



**UNIVERSITY OF MARYLAND
GLOBAL CAMPUS**

ANNUAL SCHOLARSHIP REPORT

**ACADEMIC YEAR 2022
(Fall 2021–Spring 2022)**

**The Dr. Joseph J. Arden Overseas Maryland
Association Scholarships – Operating and Endowed Funds**





PURPOSE

The **Dr. Joseph J. Arden Overseas Maryland Association Scholarships** provides scholarship support to UMUC students in the Asia and Europe locations who are active-duty members of all service branches, spouses, dependents, and veterans.

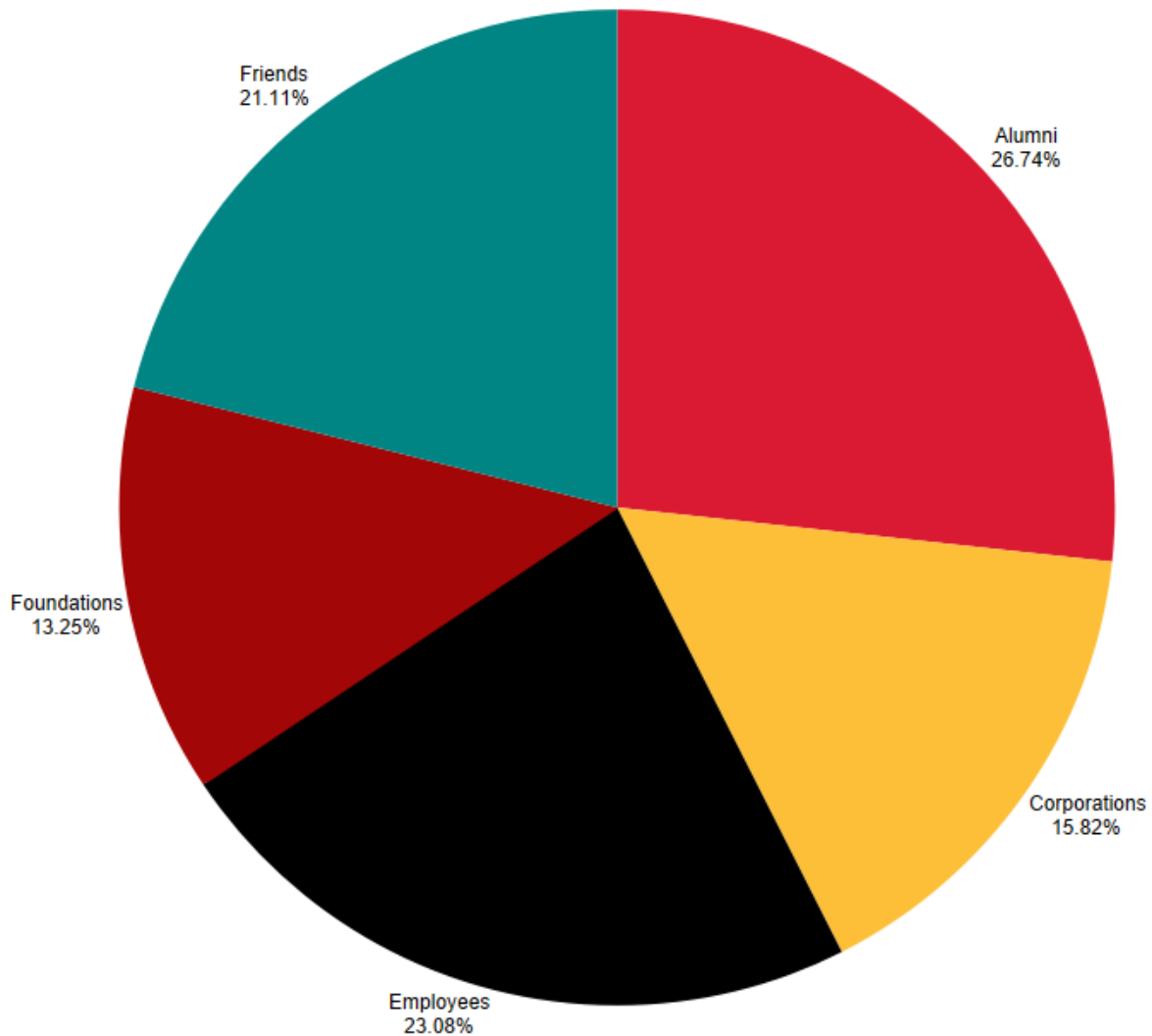
USM FOUNDATION PORTFOLIO PERFORMANCE

The University System of Maryland Foundation (USMF) Endowment had another strong year, as a keen focus on risk management preserved recent years' gains. In the fiscal year ending June 30, 2022, the endowment portfolio increased +2.1% amidst challenging market conditions. The USMF team is pleased by the endowment's relative performance to its portfolio benchmark, which decreased -6.4%. The fiscal year results are considered a resounding success, as long-term principal growth was safeguarded in a period of significant market distress, outperforming the benchmark by approximately +850 basis points. Looking at return generation and risk mitigation in tandem, an attractive risk-adjusted performance was earned. Funds under USMF management totaled over \$2.1 billion as of June 30, 2022.



A SNAPSHOT OF OUR DONORS

Donors by Affiliation
FY22 (July 1, 2021 – June 30, 2022)



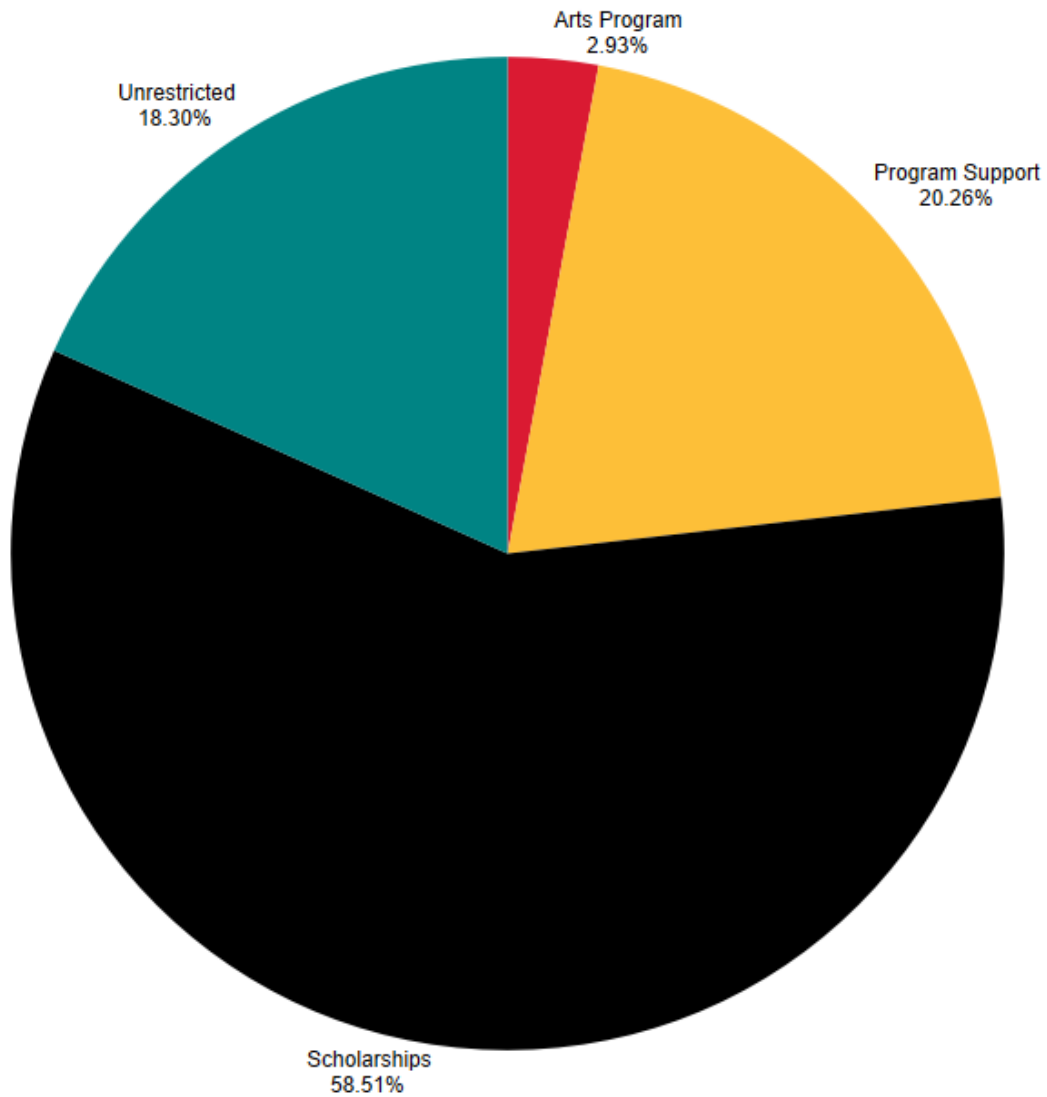
UMGC Affiliation

- Alumni
- Corporations
- Employees
- Foundations
- Friends



A SNAPSHOT OF OUR DONORS

Funds by Allocation
FY22 (July 1, 2021 – June 30, 2022)



Allocation Agencies

- Arts Program
- Program Support
- Scholarships
- Unrestricted



OPERATING FUND

The operating fund provided scholarship support to six students in academic year 2021-22. The current balance of the fund is \$513.60.

Name	School	Major	GPA	Credits	Award
Daniel Chavez Jr.	Undergraduate	General Studies	3.921	60	\$2,000
Philip Clark	Undergraduate	Finance	3.949	120	\$960
Derickpaul Delacruz	Undergraduate	Computer Science	3.292	76	\$1,000
Terricka DeOliveira	Graduate	Business Administration	4.0	12	\$1,000
Andre Falcon	Undergraduate	English	4.0	105	\$2,000
Daniel Washington	Undergraduate	Cybersecurity Management & Policy	3.153	123	\$2,000



ENDOWED FUND

As of December 31, 2020, the market value of the fund was \$61,771. This amount was used to determine the spendable income for academic year 2021-22 awards. As of August 31, 2022, the market value of the fund is \$96,613.

This fund produced a spendable income of \$2,560 for academic year 2021-22, providing scholarship support to three students.

Name	School	Major	GPA	Credits	Award
Alyssa Crosby	Undergraduate	Communication Studies	3.567	89	\$730
Everlyne Ogendi	Undergraduate	Psychology	3.659	60	\$1,000
Courtney Thomas	Graduate	Business Administration	3.40	30	\$735

2021-2022 SCHOLARSHIP RECIPIENTS

Thanks to your support, the **Dr. Joseph J. Arden Overseas Maryland Association Scholarships** provided scholarship assistance to a total of nine students in academic year 2021-22. We hope you enjoy reading about the profound impact of your generosity.



2021-2022 OPERATING SCHOLARSHIP RECIPIENTS

Daniel Chavez Jr.

From 6:30 a.m. to 5:00 p.m., Monday through Friday, I am actively engaged in work responsibilities. Even though I am currently a lower enlisted soldier in the United States Army, I am also a student at UMGC. My military occupation specialty is a military police soldier, a physically and mentally demanding position that is uncommon and hard to find. Moreover, I have been granted the opportunity to work with the higher echelon in an administrative role. However, being a lower enlisted soldier and working in an office of higher ranks comes at a disadvantage. I am constantly reminded of my lack of education and experience and these reminders motivate me to pursue a degree and apply what I learn in my classes at my workplace. I frequently feel that I work beyond my salary. It is difficult to budget and divide my small paycheck to afford my expenses: phone and internet bills, vehicle insurance and maintenance, personal expenses, and savings. I can plan for everything, but it's the unexpected costs that get me into trouble.

My educational goals include completing my associate degree and continuing my education to pursue the field of social science, specifically political science. After completing my associate degree, I plan to separate from the military and hope to attain a bachelor's and master's degree to eventually secure employment as a foreign service officer. The skills I am developing as a military police soldier working in an administrative role go hand-in-hand with my career goals. In my current position, I can invest in myself all while gaining experience in working with higher-ranking officials, administrative functions, and routine meetings and conferences. Working with a higher echelon has allowed me to develop leadership qualities and give back to my community. I have also had more time to volunteer and help others. Some examples of leadership traits I have developed are taking initiative, and referring, directing, and training others. Some volunteer examples include helping new soldiers settle into our unit and barracks and helping with the military community environmental cleanup. I have been enlisted for a total of three years and only recently started to pursue a



degree because my busy schedule did not allow me to partake in college classes. I am stationed in Vilseck, Germany, taking hybrid courses and planning to take in-person courses upon availability. As my career as an active duty-first responder comes to an end, I hope to thrive as a full-time student.

Philip Clark

After taking several years off school to focus on my family, career, and my sailors I have decided to make my education a primary focus as I get closer to the inevitable end of my military career. Before returning to school, I worked two jobs; as well as being a Chief in the Navy I have moonlighted as a taxi driver. Returning to school has forced me to drop all other jobs so I can focus on finishing my degree. I currently take one class a term so that I can concentrate on my schoolwork and still have time to spend with my two daughters. Taking five classes a year is not a huge workload, but it fits within my work/life schedule as a Navy Chief and a father. The Navy has provided me with tuition assistance (TA), which helps immensely with the cost of going to school, but the TA only covers four classes a year, so I am forced to pay out-of-pocket for at least one class. My goal is to finish my bachelor's degree in finance and then pursue a master's degree in finance and accounting. I have changed my degree plan three times since beginning school. My first-degree plan was in accounting, which was very interesting to me and something that I loved, but after taking many years off I felt like there were so many classes I needed to take that I would never finish. I then changed to business administration because I just wanted any degree, and I was looking for the plan that would require the fewest number of classes. After spending time in class, I realized that I should be pursuing something that I have passion for, which led me to finance. My current employment in the Navy has absolutely nothing to do with finance, but I have applied to be a volunteer at the Fleet and Family Center on base working as an assistant to the personal finance manager.



My parents have both been a huge inspiration in my life. After finishing three years in the Army during the Vietnam era, my father went back to school and finished his bachelor's degree and started a family. While balancing work and family life, he continued to attend night classes and finished his master's degree when I was about six years old. My mother was also an older college student. She raised three children, two who went on to military service, then she went back to school in her 40's to earn her bachelor's degree in accounting. Finishing my degree is important to me. I would like to show my two children that it doesn't matter how old you are, you can always accomplish your goals if you stick to them.

Derickpaul Delacruz

I began the life of an adult when my first son was born. At the time, I was still a senior in high school with no academic plans. My family and I come from Saipan, a small island with little to no opportunities. The birth of my son was the source of inspiration and motivation I needed to do something big in life and not settle for the small things my island had to offer. This led to the decision to come to the United States, which opened many pathways for personal growth and career/academic goals. Almost 12 years have passed since I made the decision to become a United States Marine. During these years, I was married, my daughter and son were born, I met many people from different backgrounds and cultures, and learned from many mentors and leaders. Ultimately, I developed myself to be a better leader, mentor, husband, and father. Not only did I improve myself, but I have also positively impacted many friends, families, and subordinates. Throughout these years, I eventually realized that everything I have accomplished was not for myself but for the benefit of others. Today, I strive to bring the best out of myself to influence and motivate others to do the same. However, to accomplish this, I believe I must achieve my academic and career goals. As I work my way to the finish line, I believe that I will gain the knowledge and experience that can inspire, influence, and motivate everyone around me. After 11 years in the service, I had only gained military experience and



education. I finally decided to pursue other academic goals to earn a college degree. At this point in my life, I have never felt so serious about advancing my education and proceeded to learn more about tuition assistance (TA). Within days, I was enrolled at the University of Maryland Global Campus, taking my first college class. Unfortunately, TA has a \$4,500 limit per fiscal year. It is unfortunate because I have maxed out my TA, and now, I must wait another 6 months to use it. I have only accepted grants versus student loans. This scholarship helps with achieving my bachelor's degree.

Terrikka DeOliveira

I am a single mother of two boys who works and goes to school full-time. I am a current general schedule federal employee working as a defense travel administrator and am the sole civilian employee at my workplace. I manage travel and government travel card profiles for over 5,000 soldiers. My plans are to continue to climb the ladder in the federal system until retirement. I am fluent in German and English, and I am the go-to for anything that is needed from the locals in Germany. I served in the Army as a paralegal specialist and have certified disabilities from service. I was the first person in my family to go to college, but now I make my father attend college with me at UMGC so that his GI Bill does not expire. It is a unique experience to go to college with my father and one that I am so grateful for.

Andre Falcon

I am a 26-year-old active-duty Airman in the United States Air Force. I am the first in my family to wear our Nation's cloth and pursue military service. My parents are terrific and have always encouraged me to pursue my goals regardless of what they were or how far from home they took me. My parents' highest form of education is high school, and they are very proud of my brother and me for achieving college success. I started taking classes at UMGC after a 6-year hiatus



and now love the educational process with an ignited passion for learning! I am pursuing a bachelor's degree in English. When my Air Force tuition assistance is maxed for the year, I must pay for classes out-of-pocket. I am in school through each semester of the year, which requires excellent time management skills because of my military service. As an example, I recently returned from a 6-month deployment and was very fortunate to complete two classes while I was in theatre, but I must admit that it was very challenging. Education means a lot to me because I plan on separating from the military in February of 2023 and a degree will assist with my transition to civilian life. I plan to pursue a master's degree and doctorate in psychology with hopes of becoming a clinical psychologist. With this goal in mind, I would like to do my best to save my G.I. bill for my graduate degree. This scholarship greatly benefits me in my future pursuits. You may be wondering why I do not major in psychology if I plan on pursuing clinical psychology in the future. I chose to complete a bachelor's degree in English because I would like to pursue my passion for teaching. I am nervous to leave my fellow Airmen because I have a strong passion for mentorship so I would like to teach English in New Zealand while I work towards my master's degree. I am currently the section chief of 65 Airmen and they are amazing supporters; I will miss them dearly. Additionally, I like working with children, which helps fuel my teaching drive, and I help my Brazilian Jiu-Jitsu professor teach children the beautiful martial art every Saturday.

Daniel Washington

I am currently pursuing a bachelor's degree in cybersecurity management and policy. I am an active-duty soldier in the United States Army trying to develop my skills and education so that I can progress in life and fulfill my goals. I am currently married with a newborn that has changed my life by bringing joy to my family. I look forward to attaining my bachelor's degree before I leave Okinawa. I am an information technology (IT) specialist in the Army. As such, I must continue to educate myself because the IT world is constantly growing and emerging with technology that can affect the world in an optimistic and



pessimistic way. I intend to continue my career in the Army until I have attained all the skills and education I need to excel in the civilian world. The things I wish to achieve before I exit the Army are: CCNA certification, CISSP certification, bachelor's degree, and master's degree. In the Army, I have reached the rank of a specialist (one rank below a noncommissioned officer (NCO)). I have been in many leaderships roles that have prepared me for ranking up to an NCO. Currently, I work as a desktop support technician providing top tier support to customers over the entire island of Okinawa. In our department, we have been doing tabletop exercises (situational training that is led by one member of a department) that has prepared me for leaderships tasks and roles. As far as community involvement, I intend to max out my community service in the Army, but I have not reached that goal yet. I am currently stationed overseas in Japan, so volunteering in the local community is very important and has a positive impact not only on the community, but also myself. Essentially, the only thing I want in life is to be successful by always developing self-character and providing for my family, and I believe I am on the right track.



2021-2022 ENDOWED SCHOLARSHIP RECIPIENTS

Alyssa Crosby

I serve as an active-duty member in the United States Air Force as a law enforcement first responder. I was born and raised in Southern Maryland, and it is currently my home of record residency. I chose to attend UMGC because it is military friendly and is my home away from home while stationed overseas. I started as a major in psychology, but I am now a major in communication studies with a minor in human resource management. I wanted to satisfy my analytical nature and need for organizational structure. I enjoy communication, human interaction, and I truly enjoy working for others rather than working for myself. My professional end goal was always to find a career helping others. Ultimately, I decided on a communications and human resources major, and I feel satisfied emotionally and mentally with this decision. My goal is to finish my degree in the next year and transition out of the military and into my life-long career. I plan to internship while pursuing my master's degree. In the military, I am a security forces member and a noncommissioned officer. This position has allowed me to shape those under me, learn structure, and develop my leadership skills. I have learned diversity and how to manage and coordinate operations within my unit. The military has also been generous with courses that add on to my degree and has filled many required credits. Along with education, the military has allowed me to be involved with different communities. Mentorship is by far my favorite part of the military. I am a certified master resiliency trainer and have trained/counseled over 800 Airmen on social, mental, physical, and spiritual resiliency. I have also aided local police departments in Oklahoma and Hawaii to help less fortunate families during the holidays, including raising funds within my workplace. Furthermore, I have worked with my local homeless shelter in Hawaii to provide over 100 boxes of clothes, toiletries, and other necessities. To accomplish this, I led my Airman Leadership Class of 70 peers and together we worked to successfully collect the items for the shelter. I want to continue my courses without any delays, and I am dedicated to seeing my education through. The military allots tuition assistance



(TA), and each military member is designated \$4,500 per fiscal year. This allows six classes a year and I am striving to take 4-6 classes a semester. My goal is to finish my degree in a year or no more than a year and a half. I need additional financial support to continue my courses. In day-to-day life, things are always changing but I have always been certain that my degree is necessary for my happiness, transition, and life journey. Thank you for your support through this scholarship.

Everlyne Ogendi

I am the first born in my family and the first to go to college. I take care of my parents and my four sisters, who are in high school, as well as my stepbrother in Kenya. Due to the circumstances in Kenya, I support my family with the little money I receive. I appreciate this scholarship because I want to become a certified psychologist and provide help and support to people. I am a sergeant in the United States Army and a shepherd at my church. I would love to start an encouragement group where people share their story in a safe environment. Thank you.

Courtney Thomas

Education is the most powerful weapon which you can use to change the world'- Nelson Mandela (Pelzer, 2020).

As a new, ambitious lifelong learner, I now understand the importance of tenacity, personal maturation, and professional development. I entered the military not only to find a sense of belonging, but to invest in my future. I recognized the need to rebuild the educational foundation that I should have taken more seriously during my undergraduate studies. Because military tuition assistance (TA) only covers such a small portion of my fees, this scholarship will help decrease the amount of federal loans needed for tuition. As a single woman currently with no dependents, I would love to have a family in the future who



would benefit from my service. I plan to preserve my Montgomery G.I. Bill/Post 911 for my future children instead of using it on myself. My number one goal is to become a healthcare administrator in the United States Navy. The programs for the Medical Service Corps and the Officer Candidate School require applicants to have either a bachelor's or a master's degree, as they are extremely selective programs. Since my undergraduate grade point average was not competitive, I decided to put forth the much-needed effort and work to ensure that I could accomplish my dreams. By graduating with a master's degree in business administration, I can apply confidently to these programs and be proud I turned my life and career around. I plan to make the Navy a long-lasting career. Achieving my business administration degree will prepare me for the workforce outside of the Navy as well. This degree works tremendously well with my current job as a logistics specialist, and it coordinates with my intent to be a healthcare administrator or supply officer. Before leaving my command in Norfolk, Virginia, I was designated as one of the assistant command fitness leaders. My specific tasks were to aid the command fitness leader with weekly workouts and prepare sailors for the biannual physical readiness tests (PRT). An example of the duties I performed for the fitness enhancement program (FEP) included working with sailors who did not meet the weight requirement standards. I also worked as a volunteer in the Hampton Roads community. During my tenure, I was an auxiliary musician (keyboardist) for Vision Center Church, Disciples of Christ, serving at the early morning intercessory prayer every Sunday from June 2019 – July 2021, when I received my permanent change of duty station (PCS) orders. I garnered over 150 volunteer hours by working in events with Hoffler's Creek Wildlife Reserve, Chelsea West/Hope Foundation, and the Boys' and Girls' Club. Volunteer service is deeply ingrained into what we do in the Navy, and it is a major reflection of how we feel about service. This scholarship is an opportunity to continue to build upon my education and is not something I take lightly. I look forward to a bright future.
