

Education Over Debt Foundation

2025 Impact Report



A NOTE FROM THE EXECUTIVE DIRECTOR

On behalf of The Education Over Debt Foundation, (EOD) I am honored to share a reflection on our accomplishments this year as we work to prepare students for acquiring higher education without all the debt.

The Foundation provided \$10,000 in scholarships to students attending a four-year college. The funds included four high school students attending college for their first year and one EOD past scholarship recipient as a senior. This helped to reduce their deficit in college tuition and fees of \$68,293.

This year, we broadened our service offerings by introducing college tours, through which we conducted 3 visits to 7 colleges and trade schools. These experiences deepened our relationships and helped students explore post-high school career and educational pathways.

I am happy to share that we continued our partnership with Upward Bound and Charlotte Mecklenburg Schools while cultivating new relationships with organizations to grow our impact in the community. Our collaborative approach helped to refine and strengthen our effectiveness, in which we increased the number of students we served by 91%, significantly expanding our impact. We also welcomed new board members to support our strategic direction and help advance our mission.

We are grateful to our donors, partners, and volunteers, for your steadfast dedication and support of the Foundation. Together, we can inspire and uplift the next generation to thrive.

Sincerely,

Sheena Hogue

Sheena Hogue, Executive Director
The Education Over Debt Foundation



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VISIONARY INSIGHTS & IMPACT

At the Education Over Debt Foundation, we envision a future where education is not hindered by financial barriers, and every student has equal access to higher education.

We strive to create a society where students can pursue their dreams, unleash their potential, and contribute to their community without the burden of crippling debt.

Scholarships

- General
- HBCU
- Dreamer
- Future Leader
- Alma C. Hogue
(Past Recipient)

College Tours

- 4-Year Colleges & Universities
- 2-Year Community Colleges
- Trade Schools

Workshops

- Empower Your Potential
- Master Goal Setting
- Develop Critical Thinking Skills
- Life After College

Wellness

- Run4More 5K (May)
- Run4More 5K (August)

VALUES IN ACTION



Mission

Education Over Debt Foundation's mission is to provide scholarships to African American high school students in North Carolina attending a four-year College or University and Non-African American students of color, attending a two-year or four-year College or University. The Foundation delivers value to the community by emphasizing training on personal development, financial literacy, and wellness, while mentoring students during their college journey.

Testimonials

“Thank you for bringing the children. They really enjoyed the shirts, workbook, and the exposure to Central has my daughter rethinking A&T based on housing after freshman year. It was a great experience.” ~ Amber

“After watching the College & Beyond Workshop, I realized the importance of managing my time, finances, and career choices to avoid unnecessary stress or debt.” ~ Chris’tiana



United Way OF GREATER CHARLOTTE



THANK YOU TO OUR
DONORS & VOLUNTEERS

Grants \$46,000

Corporate

Donations \$1,343

General

Donations \$3,314

Fundraising \$3,947

Volunteer Hours 321

HOW TO GET INVOLVED



Give

A college degree remains one of the most effective paths to economic stability and career growth. By giving, you are investing in a young person's future. Your generosity empowers students to pursue higher education that can transform their lives, their families, and their communities.



Share

Your voice matters. Help amplify our impact and celebrate the difference we are making by sharing how we support students pursuing higher education. Tell a friend about our mission, share posts on social media, collaborate, and partner with us to strengthen our impact. Your voice creates new opportunities for students seeking higher education.



Volunteer

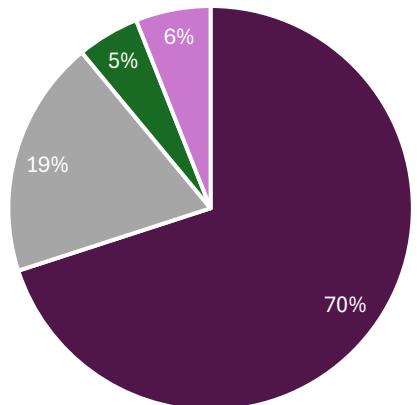
Volunteers are the heart of our community. Your commitment expands our reach and ensures that every student we serve receives the support they deserve. Join one of our 5Ks, workshops, college tours, or support our scholarship evaluation process to inspire the next generation of leaders.



WHO WE SERVE

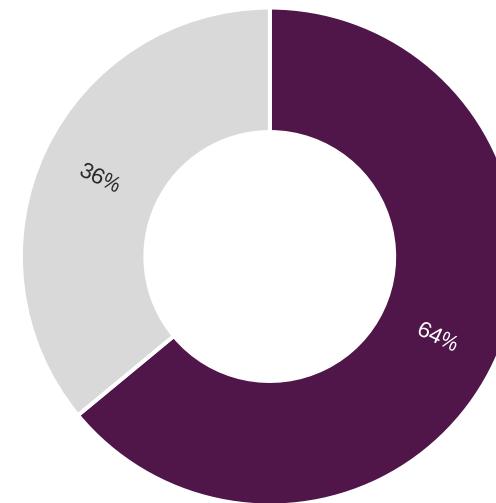
Total Served FY 2025

555



Ethnicity / Race

- African American / Black
- Hispanic / Latino
- Asian
- White



Gender

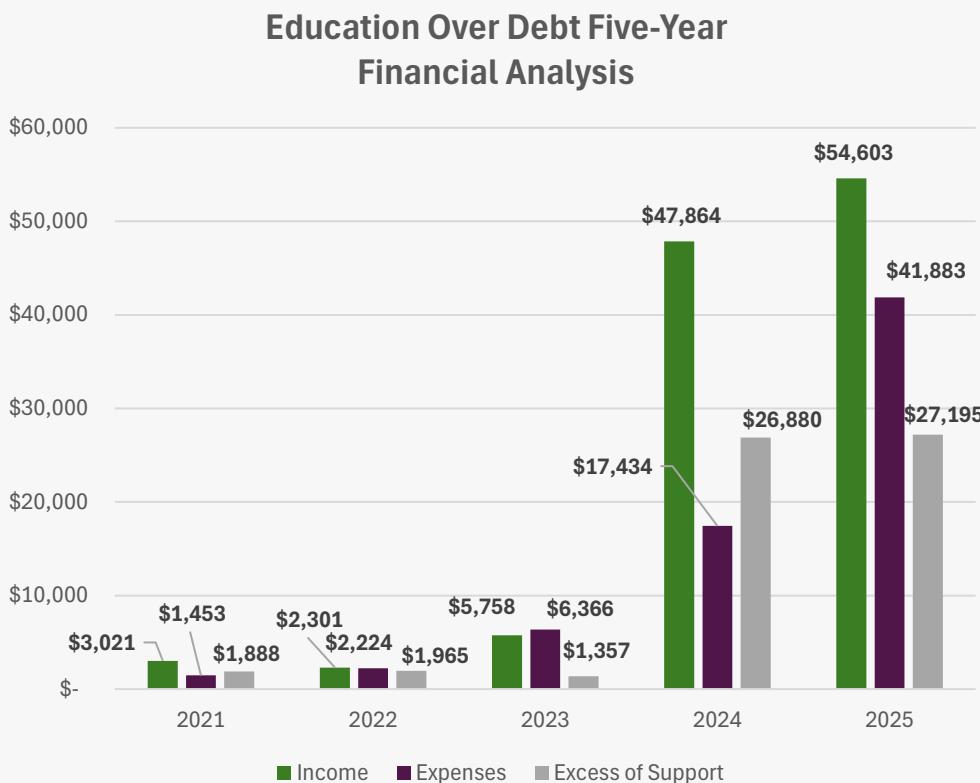
- Female
- Male

FINANCIAL HIGHLIGHTS

Five-Year Analysis

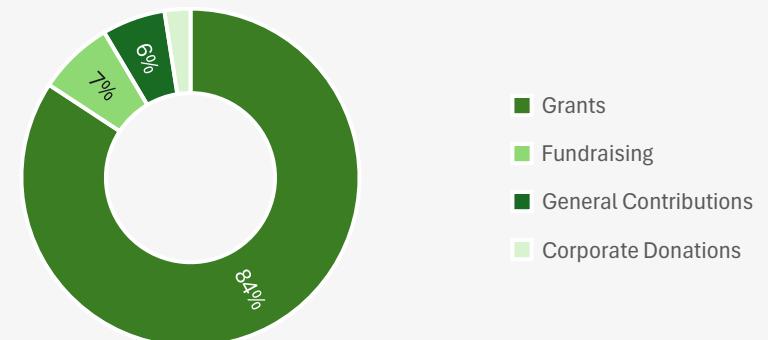
Education Over Debt Foundation

Income Expenses Excess of Support

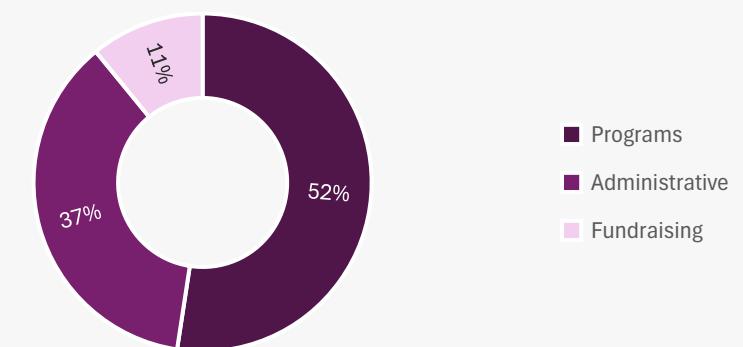


FY 2025 Income and Expenses

Income

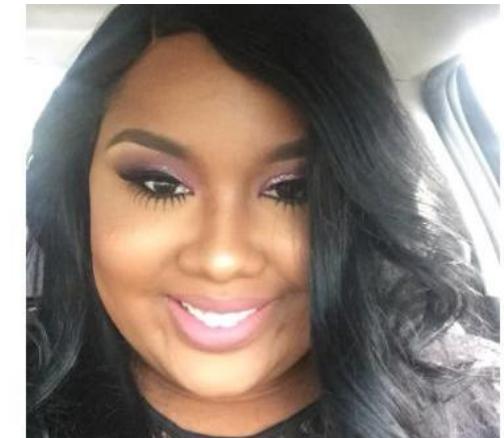


Expenses



BOARD OF DIRECTORS

- Lashanda Robinson
- Donja Williams
- Amber Bradshaw
- Tokia Day



ADVISORY TEAM

- Ebony Hogue
- Huei-Mei (May) Jhou





THE YEAR IN REFLECTION

2025

Education Over Debt Foundation

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**THE EDUCATION
OVER DEBT
FOUNDATION**

