

Stronger Together for All Who Answered the Call

At MOAA Charities, our mission is simple but powerful: to serve those who serve. We provide critical support to servicemembers and veterans and their families — all ranks, all branches, and all who have answered the call to duty.

Your generosity makes this mission possible. Every gift reflects not just support but also a heartfelt desire to change lives for the better, to ease a burden, to open a door, and to remind those who have sacrificed that they are never forgotten.

This year, that work grew stronger. On March 1, our two charities became one: MOAA Charities. Two boards, two sets of books, and two of nearly everything behind the scenes became one, which means less spent on administration and more on reaching the people we serve. The mission did not change. We are simply stronger together.

MOAA Charities stands ready in times of crisis. When a veteran or family member faces sudden hardship, our Crisis Relief Program provides emergency financial assistance in as little as three business days. Quick, compassionate, and free of red tape, it ensures those in need can focus on healing and recovery instead of navigating endless obstacles.

Our Education Assistance Program, for more than 75 years, has been a lifeline for uniformed service families striving to give their children the opportunity of higher education. With its unique interest-free loan program, nearly 20,000 students have pursued their dreams. Each repayment fuels the next student's chance at success, creating a cycle of hope and opportunity that spans generations.

MOAA Charities programs provide support to uniformed service families and veterans — all ranks, all branches of service.

Behind every program is you. Your willingness to give and your choice to invest in our mission transform what could be despair into resilience and what could be limitation into opportunity. Together, we ensure the greater uniformed services community has the support, respect, and resources it has earned.

On behalf of the MOAA Charities Development team, thank you. Your compassion and commitment make you a vital part of this mission and a source of hope for all who serve.

— MOAA Development team

The Year in Review

Every gift this year reflected a powerful truth: MOAA Charities cannot fulfill its mission without the generosity of our donors. Two campaigns in particular showed how far that generosity reaches:

• **Giving Tuesday and the End-of-Year Campaign.** Giving Tuesday opened the season, as supporters joined a global day of generosity and chose to make MOAA Charities part of it. The end-of-year campaign carried that momentum through December, when donors made their final gifts of the year count for those who have served. The campaign raised $468,000 in 2025.

• **Day of Giving.** Our 2026 Day of Giving rallied supporters around Independence Day, celebrating service and channeling patriotism into action. The campaign raised $147,000, topping last year's total, with our student-designed "charitee" helping lead the way.

That growth reflects the trust donors place in MOAA Charities to steward their gifts wisely, and it gave our first year as one organization a strong start.





The winning foursome was, from left, Dave Shidler, Leanne Murray, Mackenzie Hahn, and Brent Wilkerson (top).

Marine Corps Capt. Christopher Burkard, who received a grant from the Crisis Relief Program, speaks to golf classic attendees (above).

Great Golf, Great Cause: The 22nd Annual MOAA Charities Golf Classic

The 22nd Annual MOAA Charities Golf Classic at TPC Potomac at Avenel Farm in Potomac, Md., raised over $175,000 to support the Education Assistance Program, the Crisis Relief Program, professional development, and other MOAA Charities priorities.

After a day on the course in near-record heat, attendees heard from Capt. Christopher Burkard, USMC, about a life-changing moment from a frigid winter night. A Feb. 1 gas leak triggered a two-alarm fire at his northern Virginia home, destroying nearly all of his family's possessions. Neighbors donated clothes and meals, and insurance promised an eventual return to some financial security, but the Burkards needed to fill the gap between the two.

"There comes a point where your problem can't be solved by more boxes of clothes and toys," Burkard said. He applied to the Crisis Relief Program and was approved for a $5,000 grant in less than a week.

Burkard's story underscored the impact of the day's fundraising before attention turned to celebrating the tournament's winners, with Mackenzie Hahn and Brent Wilkerson (Hahn and Associates), David Shidler (AMBA), and Leanne Murray (MOAA) as the first-place team.

Our gratitude goes to the four-star sponsors (see "Thank You, Sponsors" on page 53) whose support made the day possible.

The MOAA Charities Golf Classic returns to TPC Potomac at Avenel Farm on May 17, 2027.

PHOTOS: THIS PAGE, MIKE MORONES/STAFF; FACING PAGE, AIRMAN 1ST CLASS JAYLENE-YVETTE WESSEL/USAF

One MOAA Charities



On March 1, 2026, our two legacy charities became a single organization: MOAA Charities.

For years, the two ran side by side, with separate boards, separate books, and two of nearly everything behind the scenes, all in service of the same community. Bringing them together means less spent on maintaining parallel administration and more on reaching the programs donors intend to support. It also means one place to turn, whether a family is starting over after a house fire or a student is trying to cover next semester's tuition.

The work itself has not changed and neither has our commitment to the uniformed services community. MOAA Charities supports the same five program areas it did before: Education Assistance, Crisis Relief, Community Outreach Grants, Professional Development, and Financial and Benefits Education.

Donor intent remains paramount. Restricted gifts, designated scholarships, and program-specific contributions continue to be used exactly as the donor intended, before and after the transition. Designated scholarships continue as they exist today, with the same criteria, award levels, and names, and students receive their support without interruption.

If you have given before, nothing about your gift needs to change.



Purchase the MOAA Charitee today online at **www.moaa.org/charitees2026**.



Designed by One of Our Own: The 2026 MOAA Charities 'Charitee'

This year, we asked the students we support to design the annual MOAA Charities Charitee around the theme of the campaign: Stronger together. Any Education Assistance Program beneficiary could enter, and the winning artist would see their design on every shirt we sold.

The winner was Sofia M., a rising sophomore at Vanderbilt University. As the daughter of a disabled veteran and part of a family with multiple generations of military service, she has seen firsthand the impact that military service can have on both servicemembers and their families. Creating this design gave her an opportunity to honor that legacy and support the mission of MOAA Charities. She is grateful to contribute to a cause that is deeply meaningful to her family and to the military community.

Donors clearly agreed. More than 315 shirts have sold, making this the most successful shirt campaign in MOAA Charities' history, and every sale helped power this year's Day of Giving.

DONATE TODAY
Use the business reply envelope between these pages to make your donation to MOAA Charities.

Crisis Relief Program

A Lifeline When It Matters Most






When a sudden hardship strikes, the MOAA Charities Crisis Relief Program provides emergency financial assistance to servicemembers and veterans and their families. Since launching in 2022, it has helped families through job losses, medical emergencies, unexpected repairs, and gaps in housing, with grants that arrive when other options have run out so families can focus on recovery instead of the next bill.

The need grew again this year. From September 2025 through August 2026, the program approved 672 requests for help and distributed more than $906,000 in direct aid.

The causes varied: Loss of income or a job drove nearly 30% of approved requests, and medical emergencies accounted for nearly 18%.

The need extended across every branch of service. Enlisted families made up more than 90% of approved applicants,

$906,111
in total funding disbursed between September 2025 and August 2026

672
total applicants approved by the Crisis Relief Program

18%
of awarded funds were distributed for medical emergencies

and Army families accounted for 394 approved requests, followed by the Navy, the Air Force, and the Marine Corps.

Because of donor generosity, MOAA Charities was able to provide not just financial relief but also compassion, dignity, and hope at a time when families needed it most.

Four of the families helped this year shared their stories:

- An Army veteran and father of three in North Carolina, Karriem lost reliable transportation when the family minivan broke down twice in one month. Without it, his income started slipping. A Crisis Relief grant covered the repair and got him back to work. "Sometimes we, as veterans, give up or are scared to ask for help," he said. "Your contributions are life-changing."
- After a difficult year, Air Force veteran Saphire moved to Atlanta for a fresh start. When her car was repossessed, she lost the income she earned driving and teaching fitness classes. A Crisis Relief grant helped her get the car back and return to work, and today she works with other veterans. "I was in a scary situation, and you all gave me an olive branch," she said.
- A disabled Army veteran, Kyle spent nine months without a stable home for his wife and three daughters. When the family found an apartment of their own, a Crisis Relief grant covered the cost of moving in. "Your generosity is providing hope, dignity, and a fresh start for my wife and daughters at a time when we need it most," he said.
- A disabled veteran and father of two in Tennessee, Dakota fell behind on rent and utilities after his income dropped. While he applied for jobs and apprenticeships, a Crisis Relief grant helped his family catch up on the essentials. "This financial hardship is temporary," he said. "Without assistance we are at risk of falling further behind."

PHOTOS: FAR LEFT, LT. TONY D. CURTIS/USN; ALL OTHERS COURTESY PROGRAM RECIPIENTS

Education Assistance Program

Investing in the Next Generation

For more than 75 years, the Education Assistance Program has helped the children of uniformed services families pursue higher education. Through a mix of interest-free loans and grants, students can focus on their studies instead of a mountain of debt, and each loan repayment helps fund the next student's chance at success.

This year, the program provided $18.7 million in financial aid to 2,168 students across all 50 states — reaching more students with more aid than the year before. That growth came from returning students. Renewals rose to 1,166, and 278 graduating seniors received senior grants to help them finish strong.

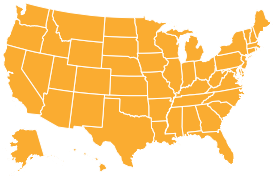
Grants also made up a larger share of aid this year, at 45%, which means less for families to repay after graduation.

Since the program began in 1948, it has distributed more than $175 million to military-connected students.

1,002
new or incoming students were provided with financial aid

278
graduating seniors were awarded grants in 2026

45%
of financial assistance distributed was in the form of grants



In 2026, the MOAA Scholarship Fund **provided grants** to students from uniformed service families in **all 50 states** as well as internationally stationed students.



Brendan K.

Texas A&M University

"As a sophomore, I serve as a forward on the Corps of Cadets men's soccer team at Texas A&M. My father has dedicated 38 years to the U.S. Navy and currently holds the rank of commander in the Navy Reserve. I am deeply proud of my country and honored to be part of a military family, as both of my grandparents have also served our nation with distinction. I am grateful for your meaningful support of my educational journey."



Paige C.

University of Dayton

"Receiving this scholarship will help me complete this stage of my journey at the University of Dayton, where I am pursuing a degree in health sciences. I am currently applying to physical therapy school and want to specialize in pediatric or sports physical therapy. Children inspire me. Your generous scholarship will help ease my financial burden and allow me to focus on the most important part of school: learning."



Jeremiah P.

"Following my undergraduate studies, I plan to attend law school with the aim of making a meaningful and lasting impact in our community. Your investment in my education has not only lightened my financial load but has also inspired me to strive for excellence and to remain committed to giving back, just as you have done for students like me."

CALLING ALL PAST RECIPIENTS!

Did MOAA's Education Assistance Program help a student in your life reach their goals? MOAA Charities wants to hear what they've accomplished since completing their education. Share student success stories at charities@moaa.org.

Community Outreach



Empowering Local Impact

In 2026, the Community Outreach Grant Program received a record 82 applications and awarded 74 grants totaling more than $191,000 to 52 councils and chapters across 23 states. Grants were directed toward services such as food assistance for junior enlisted families, housing support for homeless veterans, veterans treatment courts, Junior ROTC and ROTC programs, and emergency financial help for veterans in need.

In Tampa, the local chapter supports 20 high school Junior ROTC programs, and its Community Outreach Grant goes to the one where the need is greatest: the Navy Junior ROTC unit at Freedom High School. Freedom is a Title I school, and most of its students are economically disadvantaged. While many schools in the area can cover the cost of cadet activities, most Freedom cadets cannot pay their own way, and fundraising only goes so far. The grant closes that gap for about 45 cadets, sending the drill team and color guard to regional competitions throughout the school year and cadets to summer leadership academies. It also gives chapter members the chance to meet and mentor the cadets in person. The program builds patriotism, self-reliance, and leadership, and cadets carry those skills home as role models for their peers, their families, and their community.

Since the program's start in 2017, it has awarded 358 grants totaling more than $950,000 to support local military and veteran families across 10 critical areas of need: housing, food assistance, employment, health and behavioral health, family support, community reintegration, financial assistance, legal assistance, transportation, and crisis relief.

74
Community Outreach Grants awarded in 2026

$191,000
distributed to MOAA councils and chapters in 2026

$950,000+
in community support delivered since inception

Meet MOAA's Charities Team



AMANDA CENTERS
CFRE, Vice President



JEFF ANGERS
Development Director, Fundraising



LAUREN WALTERS
Program Director



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Program Manager



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Senior Manager, Fundraising and Marketing



HAILEY WHITE
MBA, Development Project Coordinator



RYAN HOGAN
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Contact the Development team at charities@moaa.org or (800) 234-MOAA (6622).

PHOTOS: LEFT, MIKE MORONES/STAFF; TOP LEFT, COURTESY CAPE FEAR (N.C.) CHAPTER; FACING PAGE, COURTESY PROGRAM RECIPIENTS

Professional Development



5,000+
participants at career-transition events

Preparing for What Comes Next

Leaving the uniformed services is one of the hardest turns a career takes. Professional Development helps servicemembers, veterans, and spouses build the skills and credentials to make it with a plan, and this year more than 5,000 people took part in its career transition programming.

Attendees at the Executive Career Transition Accelerator in Alexandria, Va., on May 15 spoke to why that preparation matters.

"The transition process can be a little scary," said Rear Adm. Benjamin Evans, NOAA (Ret). "It's certainly been scary for me, and so it's nice to be in a group of people who are going through the same thing."

Cmdr. Robert Myers, USN, had advice for those still in uniform: "Get involved early. One of the biggest surprises I had is the length of time it can take."

Financial and Benefits Education

Guidance on Pay, Benefits

Financial and Benefits Education gives servicemembers and their families clear guidance on military pay, benefits, and long-term financial planning.

This year, 28 free webinars led by subject-matter experts drew more than 13,300 registrants.

Military spouses made up 5% of that audience, and enlisted servicemembers were another 5% — underscoring the need for financial and benefits guidance across all segments of the uniformed services community.

70+
events held across both education programs

Ways You Can Donate

MOAA Charities extends our deepest gratitude to the donors whose generosity fuels our mission. Your commitment not only sustains our work but also helps you achieve your philanthropic and life goals, creating meaningful impact for others by supporting those who have worn the uniform and their loved ones.

Every gift, no matter the size, directly contributes to programs and services that honor and uplift servicemembers, veterans, and families. A single gift to MOAA Charities now reaches the full breadth of that mission: emergency help when crisis strikes through the Crisis Relief Program, the promise of higher education through the Education Assistance Program, local support through Community Outreach Grants, and guidance for the road ahead through Professional Development as well as Financial and Benefits Education.

Give to MOAA Charities and let us direct your support where the need is greatest, or designate your gift to the program closest to your heart. Together, we are building a



legacy of care and opportunity that strengthens the greater uniformed services community nationwide.

If you are inspired to make a difference, there are many ways to give:

- **Donate online.** Give securely to MOAA Charities online at charities.moaa.org/givenow. You can make a one-time gift, set up recurring monthly support, or designate your gift to a specific program.
- **Donate through the mail.** Make your check payable to MOAA Charities and mail it to:
  - MOAA Charities
    P.O. Box 1555
    Merrifield, VA 22116
  - To direct your gift to a single program, name that program on the memo line.
- **Donate through estate planning.** Include MOAA Charities in your will or estate plans. Email charities@moaa.org to learn more.

However you choose to give, you become part of a community that is stronger together. To discuss your gift, contact the MOAA Development team at charities@moaa.org or (800) 234-MOAA (6622).

Thank You, Sponsors

Thank you to the corporate sponsors and partners whose support powers every program in this guide: A.C.E. Express Inc., Association Member Benefits Advisors (AMBA), Delta Dental, Humana Military, Korea Defense Veterans Association (KDVA), Korea-US Alliance Foundation, New York Life, and Sunny K. Park Foundation.

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