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FELLOWSHIPS

Fellowships and loan forgiveness programs are important catalysts for graduate students whose work contributes to the creation of new ideas, and who want to use their talents to confront some of society's most challenging problems.

Financial aid has a direct impact on the caliber of graduate students who come to Harvard and the choices they make after graduation. Too often, the career paths of many students depend on financial factors. They may forego the pursuit of their true passions, opting instead for careers that will enable them to pay off their loans quickly.

By easing the burden of student debt, fellowships and other financial aid programs help bring the best students to Harvard to pursue their noblest ambitions. Whether these students aspire to shape young minds as teachers, find better ways of providing health care and combating disease worldwide, break new ground in academic

research, or improve public systems in government, the assistance of fellowships and loan forgiveness programs helps ensure that they are not deterred by financial barriers.

While at Harvard, their experiences provide them with knowledge that enables them to make more informed contributions throughout their professional—and personal—lives.

The following pages contain examples of just a few of the many students who benefit from Harvard fellowships.



Catherine B. Reynolds

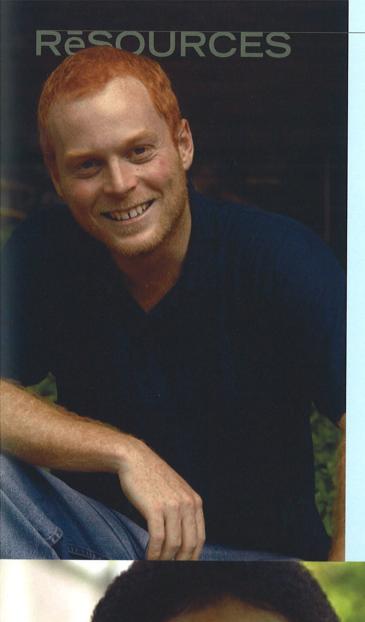
A new fellowship in social entrepreneurship, established with a \$10 million gift from the Catherine B. Reynolds Foundation, brought 21 students to Harvard this fall to study at the School of Public Health, the Graduate School of Education, and the John F. Kennedy School of Government. As the program develops, it will support more than 100 Fellows.

The gift was inspired by an emerging trend in which talented individuals create organizations that are not only effective in tackling longstanding problems in society, but are also practical and financially sustainable.

The fellowship program reflects the entrepreneurial vision of Catherine B. Reynolds, an innovative thinker and self-made business leader who developed a privately funded alternative to government student loan programs.

Over the course of a decade, this creative approach to private educational financing revolutionized student lending and spawned a multibillion-dollar industry.

"Social entrepreneurship has the potential to remedy a host of intractable societal problems confronting our nation and the world in the twenty-first century," said Reynolds, who is the foundation's Chairman. "This program will merge time-tested financial theories and practices with solid scientific research and methodologies, resulting in creative, effective solutions that cross boundaries between commerce and academia to achieve social goals."



Jose Manuel Edwards

Catherine B. Reynolds Foundation Fellow at the John F. Kennedy School of Government

Jose Edwards developed a passion for community service while studying at Catholic University in Santiago, Chile, where he cofounded an organization that, to date, has built more than 23,000 emergency shelters in poverty-stricken communities, and mobilized approximately 120,000 volunteers. With the training he receives at the Kennedy School, Edwards plans to return to Chile to address other societal problems: he hopes to devise an alternative to the ailing student loan system, and find a remedy for gaps in the national pension fund system.

Stacie Gamble

Catherine B. Reynolds Foundation Fellow at the Graduate School of Education

Motivated by what she sees as a woeful lack of financial education in urban public schools, Stacie Gamble is making a career shift from her job as a financial analyst to develop an innovative math curriculum. "Many urban schools lack the proper educational resources to prepare high school students to make sound financial decisions while in school, and later in life as young adults. As a result, many of these students will have difficulty meeting debt obligations, saving for retirement, and creating personal wealth in the future," Gamble says. She plans to design a financial literacy curriculum to teach urban high school students the direct correlation between the fundamental concepts of algebra and personal economics.