

MOAA CHARITIES ANNUAL REPORT

GIVING 2025

MOAA Charities' programs continue to have a positive impact on the uniformed services community

Thanks to the generosity of donors, MOAA Charities provided programs, resources, and financial assistance to many in our community who needed help this past year. This annual report recognizes our donors and highlights our programs and their recipients.



From Our Team

The challenges facing currently serving servicemembers and veterans and their families continue to evolve. At MOAA, we recognize that beyond our core advocacy work, we also have a responsibility to provide meaningful assistance that supports immediate needs and long-term stability. We do this through MOAA Charities.

This past year reflected the strength of collective generosity. With the support of our donors, MOAA Charities expanded its reach to help members of the uniformed services community facing financial hardship, unexpected life challenges, and the increasing cost of education.

On the following pages, you'll see the impact of your generosity at work. Your support represents more than a contribution; it is a commitment to the well-being of servicemembers, veterans, families, and survivors and a powerful expression of gratitude for their service and sacrifice.

Our donors make it possible to respond when assistance is needed most. The MOAA Foundation continued to deliver critical financial and emergency assistance to veterans and military families experiencing hardship, helping them regain stability during difficult periods. Donor support allowed the foundation to strengthen its programs and reach more individuals and families in need.

The MOAA Scholarship Fund also broadened its impact through the Education Assistance Program, providing \$16.6 million in interest-free loans and grants to military children pursuing higher education. This support helps offset rising education costs and allows students to focus on their academic goals. We remain especially committed to expanding access for enlisted families and continuing outreach to ensure students who need help know it is available.

The progress achieved by MOAA Charities would not be possible without the generosity reflected in the pages ahead. We are deeply grateful for our donors and remain committed to responsible stewardship of your support so we can continue making a meaningful difference.

While MOAA's primary mission is to preserve and protect the earned benefits of the uniformed services community, including those currently serving, veterans, retirees, families, and surviving spouses, MOAA Charities provides an additional layer of support. Through these charitable efforts, we live our promise to "Never Stop Serving" and demonstrate that while we are an association of officers, our commitment extends to the entire uniformed services community.

Thank you for your continued and generous support. IIII

— MOAA Charities Team

OUR PROMISE TO DONORS

The MOAA Foundation (EIN 46-4219250) and the MOAA Scholarship Fund (EIN 54-1659039) are both public, nonprofit, charitable organizations incorporated in Virginia and declared tax-exempt by the Internal Revenue Service under 501(c)(3) of the Internal Revenue Code. Donations to these entities are tax-deductible to the full extent allowed by law. We are committed to demonstrating the highest standards of public accountability and stewardship of donors' gifts. Your personal information is never sold or given to other charities.



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The Never Stop Serving Leadership Circle recognizes individual, council, and chapter contributors who have made combined, non-bequest donations, over any time period, totaling at least \$1,000 to both MOAA charities — the MOAA Scholarship Fund and The MOAA Foundation — and who have donated at least \$500 to each charity.



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MARINE CORPS VETERAN

'My family and I lost our home and all of our belongings in a gas explosion/fire in February. ... I hope you know my family and I are grateful to the [donors] who made this possible. It's pretty humbling to need to ask for help, but I'm glad organizations like MOAA exist to give it.'



ARMY VETERAN

'I'm a very proud and prideful person. I was on the verge of giving up all hope on seeing the finish line that I almost quit the race — until I reached out one last time with your webpage. You have made it possible to breathe with my head above the water, and for that I am truly grateful.'

PHOTOS: COURTESY GRANT RECIPIENTS

THE MOAA FOUNDATION

ABOUT THE MOAA FOUNDATION

The MOAA Foundation, a 501(c)(3) charitable subsidiary foundation of MOAA, creates, enhances, and supports high-impact, proven-successful national MOAA, council, and chapter programs and services helping the nation's uniformed servicemembers and veterans of all ranks and their families maintain a quality of life reflective of their selfless service to America. The MOAA Foundation funds these programs and services through philanthropic contributions from the American people and organizations that support our mission.

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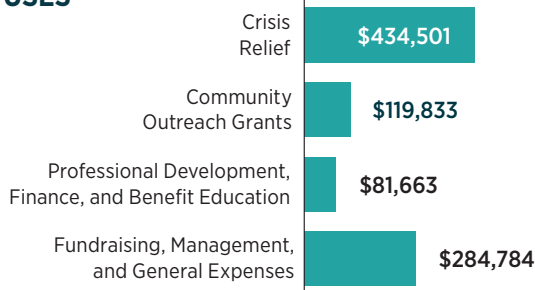
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2025 SOURCES AND USES OF THE MOAA FOUNDATION

SOURCES



USES



Note: These are preliminary, unaudited numbers.

Crisis Relief

The MOAA Foundation’s Crisis Relief Program continued to be our most sought-after program in 2025.

We provided relief to those facing crisis due to the hurricanes Helene and Milton, the Los Angeles wildfires, and more.

Over \$450,000 was distributed to individuals and families experiencing a crisis situation.

One hundred percent of applicants would recommend the Crisis Relief Program to others experiencing a crisis situation.

Community Outreach Grants

The MOAA Foundation awarded over \$129,000 in grant funds to support 42 MOAA councils and chapters programs in local communities across the country.

MOAA councils and chapters nationwide participated in a wide range of community programs designed to benefit the greater uniformed services community at the local level. Programs included providing one-time financial assistance to veterans in need in Florida; supporting deployed servicemembers; assisting children of homeless and other veterans; providing case management, substance abuse, and other counseling and treatment services to homeless veterans in Texas; and much more.

To all participating MOAA councils and chapters, thank you for supporting your local community.

Career Transition

MOAA’s career transition experts joined industry professionals to host uniformed servicemembers, veterans, military spouses, and surviving spouses at the 2025 in-person networking forum. Event attendees connected with industry professionals, attended a panel discussion, and learned from our team of experts how to take the next steps in their career.

Over 7,250 individuals registered to attend career transition events covering a range of topics, including job coaching, networking, salary negotiation, and more.

Military Spouse Professional Development

In 2025, over 572 military spouses registered for our career transition events, finance and benefits webinars, and career transition lectures conducted by our subject-matter experts.

The Military Spouse Employment Guide, available to all military spouses, has helped guide spouses through their career journey. Download the publication by visiting www.moaa.org/spouse.

Professional Education Outreach

MOAA’s team of experts provided financial counseling, conducted finance and benefits webinars, and connected individuals with resources and lifelong professional development information to everyone in the broader uniformed services and veterans community.

Of those who attended, 12% were enlisted servicemembers or military spouses.



MOAA Charities is proud to report that every member of our volunteer boards of directors makes financial donations to fuel our missions each year.

MOAA SCHOLARSHIP FUND

ABOUT THE MOAA SCHOLARSHIP FUND

MOAA established the MOAA Scholarship Fund in 1948, and to this day, it continues to provide education assistance to children of both officer and enlisted personnel. Those dependents who meet the requirements and qualifications to receive these scholarships and further education assistance benefits encompass one of the association's founding principles: Education is the cornerstone of a strong democracy. It is funded by donations from MOAA members, councils and chapters, corporations, and others with a desire to help military families.

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The Legacy Circle comprises donors who have chosen to include the MOAA Scholarship Fund in their estate planning.

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The Patriot Society recognizes those who have contributed \$500,000 or more to the MOAA Scholarship Fund, either in a single donation or over time.

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- Estate of Dorothy L. Garlinger

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- Estate of Capt William J. Cavanaugh, USAF (Ret)
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- Winifred S. Cockey
- Estate of Mrs. Elfriede W. Collins
- Compaq Computer Corp.
- Estate of LCDR Percival H. Cook, USN (Ret)
- Estate of Mrs. Lillian K. Cromer
- Estate of Madeline Davidson
- CDR Douglas J. Donohue, USN (Ret)
- Estate of Anna Mae G. Duffy
- Estate of Helene Ellison
- Estate of Col Jack G. Emerson, USAF (Ret), and Geraldine M. Emerson
- Col David M. Falk, USAF (Ret), and the Ida C. and Morris Falk Foundation
- Estate of LCDR Jack Fontenot, USN (Ret)
- Estate of CAPT James A. Freyer, JAGC, USN (Ret)
- Estate of MAJ Donald Kenneth Goodin, USA (Ret)
- Julia A. Gould
- Estate of LTC Arthur Greenberg, USA (Ret)
- Estate of LCDR Wm. W. Gubbins, USN (Ret)
- Estate of Angela Hafer
- Estate of LCDR J.N. Hardcastle, USN (Ret)
- Col and Mrs. Carlton F. Hartman, USAF (Ret)
- Estate of James H. Heal
- Estate of Norma L. Hege
- Estate of Alice M. Hegland
- Estate of Lt Col Claude J. Hilton, USAFR (Ret)
- Estate of Mrs. Suzanne Hirschle
- Estate of Margaret M. Holden
- Estate of Marilyn Holzschuh
- LTC Gene C. Howe, USA (Ret)
- LTC and Mrs. James A. Huffman, USA (Ret)
- Estate of Maj Herbert J. Jansen, USAF (Ret)
- Estate of Mrs. Helen A. Jarrett
- Estate of Eleanor N. Johnston
- Estate of LT Alf A. Jorgenson, USN (Ret)
- Estate of Suzanne M. Kelly
- Estate of LTC Mary A. Kelso, USAF (Ret)
- Lt Col William E. Kester, USAFR (Ret)
- Estate of ADM G.E.R. Kinnear II, USN (Ret)
- Estate of MAJ Amelia Klepej, USAF (Ret)
- Estate of Mrs. Selma Kusebauch
- Julia Baker Nursing Students Scholarship Fund
- Estate of Lewis W. Larson and CDR Gladys D. Larson, USN (Ret)
- Estate of COL L. Marguerite Lines, USA (Ret)
- Mrs. Nelda I. Main
- LTC Curtis W. Mann, USAF (Ret)
- Estate of Mrs. Olive Cosby Mason
- Col and Mrs. John W. McCarey, USAF (Ret)
- Estate of CWO Thurston L. McCrary, USN (Ret), and Carmelita J. McCrary
- Estate of Mrs. Elizabeth S. McKinster
- Estate of Mrs. Marjorie McMaster
- Estate of COL Warren H. Metzner, USA (Ret)
- Estate of Lt Col John E. Miller, USAF (Ret)
- Estate of CWO4 Harold F. Miner, USN (Ret)
- Estate of Col and Mrs. Herman R. Muns, USAF (Ret)
- Estate of Lt Col James O. Murcklen, USAF (Ret)
- Estate of Col Bernard A. Neuman, USAF (Ret), and Lavinia Neuman
- Officers Wives Club Long Beach, Calif.

WAYS TO DONATE

MOAA Charities extends its 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 and veterans and their families. Together, we are building a legacy of care and opportunity that strengthens the greater uniformed services community nationwide.

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STUDENT TESTIMONIAL

LOGAN KOVSKY AUBURN UNIVERSITY *Mechanical Engineering*



‘Thank you very much for your generosity! Giving me this opportunity is very helpful to my entire family. I hope to work for a racing team, helping them to design cars after I graduate. I am very interested in car design and feel this is the path that will give me the best opportunity to accomplish my future goals. Providing me with this opportunity will be a decision no one will regret. Again, thank you very much for your generosity and consideration!’

THE EAGLE SOCIETY

The Eagle Society recognizes those who have contributed \$100,000 to \$499,999 to the MOAA Scholarship Fund, either in a single donation or over time.

- Estate of Mrs. Josephine A. Anderson
- Anonymous
- Association of Military Banks of America
- Estate of CPT Betty E. Atkins, USAR (Ret)
- Estate of MAJ Ms. Julia W. Baker, USA (Ret)
- Estate of Helen F. Barnes
- Estate of Flora M. Belknap
- Estate of CPT Donald D. Benedict, USA (Ret)
- Dr. Rettig P. Benedict Jr., USAF (Ret)
- Estate of Maj Robert W. Benzie, USAF (Ret), and MAJ Gladys A. Benzie, USA (Ret)
- Estate of LTC Raymond L. Bielak, USAR (Ret)
- Estate of Bette E. Bigelow
- Estate of Amelia M. Blan
- Estate of Mrs. Irma Bolster

“Thank you so much for granting me this loan and scholarship! My dad was a helicopter pilot in the Coast Guard for 21 years and taught the Navy Junior ROTC program at the local high school, so many of his military values have been instilled in me throughout my life. I am very appreciative of the scholarship you are providing me.”

— Jessica Hammond, University of Colorado Boulder, Environmental Studies (minor in Spanish)

- Estate of Mary K. Persons Jr.
- Estate of CW4 Robert F. Plummer, USA (Ret)
- Estate of Elisabeth D. Pumphrey
- Estate of CAPT William K. Ratliff, USN (Ret)
- Estate of CAPT Prentis R. Ray, USN (Ret)
- Estate of Col Robert W. Relfe, USAF (Ret)
- Col and Mrs. Walter R. Renfro, USAF (Ret)
- Lt Col Charles Romanick, USAF (Ret)
- Estate of Lt Col Malcolm S. Rountree, USAF (Ret)
- VADM Norbert R. Ryan Jr., USN (Ret)
- Estate of Ann N. Saunders
- Estate of Jean E. Saunders
- Estate of Anneliese C. Schmolh
- Estate of MAJ Wade H. Shorter, Jr., USAR (Ret), and Mrs. Dorothy D. Shorter
- LtCol Frank M. Slovik, USMC (Ret), and Ruth Ann Slovik
- Estate of LCDR Helen M. Smith, USN (Ret)
- Lt Col Robert L. Smith, USAF (Ret)
- Estate of Matilda L. Soukup
- Estate of COL Helmut Sprinz, USA (Ret)
- Estate of Ruth E. Stead
- Estate of LTC Ellsworth F. Stein, USAR (Ret)
- Estate of Belle Sylvestre
- Estate of Mary L. Tew
- The American Gift Fund
- The Burruss Foundation
- Estate of Ruth J. Thornton
- Estate of 2LT and Mrs. Albert D. Trager, USA
- Estate of CAPT Louis Verbrugge, USN (Ret)
- Estate of CDR David B. Wallace, USN (Ret) and Mrs. Margaret Wallace
- Estate of Lt Col Neil W. Wallace, USAF (Ret)
- Estate of LT Arthur J. Warp, USN (Ret)
- Estate of Virginia Webster
- Estate of Col Samuel E. Wilcox, USAF (Ret)
- Estate of Lt Col Boyd D. Williamson, USAF (Ret)
- Estate of CDR Robert C. Wood, USN (Ret)
- Dr. Barbara E. Workman

DESIGNATED SCHOLAR SOCIETY

The Designated Scholar Society recognizes those who have contributed \$25,000 to \$99,999 to the MOAA Scholarship Fund, either in a single donation or over time.

- Estate of Ann Adams
- Estate of LTC Ernest C Allnut Jr., AUS
- American Legion, Tampa, FL
- LCDR Jean L. Anderson, USNR (Ret)
- Estate of LT Charles G. Andert, USN (Ret)
- Anonymous
- Ark-La-Tex Chapter of MOAA
- Estate of Betty J. Arnold
- Dr. and Mrs. James Asaph
- Nancy A. Atkin
- Estate of Mrs. Franc R. Ayers
- Estate of Mrs. Elfriede Ball
- Barns Family Foundation
- Kathleen Baran
- Estate of Mrs. Evelyn S. Baxter
- Estate of Mrs. Mary W. Beresford
- CDR Howard R. Berlin, USN (Ret)
- Elizabeth P. Borden
- Estate of Arietta Bostain
- MAJ William C. Bowden, USA (Ret)
- Estate of Mrs. Helen S. Bothwell
- Estate of LTC John J. Bradley, USAR (Ret)
- Dorothy E. Breitweiser
- Lt Col John J. Briggs, USAF (Ret)
- Estate of LCDR Arthur A. Briggs, USN (Ret)

- Estate of Barbara A. Brown
- Col John W. Burdan Jr., USAF (Ret)
- Estate of CWO4 William F. Burks, USNR (Ret)
- Estate of Lt Gen and Mrs. John J. Burns, USAF (Ret)
- Colleen S. Buskirk
- Estate of Caroline Carroll
- LCDR Ralph D. Catoe, USN (Ret)
- Estate of Constance Catron
- Estate of CDR Cora L. Chandler, USNR (Ret)
- Col Eric T. Chase, USMC (Ret), and Carolyn N. Chase
- Estate of Lenora M. Cho
- Estate of Billye Clark
- Coast Guard Spouses Club of Washington, D.C.
- Joy G. Collins
- Dale Comey and the Comey Family Foundation
- Estate of COL Robert W. Cook, USA
- Jane Cook
- John E. Curtis
- Lt Col Edwin L. Curtiss, USAFR (Ret)
- Estate of Julia A. Dailey
- Estate of Lt Col and Mrs. Addis L. Dauber, USAFR (Ret)
- Estate of CAPT Donald G DeBode, USN (Ret)
- Col Jacob Deboer, USAF (Ret)
- Estate of Ena M. Dehm
- Estate of LTC Austin F. Deller, USA (Ret)
- DeLong-Sweet Family Foundation
- LTC Dante C. DeMio, USA (Ret)
- LTC Joe M. Dietzel Jr., USA (Ret), and Rosalie H. Dietzel
- Elizabeth Driscoll
- Lt Col Rachel Duncan, USAFR (Ret)
- Estate of Margaret Duttweiler
- Estate of Anita V. Eakin
- Estate of Naomi K. Egan
- Webster C. English Jr.
- Rosalie B. Erie
- Estate of COL William H. Fairchild, USAF (Ret)
- Estate of Col David M. Falk, USAF (Ret)
- Estate of Mildred L. Feeney
- Estate of Evelyn C. Fickessen
- Estate of Lt Col William H. Finley, USAF (Ret)
- Estate of Margaret W. Foley
- Fort Campbell (Tenn.) Chapter
- Fort Rucker (Ala.) Chapter
- Forward Air Controllers Association
- Estate of Frances B. Fowler
- Estate of MAJ Hugh R. Fredin, USA (Ret)
- LTC John W. Fringer Jr., USA (Ret)
- CAPT Robert G. Fuller Jr., USNR (Ret)
- Estate of LTC Carroll H. Gardner, USAR (Ret)
- Estate of Edith M. Gardner
- Estate of CW4 Joseph J. Gasko, USAF (Ret)
- Lt Col Thomas J. Geist, USAF (Ret)
- General Dynamics Advanced Information Systems Inc.
- LTC David D. Gilpatrick, USA (Ret)
- Estate of Lila T. Gold
- Estate of CW4 George W. Goodin, USA (Ret), and Gwendolyn O. Goodin
- Estate of CPT Mario Grano, USAR (Ret)
- LTC Edmund S. Greenwell, USAR (Ret)
- Estate of LCDR Ann C. Greiner, USN (Ret)
- Estate of MAJ Elsie C. Haaker, USAR (Ret)
- COL Robert F. Haas, USA (Ret)
- Estate of LTC William L. Haas, USAR (Ret)
- Estate of Aida T. Hafley
- Estate of Alyce Pat Hagemeier
- CDR William D. Hagerty, USN (Ret)
- Jean D. Hall
- Mrs. Richard Hallock
- Estate of Lt Col Robert D. Hamilton, USAFR (Ret)
- CW5 Randall S. Hansen, USA (Ret), and Deborah Hansen

- LTC Richard W. Hardman, USA (Ret), and Louise H. Hardman
- Estate of Vernon F. Harkness
- Estate of Col Marvin J. Harris, USAF (Ret)
- Heart of America (Mo.) Chapter
- Heart of Texas Chapter
- Heartland (Calif.) Chapter
- 1st Lt Barbara R. Hedges, USAF, and the John D. Hedges Family
- Heisman Trophy Trust
- Estate of Martha C. Herberth
- LTG Jerome B. Hilmes, USA (Ret)
- Estate of Wanda J. Hiser
- Estate of Col Peter J. Hoke, USAF (Ret)
- Jean A. Holloway
- CAPT Sandra A. Holmes, USN (Ret)
- Estate of Helen H. Hopper
- LTC Sumner Hudson Jr., USA (Ret), and Dr. Wanda Hudson
- Estate of Lt Col Robert D. Huffman, USAF (Ret)
- Estate of Helen S. Hutchison
- Illinois Council of Chapters
- Indiana Harbor Belt Railroad Co
- Estate of Edward E. Iremonger
- Robert C. Jackson
- Estate of Harriett B. Jacob
- Harold A. and Madeline R. Jacobs
- Albert L. Jamison
- Estate of LTC George R. Jenner, USAR (Ret)
- Lt Col Mary Ann L. Jernigan, USAF (Ret)
- CAPT Richard N. Johannes, USN (Ret)
- Estate of Maj John W. Keegan, USAF (Ret)
- Kingdom of the Sun (Fla.) Chapter
- Estate of Donald R. Kloe
- Estate of Col Frederick H. Klopper, USAF (Ret)
- CAPT William E. Knehans, USN (Ret)
- Estate of Hortense G. Koller
- Estate of Carolyn M. Kottler
- Estate of Betty R. Krause
- Estate of Genevieve J. Kubelius
- Estate of Hisako K. Kudo
- CAPT Kenneth F. Lafferty, USN (Ret)
- Estate of CDR Lorin R. Lammers, USN (Ret)
- CAPT Frank Leoffler, USN (Ret)
- Estate of Cornelia B. Lewis
- RADM Samuel Lin, USPHS (Ret)
- Estate of 1LT George T. Lindsay, AUS (Ret)
- Estate of Maj Gen Earl C. Long, USMC (Ret)
- Estate of CAPT Rilla C. Lovell, USNR (Ret)
- Maj Gen Joseph G. Lynch, USAF (Ret)
- Estate of Frances Macmillan
- Estate of Mrs. Hugh Macmillan
- Lt Col David C. MacNamee, USAF (Ret)
- Estate of CWO4 Allen F. Manley, USN (Ret)
- LTC Charles D. Marr, USA (Ret)
- Estate of LTC Margarete E. Mary, USA (Ret)
- Estate of Bernice B. Maxwell
- Col Mary J. Mayer, USAF (Ret)
- Estate of Virginia Luella Rubenow McCabe
- CDR John P. McConville, Esq., USN (Ret)
- McCormick Tribune Foundation
- Estate of Capt Thomas J. McManus Jr., USAF (Ret)
- Estate of Col Roy L. Meeker, USAF (Ret)
- CDR Gary V. Meinert, USPHS (Ret)
- COL and Mrs. Stanley R. Melvin, USAR (Ret)
- Estate of Lt Col and Mrs. Allan W. Meredith, USAF (Ret)
- Middle Tennessee Chapter
- LCDR Carroll G. Miller, USN (Ret)
- Col James C. Miller, USAF (Ret), and Shirley Miller
- Estate of Irma B. Mills
- Estate of Lt Col Harry A. Mitchell, USAF (Ret)
- Estate of COL Harold T. Mooney, USA (Ret)
- Morgan Stanley

- Mrs. Arden S. Morris
- Estate of Mrs. Henriette Morris
- Estate of CAPT and Mrs. Robert B. Moss, USNR (Ret)
- Estate of BG and Mrs. Glenn E. Muggelberg, USA (Ret)
- Estate of CWO4 Emilio P. Muras, USN (Ret)
- Lorraine E. Murphy
- Maj Bryce A. Mutch Jr., USMC (Ret)
- Estate of Pope Nelson
- MAJ John E. Ney, USA (Ret)
- Estate of CAPT Lois E. Nickerson, USN (Ret)
- Estate of Col Jim C. Nissen, USAF (Ret)
- Estate of LTC Dalton L. Nordyke, USAR (Ret)
- Col James W. O'Brien, USAF (Ret)
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- Estate of Lt Col John N. O'Hara, USAF (Ret)
- LTC Jean-Luc Ontiveros, USA (Ret)
- Estate of CWO4 Bernard Ostens, USN (Ret)
- Harriette Otteson
- Estate of Col Clyde W. Owen, USAF (Ret)
- Estate of Albert L. Passmore
- Patrol Squadron Two Association
- Estate of Obeua Persons
- Estate of LtCol Donald M. Peterson, USMC (Ret)
- Estate of CPT Edmund B. Piasecki, USA (Ret)
- CAPT R.T. Platt, USCG (Ret)
- Estate of Emma Platt
- Estate of Capt James S. Pollock, USAFR (Ret)
- Capt Eldon G. Pontius, USMC (Ret)
- Estate of Jane M Pritchard
- Estate of Lt Col Elbert W. Proctor, USAF (Ret)
- Estate of COL John J. Prybyla, USAR (Ret)
- Mary Jo Rayburn
- Read Partnership
- Estate of Julia Reichley
- Estate of Marcella D. Rhatigan
- Estate of Leo Richman
- Lt Col and Mrs. Leonard W. Riley, III, USAF (Ret)
- Estate of LTC Harold B. Riley, AUS (Ret)
- COL Nelson E. Ringmacher, USA (Ret)
- Riverpark Associates L.P.
- Riverside March Field (Calif.) Chapter
- Estate of Mrs. Wendell Rodgers
- Estate of CDR George Ross, USNR (Ret)
- CDR Paul D. Ross Jr., USN (Ret)
- Estate of Katherine S. Roth
- Estate of Lt Col Malcolm S. Rountree, USAF (Ret)
- Estate of ENS Alice E. Rudy, USN (Ret)
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- Estate of CDR Benjamin G. Sailors, USN (Ret)
- Estate of Bernice R. Sayles
- Estate of CPT Anthony Scarafone, USAR (Ret)
- MSgt Miles C. Schaeffer, USAF (Ret)
- Estate of Col Albert H. Schluskel, USAF (Ret)
- Lt Col Rebecca L. Schmidt, USAF (Ret)
- Estate of Lt Col Walter C. Scott, USAF (Ret)
- Estate of Clifford Sheriss
- COL Joseph A. Simonelli Jr., USA (Ret)
- Estate of COL John W. Simpson, USA (Ret)
- Estate of Jean Skillin
- Estate of Mary G. Slear
- Ruth A. Slovick
- CAPT Dixon Smith, USN (Ret)
- Estate of Karine R. Smith
- Lt Col Robert L. Smith, USAF (Ret)
- Estate of COL and Mrs. John J. Snyder, USAR (Ret)
- Estate of MAJ Myrtle M. Snyder, USA (Ret)
- Estate of CWO4 Carlos R. Soler, USN (Ret)
- Southern Nevada Chapter
- Estate of Col William B. Spengler, USAF (Ret)
- Estate of Marian C. Spruill
- St. Petersburg (Fla.) Area Chapter
- LTC Ellsworth Stein, AUS (Ret)

- Maj and Mrs. Joseph E. Stengel Jr., USAF (Ret)
- Estate of Lonnie Stephens
- Estate of Rosalee N. Stice
- Estate of 1st Lt Robert W. Stimming, USAF (Ret)
- Estate of Marie Louise Sullivan
- Estate of Lt Col Richard L. Tatum, USAF (Ret)
- Estate of Col Edwin and Maj Edith Taylor, USAF
- CAPT Dirk R. Taylor, NOAA (Ret)
- Estate of CDR Aarne and Mrs. Alta Tervo, USN (Ret)
- Estate of COL and Mrs. Richard G. Thomas, USA (Ret)
- Estate of COL Beatrice E. Thompson, USA (Ret)
- Estate of Ruth M. Thompson
- LTC and Mrs. Creighton J. Trahan, USA (Ret)
- Estate of COL Herman Trop, USA (Ret)
- Catherine Y. Trtek
- COL and Mrs. Michael Tymchak, USA (Ret)
- Estate of Lt Col John J. Veth, USAF (Ret)
- Virginia Council of Chapters
- Estate of Col Herbert Waldman, USAF (Ret)
- Maj Susan Watson, USAF (Ret)
- Estate of Dorothy E. Weir
- CAPT Peter B. Welch, USNR (Ret)
- Leosia Shirley Wentink
- West Suburban Chicago Chapter
- MAJ Donald J. White, USAF (Ret)
- Estate of Lt Col Martha J. White, USAF (Ret)
- Widgeon Foundation Inc.
- Estate of Arabella C. Williams
- COL and Mrs. Donald Bruce Williams, USA (Ret), and Domenica Williams
- Lt Col Miles K. Wolfson, USAFR (Ret)
- Estate of Judy L. Wolicki
- COL William F. Wollenberg, USA (Ret)
- Estate of Jean P. Woods
- Wounded Warrior Project
- Estate of Maj Stephen H. Wurtz, USAFR (Ret)

THE CHAIRMAN'S CLUB

The Chairman's Club recognizes those who made a donation in 2025 to the MOAA Scholarship Fund and whose gift totals \$5,000 to \$24,000, either in a single donation or over time.

- Col. Helen H. Alverson, USAF
- Anonymous
- Dr. James W. Asaph
- Julia Baker Nursing Students Scholarship Fund
- LCDR Ralph L. Benavidez, USN (Ret)
- Estate of Irma Bolster
- CAPT David R. Buntent, USN (Ret)
- Ginny Burgin
- Colleen S. Buskirk
- CAPT James A. Cecil, USN (Ret)
- CAPT Robert G. Colvert, USN (Ret)
- Dr. Sharon Ann DeVaney
- LCDR and Mrs. Lawrence E. Erickson, USN (Ret)
- Mrs. and Mr. Julia A. Gould
- Gloria Gritz
- CDR Margaret E. Hamman, USN (Ret)
- CW5 Randall S. Hansen, USA (Ret)
- LTC Gerald R. Jeffers, USA (Ret)
- Lt. Gen. Brian T. Kelly, USAF (Ret), and Garrety Kelly
- CDR Bruce M. Machado, USN (Ret)
- CDR Gordon E. Monroe, USN (Ret)
- The Park Family Foundation Fund
- CDR Paul D. Ross Jr., USN (Ret)
- CDR James Ruland, USN (Ret)
- CAPT Dixon Smith, USN (Ret)
- Katherine D. Sibold
- Ruth Ann Slovick
- Tracey A. Simpson
- Dr. and Mrs. George O. and Ruth E. Stead Trust

SOURCES AND USES OF THE MOAA SCHOLARSHIP FUND 2025

SOURCES

| | |
|-----------------------------------|------------------|
| Beginning Cash | \$1,664,366 |
| Sources Over (Under) Uses | (6,819,516) |
| Conversion of Investments to Cash | 10,040,359 |
| Ending Cash | 4,885,209 |

SOURCES IN EXCESS OF USES

Sources:

| | |
|---|-------------------|
| Contributions, Bequests, and Gift Annuities | 3,810,049 |
| Student Loan Repayments | 7,421,550 |
| Investment Income | 473,661 |
| Total Cash Received | 11,705,260 |

Uses:

| | |
|-----------------------------|---------------------|
| Student Loans Issued | (9,890,500) |
| Grants Issued | (6,700,650) |
| Direct Expenses | (1,933,626) |
| Total Cash Disbursed | (18,524,776) |

| | |
|--------------------------------|--------------------|
| Total Sources Over Uses | (6,819,516) |
|--------------------------------|--------------------|

RESERVE FOR FUTURE LOANS AND GRANTS (INVESTMENTS)

| | |
|---|--------------------|
| Beginning Reserve for Future Loans and Grants | 131,438,559 |
| Conversion of Cash Into Investments | (11,995,665) |
| Split Interest Agreements and Securities | (85,462) |
| Gains/Losses on Investments | 17,753,434 |
| Ending Reserve for Future Loans and Grants | 137,110,866 |

Note: These are preliminary, unaudited numbers.

THANK YOU

MOAA Charities would like to extend our sincerest gratitude to every individual who has donated to support our work. Every donation — no matter the size — helps enable The MOAA Foundation and the MOAA Scholarship Fund to serve our community. On behalf of all of us, thank you for joining us in our mission to never stop serving.