give via PayPal



- Donate by credit card:
newhavenscholarshipfund.org



FEDERAL CHANGES ARE RESHAPING COLLEGE ACCESS –

AND YOUR SUPPORT IS THE SAFETY NET OUR STUDENTS RELY ON

By William Johnson

The landscape of higher education is shifting in ways that directly impact the students we serve. Recent changes at the federal level have introduced many uncertainties. While we're encouraged by the expansion of Pell, the reality is more complex. Adjustments to the FAFSA formula and evolving eligibility criteria mean that many students, especially those from working and middle-class families, may find themselves receiving less aid than expected. For students in New Haven, where financial barriers are already

steep, these changes could mean the difference between enrolling in college or putting their dreams on hold. Students entering college in the 2026–2027 academic year will navigate a dramatically different borrowing landscape:

- **Subsidized student loans are being eliminated**, meaning new borrowers will no longer have access to interest-free federal loans during their studies, increasing the overall cost of attendance.
- **A New Repayment Assistance Plan (RAP) will replace several income-driven repayment plans**, but with significant drawbacks: increased long-term costs, reduced flexibility, and may keep borrowers in debt longer.
- **Part-time students will face reduced borrowing limits** based on their enrollment status, which could make it even harder for nontraditional students to continue their education.

These changes mean the financial hurdles for all students are about to grow higher, especially for first-generation students and those from low-income backgrounds. This is why your support is more important than ever. Scholarships funded by donors like you have always been a crucial safety net. Thanks to your continued generosity, we're able to step in where federal aid falls short, ensuring that no student is left behind because of financial need.

245 SCHOLARSHIPS AWARDED



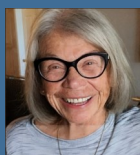
NEW HAVEN SCHOLARSHIP FUND AWARDS 2025 RECIPIENTS

The Wilbur L. Cross High School auditorium was filled with pride and applause as the New Haven Scholarship Fund hosted its annual scholarship award ceremony, recognizing the academic achievements and aspirations of students across the city. This year, over 245 students were awarded scholarships to support their pursuit of higher education. The recipients, representing a diverse array of backgrounds and academic interests, were selected for their outstanding commitment to learning, leadership, and community service.

The ceremony featured heartfelt speeches from educators, alumni, and community leaders, all emphasizing the transformative power of education. "These scholarships are more than financial support," said one speaker. "They are a vote of confidence in the future these students are building."

The NHSF, continues to be a beacon of opportunity. With generous support from donors and the local community, in 2025 the Fund awarded \$447,250 in scholarships. A total of 142 first-year scholarships and 103 continuing-year scholarships were awarded. As the ceremony concluded, students left not only with envelopes in hand but with a renewed sense of purpose and possibility.

WELCOME NEW BOARD MEMBERS



Liz Duckrow - I joined the Board of the NHSF because I believe every student deserves the opportunity to continue learning and growing beyond high school. Providing financial support to New Haven students is more than a gift to individuals—it's an investment in our community's future. When our students succeed, we all benefit.



Caroline McGraw - I'm excited to join the NHSF. From my first contact with the hiring board members, it was clear that the organization has a tangible, immediate impact on the lives of the students it serves. I have benefited firsthand from scholarships and grants, and know how important it is not only to receive financial help for education, but also to know that an organization believes in your future in a tangible way.