

INVESTING IN SCHOLARSHIPS

at KENTUCKY STATE UNIVERSITY

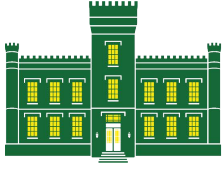


A KSU education allows students to impact the world;
Your scholarship makes it possible.

SERVICE | **STEWARDSHIP** | TRANSPARENCY

Prepared for Ryan Stinson | Fall 2025

KSU's MISSION, VISION, VALUES, AND STRATEGIC PRIORITIES



**KENTUCKY STATE
UNIVERSITY**

Mission Statement

Provide transformative educational experiences to prepare graduates for making meaningful contributions to society.

Kentucky State University is a public, research-comprehensive, historically black, 1890 land grant institution.

Vision Statement

Foster Innovation and Inspire Leaders to Advance the Commonwealth and the World.

University Values

- Compassion, Communication, Commitment, and Collaboration
- Ethical and Moral Responsibility
- Intentional Actions
- Excellence and Innovation
- Impactful Community Engagement
- Holistic Professional Development

Institutional Retention Statement

Provide transformative educational experiences to our students, by enhancing opportunities and support to ensure retention, progression, and on-time degree completion.



STRATEGIC PRIORITIES

Strategic Priority 1: Affordable Access

Provide Affordable Quality Education Through Enhanced Access

Strategic Priority 2: Transformative Engagements

Create partnerships and offer services that advance the workforce and economic development in the Commonwealth

Strategic Priority 3: Equitable Student Success

Achieve equitable student success across the life cycle of engagement

Strategic Priority 4: Sustainable Educational Resources

Sustainable Educational Resources include Facilities, Faculty, Staff/Administration and Programs

Kentucky State University and the KSU Thorobreds Foundation, Inc. Partnership

KSU announced on October 29, 2024 the formation of an IRS-approved 501(c)(3) organization dedicated solely to supporting Kentucky State University, its students, and its programs.

The Kentucky State University Thorobreds Foundation, Inc. was established based on three guiding principles:

service, stewardship, and transparency. These values drive the commitment to responsible and ethical philanthropy, ensuring every contribution directly supports the University's mission, students, and strategic goals.

In alignment with these principles, the founding Board of Trustees of the Kentucky State University Thorobreds Foundation, Inc. adopted the Association of Fundraising Professionals (AFP) Code of Ethics and Donor Bill of Rights.

With the AFP's written permission, these principles are embedded in the Kentucky State University Thorobreds Foundation Inc.'s daily activities, reflecting its dedication to ethical standards and accountability.

Accounts and Objectives:

The Kentucky State University Thorobreds Foundation, Inc. partners with individual donors, corporations, and other funders to provide private support for the students, mission, and programs of Kentucky State University. All contributions made to the Foundation are used exclusively to benefit the students, mission, and programs of Kentucky State University and do not support any other non-KSU related entities.

Donors may designate specific purposes for their gifts, including directing how funds are spent or selecting student recipients from accounts they establish, provided these directives comply with IRS regulations and align with the University's mission. The KSU Thorobreds Foundation, Inc. exists to maximize the power of donor generosity—ensuring that every gift, aligned with donor intent, delivers the strongest possible support to Kentucky State University students and the programs that shape their future.

KSU Thorobreds Foundation Mission:

The Mission of the Kentucky State University Thorobreds Foundation, Inc. is to maximize private support for Kentucky State University by fostering lifelong relationships with key stakeholders and providing advancement leadership and fundraising services for the students and programs across the University.

Assets Under Management:

As of September 30, 2025, the KSU Thorobreds Foundation, Inc. manages \$1,180,309.03 in assets, distributed across 52 active accounts, including 24 restricted, 17 scholarship, 8 partnership, and 3 unrestricted accounts.

Every dollar is stewarded with integrity and purpose. No funds from restricted, scholarship, or partnership accounts are expended without the written authorization of the designated account administrator.

Separately, Kentucky State University directly manages its institutional endowment, which held \$27,010,316.27 in assets as of September 30, 2025. These funds are allocated across 60 active accounts: 47 dedicated to scholarships, 10 supporting endowed professorships, and 3 designated for departmental program enhancement.

Account statements are generated each month and are sent electronically to the account administrator.



KSU Thoroughbreds Foundation, Inc.'s Code of Ethical Standards

Adopted with written permission from the author:

The Kentucky State University Thoroughbreds Foundation, Inc. shall:

1. Not engage in activities that harm the members' organizations, clients, or profession or knowingly bring the profession into disrepute.
2. Not engage in activities that conflict with their fiduciary, ethical, and legal obligations to their organizations, clients, or profession.
3. Effectively disclose all potential and actual conflicts of interest; such disclosure does not preclude or imply ethical impropriety.
4. Not exploit any relationship with a donor, prospect, volunteer, client, or employee for the benefit of the members or the members' organizations.
5. Comply with all applicable local, state, provincial, and federal civil and criminal laws.
6. Recognize their individual boundaries of professional competence.
7. Present and supply products and/or services honestly and without misrepresentation.
8. Establish the nature and purpose of any contractual relationship at the outset and be responsive and available to parties before, during, and after any sale of materials and/or services.
9. Never knowingly infringe the intellectual property rights of other parties.
10. Protect the confidentiality of all privileged information relating to the provider/client relationships.
11. Never disparage competitors untruthfully.

GuideStar Recognition:

The Kentucky State University Thoroughbreds Foundation, Inc. has been granted the 2024 and 2025 Platinum Seal of Transparency from Guidestar. This achievement has been reached by less than 1% of all recognized charities in the United States and is the highest level attainable by GuideStar.

GuideStar, [guidestar.org](https://www.guidestar.org), is the world's largest source of nonprofit information, connecting people and organizations with data on 2.7 million current and formerly IRS-recognized nonprofits. Each year, more than 10 million people, including individual donors, nonprofit leaders, grant makers, government officials, academic researchers, and the media, use GuideStar data to make intelligent decisions about the philanthropy sector. We are honored to have received this recognition.

Founding KSUTF Board Members:

Dr. Michael D. Dailey – Dr. Dailey grew up in Frankfort, KY on what was then the Kentucky State College campus and is a proud 1984 graduate of KSU. He is a lifelong educator having worked for the Kentucky Department of Education and Fayette County Schools before returning to his alma mater. He is an active member of Kappa Alpha Psi Fraternity, Inc., is a Lifetime Member of the KSUNAA and served as the Acting Kentucky State University President in June 2023, only the second KSU graduate to do so. Dr. Dailey serves as the chairman of the KSU Thoroughbreds Foundation, Inc. Board.

Dr. Wendy D. Dixie – Dr. Dixie grew up in Henry County KY, one of Kentucky State University's six service counties and would later graduate twice from KSU with Bachelors and Masters degrees in Computer Science. She is a lifelong resident of the Commonwealth, an active member of Delta Sigma Theta Sorority, Inc. (celebrating 90 years at KSU), has served KSU as a staff member for 23 years and is a proud Lifetime Member of the KSUNAA.

Dr. Marcus K. Bernard – Dr. Bernard grew up on a small produce farm in North Carolina and is a proud HBCU double graduate of North Carolina A&T State University. He has lived in Kentucky the past 12 years, is an active member of the Omega Psi Phi Fraternity, Inc., is a past national president of the Minorities in Agriculture, Natural Resources, and Related Sciences (MANRRS), and is a Lifetime Member of the KSUNAA.

Additional Board Members:

Alumni, Community & Business Leaders, Faculty, Staff and members of the public are encouraged to and may apply to serve on the Kentucky State University Thoroughbreds Foundation, Inc. Board of Trustees by emailing their resumes and a letter of interest to foundation@ksu.edu. Additional appointments will be made on October 10, 2025 to three year terms.





Ryan Stinson Scholarship Endowment Prospectus

KSU Scholarship Planning and Student Impact Guide

Scholarships are more important than ever to the success of students pursuing a Kentucky State University education.

Your scholarship will help make the life-changing opportunity to attend and graduate from Kentucky State University a reality!

OUR GOAL:

To help you support KSU students' educational goals through scholarships. We will work collaboratively on a continuous basis with the Scholarship Committee to ensure your goals are being achieved and that the criteria and processes are refined as needed.

The level of engagement is determined by you; you can be as highly involved or as hands-off as you prefer. We take pride in keeping your philanthropy safe by ensuring compliance with applicable procedures of the Internal Revenue Code and adhering to industry best practices.

We work with you to implement guidelines to enable us to manage the scholarship process with you and to efficiently and effectively service both you and the scholarship recipients.

OUR TEAM IS HERE TO:

- Implement your scholarship selection process that is based on your Scholarship's unique criteria.
- Ensure scholarship industry best practices and engage with industry experts for current national data to ensure success of the account.
- Verify that all scholarship processes and funds comply with Internal Revenue Service's (IRS) regulations.
- Manage scholarships and student awards according to the Committee's intent and instructions.

OUR SERVICES:

- We will include your scholarship in our searchable database to match students and manage student applications within your guidelines.
- Provide ongoing communication with scholarship recipients about the application, selection, and award processes.
- Verify relevant recipient eligibility data, enrollment status, and renewal criteria prior to sending scholarship awards for processing and distribution.
- Distribute scholarships or awards directly to Kentucky State University students' accounts and ensure any unused portion is returned to the Scholarship account.
- Provide digital access to your quarterly fund reports and the ability to view gifts into the fund as well as any scholarships granted from the fund annually or when requested by you.

OUR FEES:

- The KSU Thorobreds Foundation, Inc. ensures students receive your scholarship during the award period as directed by the Scholarship Committee, not to accumulate fees. As such, your scholarship account follows the below fee schedule:
 - Maximum 0.5% annual investment fee
 - Maximum 0.5% annual management fee
 - No processing nor deposit fees
 - No credit card nor ACH deposit fees on top of bank fees

INVESTMENT STRATEGY & OUTCOMES

The Kentucky State University Thoroughbreds Foundation, Inc. utilizes Kentucky State University’s Endowment and Investment Policy which has proven positive results for the prudent management of donor funds. From December 31, 2018 to December 31, 2024 the University’s Endowment has grown from \$17,000,000 to nearly \$26,000,000.

The Ryan Stinson Scholarship Endowment would be held in the KSU Thoroughbreds Foundation, Inc. Investment Account through Schwab. We have partnered with Mariner Wealth Advisors in Covington, KY to provide real time support and advice to make the best investment decisions with your funds.

The policy that governs the safeguarding of your scholarship account was drafted by industry experts. As such, your funds would be invested in the following asset categories:

ASSET CATEGORY	TARGET	RANGE
DOMESTIC LARGE CAP. EQUITY	50%	40 – 58%
DOMESTIC MID/SMALL CAP. EQUITY	20%	15 – 25%
INTERNATIONAL EQUITY	0%	0 – 5%
FIXED INCOME	28%	23 – 37%
REAL ASSETS	0%	0 – 5%
CASH	2%	0 – 2%

Kentucky State University’s five-year investment return average (2020-2024) has been 6.24% annual growth.

The historical growth is listed to the right.



Scholarship Annual Impact (Projected 4% Annual Award)

\$25,000 = \$1,000
\$50,000 = \$2,000
\$100,000 = \$4,000
\$500,000 = \$20,000

KSU Endowment Historical Growth (Return on Investments)

2019 | 7.59%
2020 | 11.21%
2021 | 12.86%
2022 | (-15.89%)
2023 | 12.45%
2024 | 10.42%

Data from Investment Account Statements

RECOMMENDED SPENDING POLICY & STUDENT IMPACT

We recommend that disbursements should be made solely from investment earnings. The annual spending amount will be calculated using the market value as of December 31 each year, applying a smoothing formula based on the rolling average of market values over the past 12 quarters. Each year, 4% of this rolling average will be allocated for scholarships awarded to students selected by the Scholarship Committee.

Using the hypothetical balance (\$100,000), the below table highlights an average annual return on investments of 8%, the maximum 1% in fees, and a 4% annual scholarship award. Please note the balances include no additional donations each year.

Year	Balance	Growth	Scholarships	Maximum Fees
2025	\$25,000.00	\$2,000.00	\$1,000.00	\$250.00
2026	\$25,750.00	\$2,060.00	\$1,030.00	\$257.50
2027	\$26,522.50	\$2,121.80	\$1,060.90	\$265.23
2028	\$27,318.18	\$2,185.45	\$1,092.73	\$273.18
2029	\$28,137.72	\$1,125.51	\$1,125.51	\$281.38

The projected January 1, 2030 balance would be \$28,981.85 and the previous five years would have resulted in \$5,309.14 in student impact. As the fee structure is designed to be a maximum fee, the growth would likely be larger.

On behalf of the future Kentucky State University graduates whose educational opportunity will be impacted by your support—and on behalf of the communities they will impact for a lifetime—we thank you for your consideration and trust.

With sincere appreciation.



INVESTING IN THEIR FUTURES



KENTUCKY STATE
UNIVERSITY