

The Dartmouth Educational Association



Spring 2025

THE DARTMOUTH EDUCATIONAL ASSOCIATION

THE DARTMOUTH EDUCATIONAL ASSOCIATION is a non-profit corporation organized under the laws of the Commonwealth of Massachusetts on October 16, 1896. The Association was established by Charles W. Bartlett, Samuel L. Powers, Charles T. Gallagher, Isaac F. Paul, William Odlin, Edwin B. Hale, Marshall P. Thompson, and Melvin O. Adams to provide a source of loans to students at Dartmouth College who, facing a temporary lack of funds, might be unable to complete their courses of study.

Since its founding, The Dartmouth Educational Association has helped thousands of students afford the full costs of attending Dartmouth. The Association's loan fund, which now exceeds \$4 million, has been built over the years through annual dues, life membership fees, gifts from members and other interested persons, and interest earned on loans to students.

Some current members of the Association were helped in affording the cost of attending Dartmouth by loans made by the Association and continue to participate in the Association to 'pay it forward.' Whatever the motivation, the Association benefits from the continued generosity of its members. The Association's officers and directors serve on a voluntary basis.

OFFICERS

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*Allison Caffrey '06
20 Stinson Road
Andover, MA 01810*

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*Chad Northrup '96
7 Olde Connecticut Path
Westborough, MA 01581*

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Fiscal 2024 Report

Dear Members and Donors,

Thank you for your continued support of the Dartmouth Educational Association (DEA). During the fiscal year ended June 30, 2024, the DEA had total revenues of \$105,034. Our primary source of revenue this year was interest income on loans of \$79,912, supplemented by generous support from Members, with overall membership dues and additional gifts from Members for the fiscal year of more than \$30,000. We are grateful for this sustained support.

During the past fiscal year, we made new loans to 150 students totaling \$624,567, and former students repaid \$392,312 of outstanding loans. We ended the fiscal year with outstanding loans to 734 current and former undergraduate and graduate students resulting in net notes receivable of \$3,330,260. New loans and net notes receivable both continued to increase from prior years when students were not on campus incurring room and board charges, due to the pandemic. We expect this increase in demand to be sustained going forward as higher costs for all aspects of the college experience burden student and parent family finances.

Due to the successful Call to Lead capital campaign, initial financial aid awards to Dartmouth students no longer include loans. Thus far, this has not changed the demand for DEA loans; students may still request loans to reduce a family contribution, replace student employment or address unanticipated expenses. Thus, the DEA will continue to be an important source of funds, through loans and other financial support, to enable the full student experience at Dartmouth.

Membership is determined on a calendar year basis. During the calendar year ended December 31, 2024, the DEA had 1,398 Members, up slightly from 1,378 last year.

We continually seek to expand our membership and broaden this critical means of supporting Dartmouth students. Please invite Dartmouth classmates and friends to join the DEA. Contributions may be made online via our website at www.dartmoutheducationalassociation.org, or by check mailed to the DEA Treasurer at the address on the first page.

Most DEA Members have chosen to be Life Members. We are extremely grateful for additional voluntary gifts made annually by many Life Members and by Members paying annual dues. Memorial gifts are also welcome and are a wonderful way to honor a deceased classmate.

With deep appreciation for your continued support,

Allison Caffrey '06, *President*
Chad Northrup '96, *Vice President/Webmaster*
Andrew Plumridge '94, *Treasurer*
Sarah Lindendorf '94, *Clerk*

THE DARTMOUTH EDUCATIONAL ASSOCIATION

TREASURER'S REPORT
Balance Sheets as of June 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ASSETS:		
CURRENT ASSETS:		
Cash and Cash Equivalents	\$ 110,693	\$ 108,036
Accounts Receivable	693,737	858,237
Total Current Assets	<u>804,430</u>	<u>966,273</u>
OTHER ASSETS:		
Notes Receivable, Net	<u>3,330,260</u>	<u>3,097,832</u>
Total Assets	<u>\$ 4,134,690</u>	<u>\$ 4,064,105</u>
NET ASSETS:		
NET ASSETS:		
Without Donor Restrictions	\$ 4,129,690	\$ 4,059,105
With Donor Restrictions	5,000	5,000
Total Net Assets	<u>\$ 4,134,690</u>	<u>\$ 4,064,105</u>

STATEMENTS OF ACTIVITIES
Years ended June 30, 2024 and 2023

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
REVENUES AND SUPPORT:			
Membership Dues and Additional Donations	\$ 16,122	\$ -	\$ 16,122
Life memberships	9,000	-	9,000
Interest Income	79,912	-	79,912
Total Revenues and Support	<u>105,034</u>	<u>-</u>	<u>105,034</u>
EXPENSES:			
Program Services Expenses:			
Credit Losses on Notes Receivable	12,017	-	12,017
Total Program Expenses	<u>12,017</u>	<u>-</u>	<u>12,017</u>
Supporting Services Expenses:			
Management and General	7,758	-	7,758
Fundraising	14,674	-	14,674
Total Supporting Services Expenses	<u>22,432</u>	<u>-</u>	<u>22,432</u>
Total Expenses	<u>34,449</u>	<u>-</u>	<u>34,449</u>
CHANGE IN NET ASSETS	70,585	-	70,585
Net Assets - Beginning of Year	<u>4,059,105</u>	<u>5,000</u>	<u>4,064,105</u>
NET ASSETS - END OF YEAR	<u>\$ 4,129,690</u>	<u>\$ 5,000</u>	<u>\$ 4,134,690</u>

THE DARTMOUTH EDUCATIONAL ASSOCIATION

The foregoing Financial Statements and the following Notes to Financial Statements have been condensed from detailed statements, which are on file with the officers of the Association and available for examination by any member.

NOTES TO FINANCIAL STATEMENTS
(June 30, 2024 and 2023)

	<u>Notes Receivable</u>	<u>Allowance for Uncollectible Accounts</u>	<u>Net Notes Receivable</u>
Balance, June 30, 2022	\$ 3,109,556	\$ (124,000)	\$ 2,985,556
Loans Granted	568,254	-	568,254
Loans Repaid	(407,889)	-	(407,889)
Loans Written Off	(43,751)	43,751	-
Accrued Interest	662	-	662
Interest Written Off	-	13,957	13,957
Credit Losses on Notes Receivable	-	(62,708)	(62,708)
	<u>3,226,832</u>	<u>(129,000)</u>	<u>3,097,832</u>
Balance, June 30, 2023	<u>3,226,832</u>	<u>(129,000)</u>	<u>3,097,832</u>
Loans Granted	624,567	-	624,567
Loans Repaid	(392,312)	-	(392,312)
Loans Written Off	-	5,038	5,038
Accrued Interest	12,173	-	12,173
Interest Recovered	-	(5,021)	(5,021)
Credit Losses on Notes Receivable	-	(12,017)	(12,017)
	<u>3,471,260</u>	<u>(141,000)</u>	<u>3,330,260</u>
Balance, June 30, 2024	<u>\$ 3,471,260</u>	<u>\$ (141,000)</u>	<u>\$ 3,330,260</u>

RELATED PARTY ACTIVITY

Dartmouth administers the student loan program funded by the Association, including the processing and disbursement of loans and collection of loan repayments, as well as certain administrative costs associated with the management of the loan portfolio. The Association has no employees. As a result, at any given time, funds are being held by Dartmouth on behalf of the Association. At June 30, 2024 and 2023, amounts held by Dartmouth totaled \$693,737 and \$858,237, respectively. In accordance with the agreement between Dartmouth and the Association, all such funds held by Dartmouth will be disbursed on behalf of the Association's student loan program.

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