

# WHAT WE'VE ACCOMPLISHED TOGETHER



Nearly 13,000 no-interest, emergency loans to help make ends meet during personal tragedies like illness, death of a loved one, or a house fire.



Over 14,000 grants for wildfires, hurricanes, and other natural disasters, as well as for groceries, fuel, and diapers during the longest government shutdown in U.S. history.



Nearly 11,000 merit-based scholarships to federal public servants, their spouses, children, and grandchildren. An additional nearly 200 scholarships to surviving children whose federal employee parents perished during terrorist attacks.



In partnership with federal agencies, provided childcare subsidies to over 34,000 low-income federal families, so they can have peace of mind and a safe place for their children while they serve the American public.

\*This program has been administered by our whollyowned subsidiary, FEEA Childcare Services, Inc., since 2008. Learn more at www.feeachildcareservices.com.

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#### **DEAR FRIENDS** OF FEEA.

2020 was an incredibly difficult year for many federal employees and their families and for our entire nation. We are thankful for all of our federal public servants who are contributing to the national pandemic response and also continuing to serve their fellow citizens through many other federal programs during this challenging time.

We are thankful to our board of directors and the many supporters who helped us serve those most affected by COVID-19. You can learn more about our response on page 4 of this report. None of this work would have been possible without the support we received from many individuals and a number of organizations, including: GEHA, the Federal Long Term Care Insurance Program, BlueCross BlueShield Association, Compass Rose Benefits Group, CareFirst



BCBS, WAEPA, GEBA, American Federation of Government Employees, Professional Managers Association, National Treasury Employees Union, National Council of Social Security Management Associations, and the Robertson Foundation for Government.

I am also incredibly thankful for the commitment of our small staff (pictured above) who simultaneously switched to remote work while introducing new programs in response to the pandemic. The infrastructure donations we received and investments we have made over the last few years facilitated our seamless and secure transition and allowed us to respond immediately to the pandemic, while working from home.

We managed the pandemic response while still responding to non-pandemic-related emergency hardships and disasters affecting federal employees. We also provided college scholarships to hundreds of students and useful, unbiased information via our #FedLifeHacks series. Inside you can read more about what we accomplished and some of the stories of the federal employees we helped.

In 2021, the Federal Employee Education & Assistance Fund celebrates its 35th anniversary. We are proud of what we have accomplished, but there is always more work to do on behalf of federal families. FEEA is still the only independent 501c3 charitable organization supporting federal civil servants from every department and agency all across the U.S. We are the charity for federal employees and by federal employees. There are a lot of families who need our help. With your support, we will continue to be there for them.

Joyce Warner Executive Director



# RESPONSE TO THE COVID-19 PANDEMIC

#### COVID-19 EMERGENCY ASSISTANCE

Many federal employees were faced with extensive leave without pay due to their own battles with COVID-19 or those of loved ones. In addition, a number of federal employees sadly passed away from COVID-19, leaving behind families in need of support. FEEA provided emergency financial assistance to more than 170 families who suffered these tragedies and others associated with the pandemic in 2020.

#### STOP THE SPREAD

In April 2020, the Centers for Disease Control and Prevention recommended people should wear non-surgical, cloth face coverings when they go out in public. Concerned that cloth masks were still somewhat difficult to acquire in those early months, FEEA worked with our suppliers to purchase bulk cloth masks for distribution to federal employees in need of one. FEEA distributed 5,000 free masks to predominately front-line federal employees in May, June, and July 2020, and continued to send masks to feds in need throughout 2020.





#### TUTORING TO HALT THE COVID SLIDE

As the first quarter of the 2020-2021 school year came to a close, FEEA became concerned about the "COVID slide." Like the more well-known "summer slide," when students lose academic ground while away from school, students are experiencing educational losses due to the pandemic and disruptions to schooling. In response, in November 2020 FEEA launched a free, on-line, one-to-one tutoring program for K-12 children of federal employees. By the end of December, FEEA had enrolled more than 6,000 children and continues to enroll more each day.



None of this work would have been possible without the support we received from many individuals and a number of organizations, including: GEHA, the Federal Long Term Care Insurance Program, BlueCross BlueShield Association, Compass Rose Benefits Group, CareFirst BCBS, WAEPA, GEBA, American Federation of Government Employees, Professional Managers Association, National Treasury Employees Union, National Council of Social Security Management Associations, and the Robertson Foundation for Government.



Given FEEA's extensive experience working directly with federal families on all aspects and stages of their lives, we have a unique understanding of where feds can use more easy-to-understand, unbiased information on things affecting them in- and outside of their work lives.

Two years ago, we launched our #FedLifeHacks program. The program includes a collection of lifehacks – practical and adaptable knowledge and strategies that can help improve daily life – in written and video format, developed by FEEA and others, covering topics like financial wellness, health & wellness, education & professional growth, family, free time & fun, and personal philanthropy & volunteerism. Some of our best suggestions for topics to cover come from conversations we have with federal employees throughout the year.

In 2020, our #FedLifeHacks resources were accessed nearly 55,000 times. You can find all our #FedLifeHacks resources at feea.org/hacks (see the box on this page for our 2020 topics).

We are grateful to WAEPA, the Federal Long Term Care Insurance Program, Blue Cross Blue Shield Federal Employee Program, GEBA, and Debt.Com for supporting the #FedLifeHacks program.

 How To Call Your Mortgage Company If You Are Dealing With Impacts From The COVID-19 Pandemic

- Has The Coronavirus Affected Your Ability To Pay Your Student Loans?
- How To Be An Effective Patient Advocate For A Loved One
- Financial Planning Considerations For Women
- 5 Tips For Protecting Older Loved Ones From Scams
- Do You Know Someone Trying To Get Back On Their Feet After A Bankruptcy?
- Have You Heard About These 70+ Federal Employee Groups?
- About To Sign A New Rental Home Lease?
- How Public Service Loan Forgiveness Works
- Navigating Out-Of-State Estate Matters
- What Federal Employees Need To Know About The Current Payroll Tax Withholding Deferral
- Tips For Taking Care Of Mental Health During The Pandemic
- Four Things To Consider When Merging Money With A Life Partner
- 5 Ideas For Celebrating The Holidays More Safely This Year
- Is A 529 Plan Right For Your Family?

## INVESTING IN **HIGHER EDUCATION**

FEEA champions the pursuit of higher education and since 1986 has given almost 11,000 merit-based scholarships to federal public servants, their spouses, children, and grandchildren.

FEEA is especially grateful for the support of many individuals who joined these organizations in supporting this year's program: Blue Cross Blue Shield Federal Employee Program, Federal Long Term Care Insurance Program, American Federation of Government Employees, Professional Managers Association, Government Employee Health Insurance, National Active and

Retired Federal Employees Association, The Bill Bransford Fund, Blacks in Government, The David O. "Doc" and Marion M. Cooke Memorial Fund, National Council of Social Security Management Associations, National Federation of Federal Employees, and Federal Managers Association.

We are proud to share with you the finalists from our 2020 scholarship program. A full listing can be found on pages 8-9. Below are profiles of three finalist from this year.



#### MEET ALURA

Alura is a freshman studying international affairs. She is also the founding CEO of a student-led coffee business and a varsity volleyball player. Alura was also a high school representative for Facing History and Ourselves, a diversity fellow, and president of the Black/African American Affinity Group.

#### MEET **OWEN**

Owen is a first-year graduate student in public management, a national park service employee, and a previous Golden Gate National Recreation Area Ranger of the Year. He has also volunteered through community organizations with home repairs for those in need and food preparation for the homeless.





#### MEET AMMELIA

Ammelia is a sophomore, studying business administration and pre-nursing, with plans to become a traveling nurse so she can work wherever it is most needed. Ammelia is the first ever recipient of our Bill Bransford First-Generation Scholarship. In high school she held leadership positions in the National Honor Society and DECA, the student marketing club.

## 2020 FEEA

# SCHOLARSHIP WINNERS

- Keanna Abraham, Jackson State Univ, Sponsor: Mother, Benita Abraham, Army
- Tatilana Maelene Aguon, Georgetown Univ, Sponsor: Father, Tommy Aguon, DOD
- Muhammad Ahmed, Wayne State Univ School of Medicine, Sponsor: Father, Shabbir Ahmed, VA
- Tomisin Alalade, Sophie Davis School of Biomedical Education, Sponsor: Mother, Adebola Alalade, DHS
- Cailin Allen, Auburn Univ, Sponsor: Mother, Julie Allen, DHS
- Emma Arthur, Univ of Nebraska Lincoln, Sponsor: Father, Terry Arthur, USDA
- Abigail Atkinson, Liberty Univ, Sponsor: Father, Anthony Atkinson, DHS
- Corazon Avila, Univ of Illinois at Chicago, Sponsor: Mother, Ana Avila, HHS
- Delianne Ayala, Univ of New Haven, Sponsor: Father, Luis Ayala Llano, DHS
- Aishwarya Babuji, Cornell Univ, Sponsor: Mother, Latha Babuji, VA
- · Tayla Bahr, Univ of Iowa, Sponsor: Father, Charles Bahr, HHS
- · Hannah Banks, Alabama State Univ, Sponsor: Mother, Falana Banks, VA
- · Tayten Barhaug, Univ of New Mexico, Sponsor: Father, Trampus Barhaug, USDA
- Giovanni Basanese, Norbert College, Sponsor: Mother, Lisa Basanese, VA
- Liam Batten, Heidelberg Univ, Sponsor: Mother, Jeanne Batten, Courts
- Sydney Baucum, Towson Univ, Sponsor: Mother, Mary Milline, HHS
- India Berry, Kenyon College, Sponsor: Mother, Kim Hamlett-Berry, VA
- Israel Beverly, Baylor Univ, Sponsor: Mother, Tracy Beverly, DOJ
- Mari Bjorneberg, College of Idaho, Sponsor: Father, David Bjorneberg, USDA
- Caleb Blackmon, Arizona State Univ, Sponsor: Mother, Michelle Blackmon, DOI
- Madison Blevins, Hendrix College, Sponsor: Father, Christopher Blevins, DOJ
- Mackenzie Bodell, Iowa State Univ, Sponsor: Mother, Jennifer Shauberger, DHS
- Damon Bodily, Utah State Univ, Sponsor: Father, Sidney Bodily, Army
- Caleb Bohannon, Univ of Mississippi, Sponsor: Father, Courtney Bohannon, DOL
- Alexandra Boutelle, Loyola Univ of Chicago, Sponsor: Step-Father, Christopher Boulay, DHS
- John Bowzard, Georgia Institute of Technology, Sponsor: Father, John Bowzard, HHS
- Taylor Brandt, Univ of Alabama at Birmingham, Sponsor: Mother, Amber Brandt, Army
- Riley Buckjune, Clark Univ, Sponsor: Father, Stanley Buckjune, USPS
- Ebony Burrowes, Liberty Univ, HHS
- Julia Butler, Columbia Univ, Sponsor: Mother, Victoria Bippart, VA
- Alexandra Cahn, Wellesley College, Sponsor: Grandmother, Catherine Murphy, NARFE
- Maria Chacona, Univ of Maryland, Sponsor: Mother, Deborah Chacona, FEC
- Trevor Chapin, Univ of California Santa Cruz, Sponsor: Mother, Leann Chapin, SSA
   Leah Cherukara, Rutgers Univ Honors College, Sponsor: Mother, Sumy Cherukara, EPA
- Jessica Chew, Univ of California Los Angeles, Sponsor: Father, David Chew, DHS
- Elizabeth Chin, Marquette Univ, Sponsor: Mother, Susan Chin, RRB
- Kate Clady, Colorado School of Mines, Sponsor: Father, John Clady, HHS
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   Maggie Comer, Univ of Kentucky, Sponsor: Father, Timothy Comer, Treasury
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- Carson Crawford, Boise State Univ, Sponsor: Mother, Renee Crawford, USDA
- Ashanty Cruz, California Institute of Integral Studies, Peace Corps
- Ryon Curry, North Carolina A&T State Univ, Sponsor: Mother, LaShaun Curry, SBA
- NeVaeh Curtis, Alabama State Univ, Sponsor: Father, Cleon Frazier, Treasury
- Brianna Davis, Indiana Univ, Sponsor: Mother, Pamela Davis, DOT
- William Dawson, Univ of Arkansas Fayetteville, Sponsor: Mother, Ibis Dawson, USDA
- Pietro Del Re, College of New Jersey, Sponsor: Father, Vito Del Re, DOJ

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- Lilly Dressman, Univ of Louisville, Sponsor: Father, Anthony Dressman, USPS
   Lily Drew, Johnson & Wales Univ, Sponsor: Father, Ian Drew, DOI
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- · Jasper Duval, Northeastern Univ, Sponsor: Father, Thomas Duval, State
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- Princess Dyer, Northeastern Univ, Sponsor: Mother, Zaura Henry, Treasury
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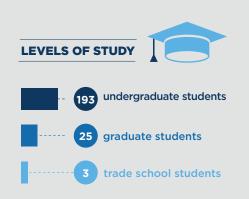






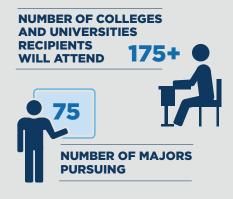
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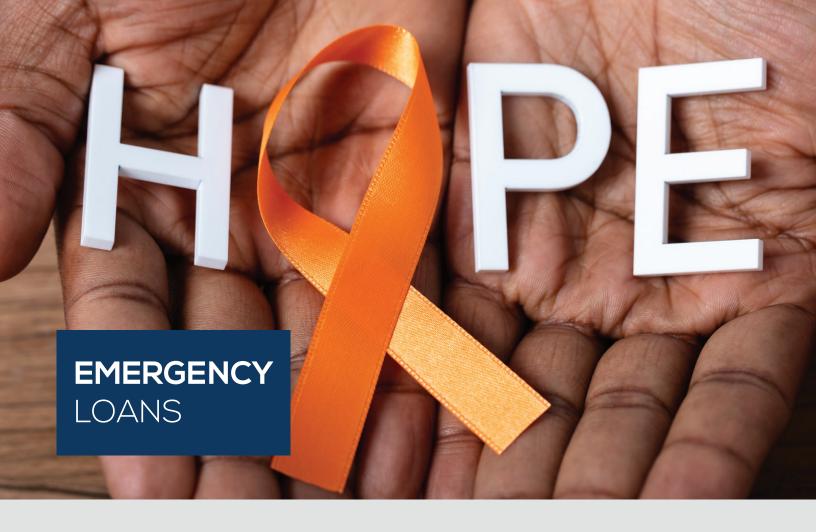
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PARENT/SELF/SPOUSE SPONSOR FEDERAL **DEPARTMENTS/AGENCIES** 







# **MEET LORRAINE**

Lorraine\* is a nurse at the Department of Veterans Affairs. Her husband was diagnosed with Leukemia in 2020. FEEA was there to support Lorraine with a no-fee, no-interest loan so she could keep up with their mortgage payments during his treatment.

Hardships can strike any family. And when they do, many families are left with scary financial choices, like taking on high interest credit card or payday loan debt, or missing rent or mortgage payments and risking eviction or foreclosure. And with more than 500,000 federal civilian and postal employees earning less than \$50,000 a year, hardships like illness, the death of a family member, or a home fire can really derail a

fed. That's where FEEA comes in. We offer no-fee, no-interest, confidential loans to feds, which are paid back via payroll allotment. We never want to see the lack of one month's rent lead a family toward bankruptcy. With support from BlueCross BlueShield and CareFirst BlueCross BlueShield, FEEA is expanding our hardship loan program to serve even more families in need.

<sup>\*</sup>We've changed her name to protect her privacy.



Ryan\* has served his federal agency for 18 years. In 2020, his Louisiana home was severely damaged by a hurricane. FEEA was there to assist him with a grant to help offset the cost of his roof replacement as part of our disaster relief program.

Disasters – natural and man-made – strike each and every year all across the United States. Often close to 100 natural disasters are declared annually in response to floods, hurricanes, winter storms, wildfires, droughts, and tornadoes. In 2020, FEEA provided aid to victims of Hurricanes Laura

and Hanna, as well as the West Coast wildfires. FEEA provides grants to federal families who had to evacuate or whose homes had extensive damage due to major natural disasters. Since 1986, FEEA has provided disaster aid to over 3,000 families.

<sup>\*</sup>We've changed his name and photo to protect his privacy.



# MAKING SAFE, QUALITY CHILDCARE AFFORDABLE

The cost of childcare often represents a significant portion of an employee's take-home pay. This is especially true for those with lower incomes. Beginning in 2001, FEEA, and later its whollyowned, small business subsidiary, FEEA Childcare Services, Inc., began partnering with agencies across the U.S. government to design and implement a childcare subsidy program for lower income federal employees. This Congressionally-authorized program puts quality childcare in families' financial grasp.

"Now I can finally afford to put my child into a licensed daycare center."

#### Our partners in 2020 included\*:

- Centers for Disease Control and Prevention
- Court Services and Offender Supervision Agency
- Environmental Protection Agency
- Federal Retirement Thrift Investment Board
- Health Resources and Services Administration
- · Housing and Urban Development
- National Institutes of Health
- · National Labor Relations Board
- National Science Foundation
- · Office of Personnel Management
- Pension Benefit Guarantee Corporation
- Pretrial Services Agency
- U.S. Department of Agriculture, Food and Nutrition Service
- U.S. Department of Agriculture Research, Education and Economics
- U.S. Department of State
- U.S. Mint



<sup>\*</sup>Some agencies prefer not to be listed for security purposes.



# THANK YOU!

THANK YOU! We thank all of our corporate, association, and union partners, including those organizations listed below, and the more than 1,000 individuals who donated to FEEA in 2020.







































































#### ALSO SUPPORTED BY:

The Robertson Foundation for Government Atlanta Regional Management Association Chicago Social Security Management Association Dallas Regional Management Association Denver Regional Social Security Management Association Kansas City Management Association New England Social Security Management Association New York Region Management Society

FEEA is a 501c3 organization, and donations are tax deductible to the extent allowed by law. FEEA's more than 1,000 individual supporters give directly and through the Combined Federal Campaign (#11185).

FEEA received the GuideStar Platinum Seal of Transparency in 2020 – the highest possible – which is given to organizations that exceed industry standards in transparency.





# FINANCIAL STATEMENTS

A copy of the full financial statement audit is available upon request.

Federal Employee Education and Assistance Fund and Subsidiary Consolidated Statement of Financial Position April 30, 2020

Assets	
Cash and cash equivalents	\$ 2,115,644
Childcare administrative fees receivable	11,904
Emergency assistance loans receivable, net	45,817
Promises to give, net	91,568
Prepaid expenses and deposits	6,025
Investments:	
Operating	3,314,782
Quasi-endowment	697,762
Total Assets	\$6,283,502
Liabilities and Net Assets	
Liabilities	
Accounts payable and accrued expenses	\$ 54,078
Funds held in trust - childcare administration program	937,203
Deferred revenue	164,191
Total Liabilities	1,155,472
Net Assets	
Without donor restrictions	
Undesignated	980,760
Board-designated NTEU scholarship endowment	697,762
Total Net Assets Without Donor Restrictions	1,678,522
With donor restrictions	3,449,508
Total Net Assets	\$5,128,030
Total Liabilities and Net Assets	\$6,283,502

#### Federal Employee Education and Assistance Fund and Subsidiary Consolidated Statement of Activities April 30, 2020

	Without Donor Restrictions	With Donor Restrictions	Total
Revenue and Support			
Grants and contributions	\$ 112,358	\$ 616,841	\$ 729,199
Childcare administration fees	693,416		693,416
Investment income, net	69,199		69,199
Other income	929		929
Net assets released from restrictions			
Satisfaction of program restrictions	556,830	(556,830)	
Satisfaction of time restrictions	77,899	(77,899)	
Total Revenue and Support	1,510,631	(17,888)	1,492,743
Expenses			
Program Services			
Scholarships	522,864		522,864
Childcare administration	354,759		354,759
Emergency financial assistance	250,412		250,412
Total Program Services	1,128,035		1,128,035
Supporting Services			
Management and general	81,344		81,344
Fundraising	67,203		67,203
Total supporting services	148,547		148,547
Total Expenses	1,276,582		1,276,582
Change in Net Assets	234,049	(17,888)	216,161
Net Assets, Beginning of Year	1,444,473	3,467,396	4,911,869
Net Assets, End of Year	\$1,678,522	\$3,449,508	\$5,128,030



# **FEEA** SERVES FEDERAL EMPLOYEES ACROSS THE ENTIRE US GOVERNMENT

FEEA's programs serve all regular, direct-hire, civilian federal and postal employees, who are eligible for federal employee retirement and health benefits, from all executive departments (including their sub-agencies and bureaus), independent

federal agencies, boards, commissions, and committees, quasiofficial agencies, judicial branch courts and agencies, staff of the legislative branch, and the agencies that support its work.

U.S. Department of Agriculture \* U.S. Department of Commerce \* U.S. Department of Defense \* U.S. Department of Education 🖈 U.S. Department of Energy 🖈 U.S. Department of Health and Human Services 🖈 U.S. Department of Homeland Security ★ U.S. Department of Housing and Urban Development ★ U.S. Department of Justice ★ U.S. Department of Labor ★ U.S. Department of State \* U.S. Department of the Interior \* U.S. Department of the Treasury \* U.S. Department of Transportation \* U.S. Department of Veterans Affairs \* Administrative Conference of the United States \* African Development Foundation \* Central Intelligence Agency \* Commission on Civil Rights \* Commission on Presidential Scholars \* Commission on Security and Cooperation in Europe (Helsinki Commission) ★ Consumer Financial Protection Bureau ★ Consumer Product Safety Commission ★ Defense Nuclear Facilities Safety Board \* Denali Commission \* Environmental Protection Agency \* Equal Employment Opportunity Commission ★ Export-Import Bank of the United States ★ Farm Credit Administration ★ Federal Communications Commission ★ Federal Deposit Insurance Corporation ★ Federal Election Commission ★ Federal Housing Finance Agency ★ Federal Labor Relations Authority ★ Federal Maritime Commission ★ Federal Mediation and Conciliation Service ★ Federal Mine Safety and Health Review Commission ★ Federal Reserve System ★ Federal Retirement Thrift Investment Board ★ Federal Trade Commission ★ General Services Administration ★ Indoor Air Quality ★ Institute of Museum and Library Services ★ Inter-American Foundation ★ Merit Systems Protection Board ★ Millennium Challenge Corporation ★ National Aeronautics and Space Administration ★ National Archives and Records Administration ★ National Capital Planning Commission ★ National Credit Union Administration ★ National Endowment for the Arts \* National Endowment for the Humanities \* National Labor Relations Board \* National Mediation Board ★ National Railroad Passenger Corporation ★ National Science Foundation ★ National Transportation Safety Board ★ Occupational Safety and Health Review Commission \* Office of Government Ethics \* Office of Personnel Management \* Office of Special Counsel ★ Office of the Director of National Intelligence ★ Peace Corps ★ Pension Benefit Guaranty Corporation ★ Postal Regulatory Commission ★ Privacy and Civil Liberties Oversight Board ★ Railroad Retirement Board ★ Securities and Exchange Commission ★ Selective Service System ★ Small Business Administration ★ Social Security Administration ★ Surface Transportation Board ★ Tennessee Valley Authority ★ U.S. Agency for Global Media ★ U.S. Agency for International Development ★ U.S. Commodity Futures Trading Commission ★ U.S. International Development Finance Corporation ★ U.S. International Trade Commission ★ U.S. Nuclear Regulatory Commission \* U.S. Postal Service \* U.S. Trade and Development Agency \* Administrative Office of the U.S. Courts ★ Bankruptcy Courts ★ Court of Appeals for the Armed Forces ★ Court of Appeals for the Federal Circuit ★ Court of Federal Claims ★ Court of International Trade ★ Federal Court Interpreters ★ Federal Judicial Center ★ Judicial Panel on Multidistrict Litigation ★ Supreme Court of the United States ★ Tax Court ★ U.S. Court of Appeals for Veterans Claims ★ U.S. Courts of Appeal ★ U.S. Sentencing Commission ★ Architect of the Capitol ★ Congressional Budget Office ★ Congressional Research Service ★ Copyright Office \* Government Accountability Office \* Government Publishing Office \* House Office of Inspector General \* House Office of the Clerk ★ Joint Congressional Committee on Inaugural Ceremonies ★ Library of Congress ★ Medicaid and CHIP Payment and Access Commission ★ Medicare Payment Advisory Commission ★ Office of Compliance ★ Open World Leadership Center ★ Stennis Center for Public Service ★ U.S. Botanic Garden ★ U.S. Capitol Police ★ U.S. Capitol Visitor Center ★ U.S. House of Representatives ★ U.S. Senate

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FEEA would like to thank the more than 200 volunteers who supported our work in 2020. Having a small staff means volunteers make our reach much broader. To learn more about volunteering with FEEA visit: feea.org/volunteer.

# STAY IN TOUCH

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#### #FEDSHELPINGFEDS

The Federal Employee Education & Assistance Fund (FEEA) is the only national charity for federal employees and by federal employees