

# TOLF Dispatch

THE ONE LESS FOUNDATION

Ending poverty one student, one adult, one family and one community at a time

Spring 2015  
Volume II, Issue II



## We Moved!!

After years in our lovely offices in the historic Clarkson-Watson House on Germantown Ave., we've moved to a bright sun-filled space in the heart of Germantown on the fabulous Maplewood Mall. Thank you to all of our new neighbors who have welcomed us to the mall.

Our new address is: 38 Maplewood Mall (aka 38 W Maplewood Ave). Our other contact information is still the same and can be found on our website here: [www.theonelessfoundation.org/contactus](http://www.theonelessfoundation.org/contactus)

## 2nd Annual Everyone's a Philanthropist Spring Fundraiser: Monte Carlo Night

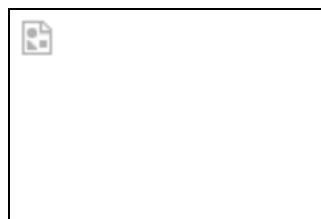
This year our Everyone's a Philanthropist, spring fundraiser is a Monte Carlo themed casino night, which will be held at the Germantown Cricket Club. Proceeds from the event will benefit our youth programs: [In-school Discovery and Financial Literacy](#) and after-school [RISE Program](#) (including mentoring and supplemental education workshops and scholarships)

Tickets are \$100 each and can be purchased [here](#)

Date: Saturday, May 9th

Time: 7pm - 10pm

Location: Germantown Cricket Club, 411 W Manheim St. Philadelphia, PA 19144



Come and have fun, with great food and drinks on us!

### 2015 Personal Finance & Education Survey

We're doing a survey to capture the banking habits and financial knowledge of low-income adult Philadelphians and to better understand their attitudes toward higher education. Thank you to our intern, Pu Jiang from the University of Pennsylvania's Non-profit Practicum for her research and community outreach work. And a special thank you to Erin Bronchetti, Assistant Professor of Economics at Swarthmore College and the University of Penn, Wharton College for her assistance with developing the survey questions. Take our survey [here](#)

### RISE Program in the Summer

Stay tuned or visit our website for information on the [RISE Scholarships](#) and the application process. And don't forget [College Bound - Prepare to Succeed](#) for soon to be college freshmen. Then join us for the [RISE Awards](#) to honor graduating high school seniors and our scholarship winners.

**LaSalle University Partnership**  
In January we opened a satellite

# Advocacy update: Payday Loans

In the past few months, our organization has been actively involved in many discussions and meetings related to payday lending products, and their effects on vulnerable communities. Ingrid Shepard, our Executive Director, met with Richard Cordray, Director for the CFPB (Consumer Financial Protection Bureau) and four other organizations from Maryland and Delaware to share stories with him about how current regulations on payday lending products affect people at a grassroots level, and what more we think should be done to provide further education on these products and protection for consumers. We've also signed a national letter of support created by the Consumer Federation of America (CFA) asking the DoD (Department of Defense) to close loopholes in their rules that govern consumer credit and payday lending products for members of the armed forces, which is one of the biggest demographics targeted by the payday lending industry. For more information about our advocacy work, please visit our website: [Advocacy and Research](#)

## TOLF in the news...

We'd like to thank [Philadelphia Neighborhoods](#), a Publication of Temple University's Multimedia Urban Reporting Lab for the wonderful interviews and video they did on our organization and the work we are doing to help Philadelphia youth through our in-school and after school mentoring programs. (click the link to see the video)

We'd also like to thank the [Philadelphia Tribune](#) for it's coverage of our events celebrating National Financial Literacy month in April. (click the link to read the article)



We'd also like to give a big shout out and send congratulations to our board member Aryanna Hunter, for walking the "camo" carpet as an invited honoree of NBC during the premier of their new television show 'American Odyssey'. Aryanna is a proud veteran of Operation Enduring Freedom (the Iraq War), having served in the 18th Airborne.

office for our RISE Mentoring program on the campus of LaSalle University, with the student led LaSalle Learners group volunteering as mentors for some of our students. Now students in our RISE Mentoring program have the option of meeting with a mentor in our office or at LaSalle. This new partnership gives more opportunities for students to spend time on a college campus and learn that they DO belong there and they CAN get there.

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There are many ways to support the work our organization does, and we are grateful for your support!

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