



-STEP UP FOR STUDENTS- NEWSLETTER

SPRING 2016

VOLUME 2



Breakthru Beverage Group celebrates \$65 million contribution to Step Up For Students Scholarship Program

BY PAUL SOOST

Breakthru Beverage Florida, one of the largest distributors of wines, spirits and non-alcoholic beverages in the state, celebrated its \$65 million contribution to Step Up For Students at the company's Florida headquarters in Ft. Lauderdale on Tuesday, May 3.

Breakthru's donation provided more than 11,100 scholarships to K-12 schoolchildren from low-income families.

This is the fifth year Breakthru Beverage Florida, formerly known as Premier Beverage, has contributed to Step Up, a nonprofit organization that administers the Florida Tax Credit Scholarship Program. The program is funded by corporations that receive dollar-for-dollar tax credits for their contributions.

"A quality education can open the doors to endless possibilities. Breakthru is proud to play a role in providing opportunities for financially disadvantaged children in Florida through our support of Step Up For Students," said Bob Drinon, Breakthru Beverage Group South Region president. "We hope that more children will have the opportunity to learn in an environment that best meets their academic needs."

More than 78,000 low-income students are using income-based Step Up scholarships for the 2015-16 school year, with tuition scholarships valued up to \$5,677 per student. More than 1,600 private schools statewide participate in the Florida Tax Credit Scholarship Program.

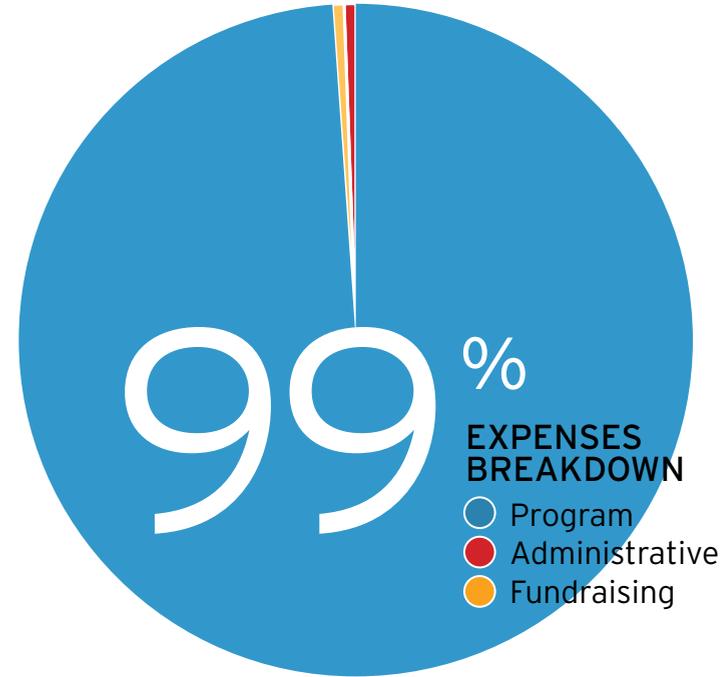
"This program is about empowering people to have choices. It's about empowering low-income families to be able to match their child with the learning environment that best meets their needs," said Doug Tuthill, Step Up president. "We are so grateful to have Breakthru Beverage partnering with our mission to provide equal opportunity for all people. We couldn't do this without their support and generosity."

Denisha Merriweather, a Step Up scholarship alumna, was a featured speaker at the event. Step Up helped Merriweather attend the school of her choice. "Without the scholarship, I probably would have dropped out of school," said Merriweather. "Today, I am proud to say, after all the challenges I faced, I am the first person in my family, my whole family, to graduate from college." Today, she is a college graduate and is continuing her education to earn her master's degree.

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Bob Drinon, Breakthru Beverage Group South Region president, left, presented Step Up For Students with a check on Tuesday, May 3, for \$65 million, which will provide 11,100 low-income children with scholarships to attend the K-12 school of their choice. With Drinon from left to right are Step Up For Students graduate Denisha Merriweather, State Rep. Daphne Campbell, D-Miami, Breakthru CFO Eric Roth and Step Up For Students President Doug Tuthill.



Step Up For Students achieves coveted four-star rating and perfect score from Charity Navigator

BY LISA A. DAVIS

For the fifth consecutive year and 10th time overall, Step Up For Students, the nonprofit organization that helps administer Florida's Tax Credit and Gardiner Scholarship programs, has achieved the coveted four-star rating for sound fiscal management and commitment to accountability and transparency from Charity Navigator, the nation's largest independent evaluator of charities.

"Only 6 percent of the charities we rate have received at least five consecutive four-star evaluations, indicating that Step Up For Students outperforms most other charities in America," wrote Charity Navigator President and CEO Michael Thatcher in a congratulatory letter in April. "This 'exceptional' designation from Charity Navigator differentiates Step Up For Students from its peers and demonstrates to the public it is worthy of their trust."

Shortly after, Charity Navigator changed its rating system and notified Step Up For Students about even better news: It has received a perfect score in the rating system that focuses on an organization's financial strength, fiscal accountability and transparency.

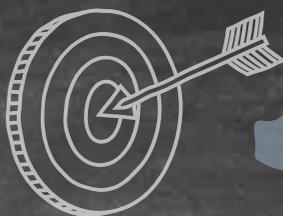
Step Up is one of only 51 charities nationwide to garner a perfect score, and one of only three in the education sector. According to Charity Navigator, less than 1 percent of the thousands of charities monitored receive the perfect score.



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DONOR CORNER



Step Up For Students donors are rising to the challenge of our 2016-17 goal of \$559 million as we seek to fund scholarships for roughly 91,000 low-income students for the upcoming school year.

Pledges through May 6 total \$388.6 million, which equates to an overwhelming \$3.2 million per day that has been committed to the program by the corporate community. These commitments underscore the dedication our corporate partners have for providing quality education to Florida's underprivileged children.

Step Up For Students is pleased to honor the following corporations for their commitments made between January 4 and May 6, 2016:

- American Strategic Insurance
- Ark Royal Insurance Company
- Auto Club Insurance Company of Florida
- Axiom Bank
- AZZ Specialty Repair and Overhaul, LLC
- Babcock & Wilcox Enterprises
- BAC Florida Bank
- Bill Currie Ford
- Brown & Brown, Inc.
- Burkhardt Sales & Service
- Caldwell Trust Company
- Centric Group, LLC
- Cerner Corporation
- Certigy
- Chubb
- Circle K Stores Inc.
- Citizens First Bank
- Cone Distributing
- Covanta
- Dairyland Insurance
- Daytona Beverages, LLC
- Dearborn National Life Insurance Company
- Dick's Sporting Goods, Inc.
- Double Eagle Distributing
- Duke Energy
- Energy Insurance Mutual
- Euler Hermes North America Insurance Company
- EverBank
- FCCI
- Federated National Insurance Company
- FineMark National Bank & Trust
- First National Bank of South Miami
- Florida Community Bank NA
- Florida Distributing Company
- Florida Family Insurance Company
- Florida Peninsula Insurance Company
- Florida Public Utilities Company
- Frontline Insurance
- Gap, Inc.
- GEICO Companies
- Gold Coast Beverage, LLC
- Goldring Gulf Distributing
- Guarantee Trust Life Insurance Company
- Guardian Life Insurance Co.
- Gulf Power
- Gulfstream Property and Casualty Insurance Company
- HCA
- Health Care Service Corporation
- HEICO Corporation
- Humana Inc.
- Hyland Software Inc.
- IBERIABANK
- Installed Building Products
- Intuition Ale Works
- JJ. Taylor Distributing Florida, Inc.
- Jefferson Bank of Florida
- JM Family Enterprises, Inc.
- Johnson Brothers Liquor Co. of Florida, Inc.
- Legoland Florida
- Lincoln Heritage Life Insurance Company
- Lynch Oil Company, Inc.
- Marriott Vacations Worldwide Corporation
- MEDNAX, Inc.
- North Florida Sales
- Old Republic National Title Insurance Company
- Packaging Corporation of America
- Parker Hannifin Corporation
- Peace River Distributing, Inc.
- Pennsylvania Lumbermens Mutual Insurance Co.
- Philadelphia Insurance Companies
- ProAssurance
- Read Conmigo, sponsored by Infinity Auto Insurance
- Reliance Standard Life Insurance Company
- Republic National Distributing Company, L.L.C.
- Rosen Hotels & Resorts
- Safepoint Insurance Company
- Sagicor Life Insurance Company
- Schweitzer-Mauduit International Inc
- Seavin, Inc./ Lakeridge Winery & Vineyards and San Sebastian Winery
- Security First Insurance Company
- Security Mutual Life Insurance
- Senior Health Insurance Company of Pennsylvania
- Smith & Nephew, Inc.
- Southern Wine and Spirits of America, Inc.
- Stephens Distributing Company
- St. Johns Insurance Company, Inc.
- Sysco Jacksonville, Inc.
- The Bank of Tampa
- The Doctors Company
- The Hartford Financial Services Group, Inc.
- The Lewis Bear Company
- The Vitamin Shoppe
- The WhiteWave Foods Company
- Tractor Supply Company
- Tri-Eagle Sales
- United States Liability Insurance Company
- UnitedHealthcare
- Universal Insurance Company of North America
- Urban Outfitters, Anthropologie, and Free People
- Urettek Holdings, Inc.
- USAmeriBank
- Value Pawn an EZCORP Company
- Vera Bradley
- Waste Management
- Wayne Densch, Inc.
- Westcor Land Title Insurance Company
- Westfield Insurance
- Wright National Flood Insurance Company

CRA CREDITS

For banks, there is an added benefit as examiners at bank CRA regulatory agencies have approved dollars transferred to fund scholarships through this program to qualify for positive consideration under the CRA investment test.



IBERIABANK representatives and Step Up For Students scholars celebrated the company's contribution recently during a regional meeting held by the nonprofit organization.

DONOR UPDATE

BY PAUL SOOST



year-old subsidiary of-129 IBERIABANK, a IBERIABANK Corporation, is a second-year corporate partner of Step Up For Students with a .2015 since its first donation in 500,000\$ commitment that has grown by One of IBERIABANK's corporate values reads: "At IBERIABANK, the communities we serve are at the heart of everything we do." That's something seen in action when IBERIABANK recently million contribution to Step Up to help fund scholarships for low-income students in 2\$ announced a .Florida

Step Up is a state-approved nonprofit scholarship funding organization that helps administer scholarships legislatively 12-the Florida Tax Credit Scholarship Program (FTC), which provides K and related support to give disadvantaged families the freedom to choose the best learning options 1,500 in more than 78,000 school year, Step Up is serving nearly 16-2015 for their children. For the .private schools throughout the The most impactful way to improve a child's life and future is through education. IBERIABANK" "million contribution 1.5\$ with a 2015 Corporation first partnered with Step Up For Students in

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STUDENT SPOTLIGHT



Meet Deondre Pride

BY JEFF BARLIS



When Deondre Pride transferred to Victory Christian Academy as a junior in high school, it took him all of three days to come to a conclusion.

He told his mom, "This is not the school for me." Mom wasn't having it.

"There was no conversation," Deanna Joyner recalled. "When he spoke, I ended it."

Deanna, a single mom, had transferred four of her five children from their neighborhood school in Polk County to Victory Christian in large part because Deondre, her oldest son, was struggling.

The move was only possible because of the Florida Tax Credit Scholarship, a program that gives low-income parents the ability to access private schools that may be a better fit for their children. In Deondre's case, it changed the course of his life.

Before the scholarship and the new school, Deanna said, "Deondre kind of got lost in the cracks."

At 6-foot-2 and 215 pounds, Deondre was a rising star at defensive end for his local public high school – the only sophomore starter on defense. But in that same year his GPA fell to a 2.1.

In his mother's words, Deondre had "flopped" and was no longer able to balance school with sports.

"He wasn't mature," Deanna said. "Big boy, big size, big voice, but he wasn't mature. He's always had his hand held to a certain degree."

Sometimes he didn't bother to show up for class at his old school. Other times he didn't take notes, follow instructions or stay awake.

"As long as I'm good in football I don't have to worry about doing this work," Deondre recalled thinking.

At his old school, Deondre would serve an in-school suspension if he got in trouble. No classes. Just sit there all day. Not at VCA.

"Instead of trying to get you out of here," Deondre said, "they try to get you in here."

The headmaster at VCA, Karla Collins, had known Deondre's father, Eugene Pride, and Deanna since they were teenagers. Both were students who struggled in high school.

Deanna called herself a "late-bloomer" who once juggled four jobs in order to get a master's degree, become a teacher, and give her children a better life. She watched Deondre carefully in high school and feared he was not headed down the right road.

But with Collins' hands-on approach, there was no chance of Deondre falling through the cracks.

"He's in a fishbowl here," Collins said. "He can't hide."

Deondre sensed all of this in his first three days and came up with a plan to go back to his former school.

"I would always come in the morning (to VCA) with the attitude like I don't want to be here at all," he said. "I decided to do whatever I've got to do to get kicked out of this school for failing."

Collins recognized a familiar pattern.

"It's easier to start over than to deal with your issues," she said, "and we just make them deal with their issues."

That kind of attention is one of the biggest differences between schools with enrollments of 460 versus 1,500.

Deondre was never taken out of classes at VCA. If he got in trouble, football coach Tommy Lewis would cut his playing time.

"It makes you learn," Deondre said.

The importance of academics was reinforced when high-profile college football programs started recruiting Deondre. One week he would beam to his friends about a call from a



Deondre Pride (seated), with Mom Deanna Joyner (left) and VCA Headmaster Karla Collins (right)

coach at a powerhouse school. The next week the same coach would call back to say Deondre was no longer being recruited because of grades.

"It was heartbreaking," Deondre said.

By the end of his junior year, a motivated Deondre had a 3.0 GPA and was a force at outside linebacker on Victory Christian's state champion football team.

Late in the school year, he met with a football coach from Coffeyville, a community college in Kansas. Deondre was offered a scholarship on the spot.

"It was just like, 'Whew!' Joy and everything, just so uplifting," he said. "It felt amazing"

Fast forward nearly a year and Deondre has a 3.85 GPA in a senior year that has been a model of focus.

In a few weeks he will become the first in his family to graduate from high school and attend college.

Sometimes Deondre thinks about all the ways in which his graduation could have been derailed. He thinks about his father, uncle and cousins. Why weren't they able to get to college?

"I know for a fact if I had stayed at (his former school) I would not be talking about going to college," Deondre said. "It probably would have been like, 'I don't know if I'm going to go to school or go hang out on the corner.'" Deondre said a lot of his friends in Lake Wales are that way.

With feelings of luck, gratitude and accomplishment, there's no getting the smile off of Deondre's face these days. His dreams of playing college football and studying agriculture will soon be reality.

He likes to tell his story to younger student athletes at Victory Christian. He likes to impart the biggest lesson he learned — academics come before athletics.

"It's been a journey," he said. "Just being here turned me into a man."

It was all part of Deanna's plan. Her son, who used to be obsessed with getting football scholarship offers from Division-1 schools, is now a serious student.

"It doesn't matter if it's D-1, D-2 or D-3," she said. "What matters is de-gree."

CHARITY NAVIGATOR FROM PAGE 1

"This is truly amazing news," said Step Up President Doug Tuthill. "What's equally impressive is that among its 'Perfect Score' peers, Step Up manages the second-largest budget of those ranked."

Step Up's revenue for the year was \$457.8 million. It remains on Charity Navigator's Top-Notch Charities list with the other perfect score achievers.

"We do important work which we take very seriously," Tuthill said. "Our mission is to provide more educational opportunities to those Florida schoolchildren who need them the most. We can't do that without the trust of our donors, families, legislators and the public. This superior ranking shows we deserve their trust. This year's rating is especially significant because it includes the state-funded Gardiner Scholarship, a new program for special needs children we are extremely proud to help administer."

This is the first time Charity Navigator has included the Gardiner Scholarship, formerly the Personal Learning Scholarship Account program, in its annual review of Step Up.

"We are proud of our mission and how we operate," Tuthill said. "We are committed to being effective, efficient and fiscally responsible. We owe that to the public, our funders and the more than 80,000 students we serve with both scholarship programs."

Step Up For Students is a nonprofit organization in Florida that has been awarding scholarships to low-income families since the program's creation in 2001, providing nearly 480,000 scholarships to K-12 schoolchildren. For the 2015-16 school year, Step Up is serving about 78,000 low-income students and several thousand more children with special needs through the Gardiner Scholarship. The income-based Florida Tax Credit Scholarship, funded by tax-credited corporate donations, is worth up to \$5,677 toward private school tuition and fees; the state-funded Gardiner Scholarship, formerly known as the Personal Learning Scholarship Account program, averages \$10,000 per student annually. To learn more, visit www.StepUpForStudents.org.

Since 2002, Charity Navigator, a nonprofit organization, has awarded only the most fiscally responsible 501(c)(3) organizations its top ranking using financial information provided by the organizations' informational tax returns or IRS Form 990s to determine rankings. The national company then analyzes a charity's fiscal performance in seven key areas, including program, administrative and fundraising expenses; fundraising efficiency; and revenue growth. Charity Navigator's mission is to provide donors with essential information so they can be confident in which charities they support.

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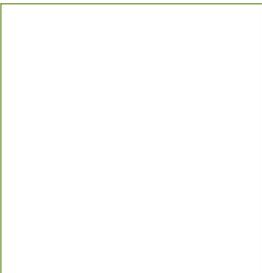
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Did you know that when you shop at Amazon through the AmazonSmile program (<https://smile.amazon.com/>) and select Step Up For Students as the charity of your choice, Amazon will donate 0.5 percent to us to support our scholarship students? It's that easy. Please check it out. Thanks!



for students

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BREAKTHRU EVENT FROM PAGE 1

During the event, Drinon and Tuthill also spoke about the scholarships changing the lives of children throughout Florida. Since the scholarship program began in 2001, nearly 480,000 scholarships have been awarded to low-income students like Merriweather.

Breakthru Beverage Florida is one of the largest distributors of wines, spirits and other beverages in Florida. A member of the Breakthru Beverage Group, Breakthru Beverage Florida services a variety of accounts including hotels, restaurants, bars, nightclubs, grocery and retail stores from offices and distribution facilities throughout the state. Breakthru Beverage Group was formed by joining substantial holdings of The Charmer Sunbelt Group and Wirtz Beverage Group. The company employs more than 7,000 associates and with its affiliates has operations in 19 markets across the country and Canada.



Bob Drinon, Breakthru Beverage Group South Region president, left, enjoys a moment at the event with Step Up For Students graduate Denisha Merriweather.

IBERIABANK FROM PAGE 2

said Daryl G. Byrd, president and CEO of IBERIABANK Corporation. “We are proud to share that over the last two years our donation has helped provide 583 scholarships for low-income Florida students.”

It’s partnerships like this that allow Step Up to do this important work in education reform.

“We are grateful for the generosity of our donors, and for their commitment to help provide Florida families the opportunity to choose the educational environment that best suits their children’s needs,” said Doug Tuthill, president for Step Up For Students. “IBERIABANK is a wonderful partner, and we are thankful for their continued support in making dreams come true for families across the state.”

IBERIABANK Corporation’s operation extends well beyond Florida’s borders. It is a financial holding company with 298 combined offices, including 198 bank branch offices and three loan production offices in Louisiana, Arkansas, Tennessee, Alabama, Texas, Florida and Georgia, 22 title insurance offices in Arkansas and Louisiana, and mortgage representatives in 65 locations in 10 states. The company has eight locations with representatives of IBERIA Wealth Advisors in four states, and one IBERIA Capital Partners, L.L.C. office in New Orleans. Iberia Financial Services, LLC is a wholly owned subsidiary of IBERIABANK and has 22 registered offices with representatives in seven states. Follow IBERIABANK on LinkedIn, Facebook and Twitter.



IBERIABANK executives said they were thrilled to meet Step Up scholars face to face at one of Step Up’s regional meetings held in the spring.

This is the official newsletter for Step Up For Students, published four times a year.

About Step Up For Students:

Step Up For Students provides legislatively authorized K-12 scholarships and related support to give economically disadvantaged families the freedom to choose the best learning options for their children.

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