





Annual Report

FISCAL YEAR 2025



THE PROBLEM

Only 21% of U.S. low-income, first-generation college students who start at any 2-year or 4-year institution graduate from college in 6 years.*

OUR MISSION

Our mission is to empower low-income, firstgeneration college students to graduate and obtain a job that aligns with their career goals.





OUR VISION

Our vision is to transform lives through college success and entry into rewarding careers. This transformation ripples outward to families and communities, and inter-generationally, to break the poverty cycle for good.



^{*} Cahalan, Margaret W., Brunt, Nicole, Vaughan III, Terry, Montenegro, Erick, Breen Stephanie, Ruffin Esosa, & Perna, Laura W. (2024). Indicators of Higher Education Equity in the United States 2024: 50-Year Historical Trend Report. Washington, DC: The Pell Institute for the Study of Opportunity in Higher Education, Council for Opportunity in Education (COE) and Alliance for Higher Education and Democracy of the University of Pennsylvania (Penn AHEAD).

Dear Friends and Supporters,

This past year has been one of both challenge and resilience for our community. Rising costs of living, ongoing political divides, and persistent barriers to higher education have made the path to college more uncertain for too many young people. Yet in the face of these realities, our mission to support low-income, first-generation college students has never been more critical or more impactful.



This year is especially meaningful for us as we celebrate our 20th anniversary. For two decades, The Peninsula College Fund has walked alongside low-income, first-generation scholars, helping them navigate higher education and proving that persistence, opportunity, and community can transform lives. What began as a small effort in our founder's living room has now grown into a thriving network of support, built on the dedication of staff, volunteers, and generous partners like you.

Every day, we see our scholars navigating not only the financial burdens of tuition, housing, and food insecurity, but also the invisible weight of being the first in their families to step onto a college campus. With the support of our donors and partners, we've been able to provide scholarships, mentorship, college and career trainings, internship support, and a community of belonging that helps scholars not only enroll, but persist, graduate, and launch careers.

As our country continues to grapple with inequalities in education and opportunity, we remain steadfast in our belief that higher education is not just a personal achievement; it is a public good. Each of our scholars represents not only their own future, but the future of their families, communities, and our shared society.

As we mark 20 years of advancing educational equity, we are reminded that our mission has always been, and will continue to be, about possibility, opportunity, and the belief in every scholar's potential. Thank you for being part of this journey, past, present, and future.

With gratitude,

Christina Mireles
Executive Director

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Success in College

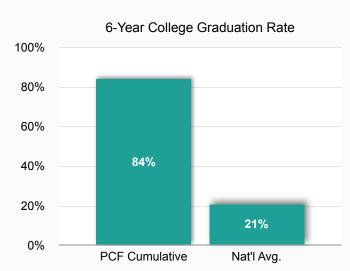
College success for PCF scholars can be measured by their persistence and 6-year graduation rate. Nationally, only 21% of low-income, first-generation students who start at any 2-year or 4-year college graduate within six years*, compared to 84% of PCF scholars. PCF's persistence rate, the rate at which students return to an institution of higher education the following year, has rebounded since the COVID-19 pandemic to 91%.

COVID-19 caused unprecedented obstacles for PCF's first-generation, low-income scholars. During their critical, early college years the abrupt transition to remote learning led to significant academic learning loss and lack of access to essential on-campus resources such as tutoring. mental health services, and food security programs on which many PCF scholars rely. This disruption was exacerbated by financial pressure typical of low-income students. When family members became sick or lost jobs during the pandemic. many scholars increased their working hours or withdrew from college entirely to provide financial support to their families, severely impacting their ability to persist in college. Lastly, we saw that social isolation and the loss of our scholars' crucial on-campus community likely contributed to higher rates of mental health struggles and attrition, also impacting college persistence and completion rates.

Despite these obstacles, PCF remains committed to strengthening the college, career, and social-emotional support our scholars receive, through individualized advising services, 1-1 mentor support, and college and career training to ensure they graduate with a Bachelor's degree and develop the skills necessary to obtain a career that aligns with their goals.

Cahalan, Margaret W., Brunt, Nicole, Vaughan III, Terry, Montenegro, Erick, Breen Stephanie, Ruffin Esosa, & Perna, Laura W. (2024). Indicators of Higher Education Equity in the United States 2024: 50-Year Historical Trend Report. Washington, DC: The Pell Institute for the Study of Opportunity in Higher Education, Council for Opportunity in Education (COE) and Alliance for Higher Education and Democracy of the University of Pennsylvania (Penn AHEAD). (PennAHEAD).









Success in Life

"I've always been drawn to the legal field, but as a first-generation college student, I had no clear roadmap for how to get there. Graduating from college was my first major milestone and it truly wouldn't have been possible without The Peninsula College Fund. Through both its scholarship and mentorship program, PCF provided me with the financial stability and personal guidance I needed to navigate higher education with confidence.

After college, I worked at Morrison & Foerster as a legal assistant, where I gained a deep appreciation for the complexity and collaboration behind legal work. That experience solidified my decision to attend law school, where I've since had the chance to participate in the Northern California Innocence Project and intern with the Santa Clara County Counsel's Office. Both opportunities allowed me to see the law's impact from different angles, helping those wrongfully convicted and supporting local government initiatives.

Now, as I approach graduation from Santa Clara University School of Law, I'm preparing to begin my career as an associate at Womble Bond Dickinson. The opportunities I have today are the result of the resources, mentors, and community who believed in me and invested in my growth. The Peninsula College Fund was one of the first to do that, and its impact has stayed with me every step of the way."

Viviana
 UC Santa Barbara, Class of 2019
 Law Student, Santa Clara University
 Associate, Womble Bond Dickinson



FY25 Scholar Majors

- · Agricultural Sciences
- Arts, Art History
- Biology
- Business (Marketing, Communications, Human Resources, Business Administration)
- Chemistry
- Computer Science
- Criminal Justice/Criminology Forensic Science

- Engineering
- Finance/Economics/Accounting
- Human/Child Development
- International Relations
- · Journalism and Media
- Kinesiology
- · Law/Political Science
- Nursing

- Other (i.e. Fashion Merchandising)
- Pre-Med
- Psychology
- · Public Health
- Public Relations
- Sociology

Scholarships

Scholarships **Awarded Since** 2005

726



PCF helped me."

Dollars Invested in Scholarships and Wraparound Services Since 2005:



"PCF has not only opened the door to higher education in my life, but has also provided me with the resources and support to develop the skill sets expected of college students and future professionals. Through PCF, I've built a network of individuals, including other students who are in situations similar to mine. I'm not only a recipient of the PCF scholarship, I'm also a member of a like-minded community that aspires to achieve their college and career goals, regardless of the obstacles along the way. PCF has played a major role in my college success so far, and I hope to continue learning and building valuable relationships within its community."

- Gerardo

\$12.2M



UC Riverside, Incoming Class of 2023 Major: Psychology

"Going into college, I didn't know what to expect. When I was the first in my family to graduate from high school, I didn't realize what a win that was. Through the annual College and Career Leadership Conference, PCF helped me recognize why I am doing this: to build confidence through fashion design. While I transitioned from a 4-year college to a community college, PCF supported me during a time of personal and financial uncertainty, lending me a support group that wanted me to succeed. This allowed me to focus on my academics and seek professional experiences, essential to my post-graduation goals. More importantly, PCF has helped expand my network and diversified my world, allowing me to think in new ways."

> - Miranda Sacramento State University, Incoming Class of 2022 Major: Fashion Merchandising and Management

"PCF has helped me so much through my college journey. As a first-gen Latino student, it can be a challenge to navigate college, especially in finding a community. PCF has been a major support throughout my journey. Having a PCF mentor to help me with everything from study tips to career success and resources. I feel more confident in my academics and like I can achieve my dreams and goals. On top of that, having quarterly dinners with other Santa Clara students at PCF has helped me build a community and has made me feel like I belong on campus. PCF has been a major contributor to helping me grow and gain confidence to achieve my goals and dreams of pursuing education as a career."

- Alexander Santa Clara University, Incoming class of 2024 Major: Child Studies



"When I started at community college, I wasn't sure what my path would look like. The Peninsula College Fund gave me the support, guidance, and confidence I needed to believe in myself. My Program Coordinator, Matthew, helped me secure my first internship at BDO, and my mentor, John, has been there every step of the way with advice and encouragement. Now as a student at Santa Clara University, I'm continuing to grow and reach new goals, inspired to give back and help other first-generation students achieve their dreams just like

- Omar Santa Clara University, Incoming Class of 2023 Major: Accounting

Mentoring

Making an Impact

250

Active Members

Navigating college as a first-generation student can be challenging. That's why The Peninsula College Fund pairs every scholar with a dedicated mentor, a caring adult professional who offers social, emotional, academic, and career guidance throughout the scholar's college journey and into their first job.

Our mentors come from a wide range of industries, but all share one belief: that education has the power to open doors and bridge the opportunity gap for first-generation students. These relationships often last well beyond college, with both scholars and mentors calling the experience rewarding and life-changing.



Total Volunteer Mentor Hours



Mentors Who Would Recommend Mentoring to a Friend



Mentors Reported Growth in Student Self-Confidence/Empowerment During Their Mentorship



Satisfaction Level Being a Mentor

Want to learn more about becoming a mentor? Scan the QR code to watch a short video and hear directly from our community.







Being Azaria's mentor is one of the most meaningful roles I've ever had. She makes my days brighter and I've learned just as much from her (if not more) than she has from me. I feel lucky to have been part of her college journey, and I'm forever grateful to have her in my life.

- Margaret, PCF Mentor Since 2024



Training

College Success Collaborative Conference

Through a partnership with the College Success Collaborative and nine other Bay Area organizations, this year's conference created an engaging space for our scholars to connect with more than 300 first-generation college students. Participants attended a range of interactive workshops focused on financial literacy, career exploration, mental health, and other key topics.

At the 2025 conference, PCF Scholars represented one-third of the total attendees. They heard inspiring keynote addresses from Dr. Al Camarillo and Jeff Camarillo of Stanford University and enjoyed a special musical performance by Megan Keely. In addition, PCF sponsored professional headshots for all participants, providing students with a fresh opportunity to enhance their LinkedIn profiles. Scholars highly valued the experience, gaining new insights and motivation to guide them in their academic and career journeys.



Explore our event by scanning the QR code!

Scan to learn more





Accepts first 3 scholars



Hires first Executive Director



Begins providing internship support

Training

Empowering Trusbruzers

One of the most anticipated events for our scholars and volunteers each year is our Virtual Career Exploration Fair. Unlike traditional job fairs, this event focuses on career exploration, helping scholars discover the

wide array of career paths available in various industry sectors and providing the opportunity to talk 1:1 with volunteers from diverse professions. It's a cornerstone of our workforce and career-readiness program, designed to broaden our scholars' understanding of the marketplace and inspire their individual career aspirations.







Career Exploration Fair

"Participating in the career fair was incredibly easy and rewarding. I joined virtually, and it required very little time on my end, but the students were so engaged and appreciative. It was a great opportunity to share a bit about my path and hopefully spark inspiration or clarity for someone just starting out. I'd absolutely do it again and encourage others to volunteer – it really does make a difference."

Patricia Zerbini
 Senior Counsel
 Hoover Krepelka Family Law Attorneys



"It was an inspiring morning for me. Engaging with the scholars reminded me of the passion and fire I have for the work I do, and it also prompted me to reflect on all that I have accomplished in my career. It was gratifying, and I am grateful for the experience. The scholars were inspiring, and I appreciated their curiosity and enthusiasm. Thank you for this amazing opportunity."

David Ward
 Assistant Vice Provost
 R&DE Student Housing
 Stanford University

Registered Scholars

149

Registered Volunteers

118

Meetings Scheduled

408

JOURNEY

Launches Alumni Association



Expands to serving students in East San Jose



Opens application process to serve all eligible students in San Mateo and Santa Clara Counties



2015

2016

2017

2020

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1025

The Peninsula College Fund

Launches the Career Exploration Fair





Establishes an Emergency Fund for scholars





Launches College Kickoff Weekend

Training

College Kickoff: Freshman Experience

In 2025, PCF launched our first-ever College Kickoff event, held June 21–22 at Santa Clara University. The two-day event brought together new scholars, mentors, and families for a dynamic series of programs, including our New Mentor and New Scholar Orientation, the annual Awards Ceremony honoring both our incoming scholars and graduating seniors, and the Freshman Experience, a full day recently redesigned to prepare students for a successful first year in college.

We kicked things off with Orientation, where incoming scholars and their families were welcomed alongside new mentors. Before mentors and scholars enjoyed lunch together and began building the foundation for their new mentoring relationships, separate sessions provided tailored information for each group: mentors were trained on their role and expectations over the next 4+ years; parents received guidance on how to best support their students through college; and students were introduced to PCF's programs, resources, staff, and support systems.



Following Orientation, we celebrated academic milestones at our Awards Ceremony, recognizing our outgoing graduates onstage before welcoming our newest class of scholars. It was truly an honor to recognize the accomplishments of both groups!

On Sunday, incoming students returned for the Freshman Experience, a full day of alumni- and student-led workshops, training, and team-building activities. Topics included financial literacy, preparing for the freshman year, comparing campus living versus commuting, and overcoming imposter syndrome. Between sessions, students participated in fun and interactive activities such as a water balloon toss, scavenger hunt, and team challenges, helping them bond with peers, especially those attending the same college.



Internships and Careers

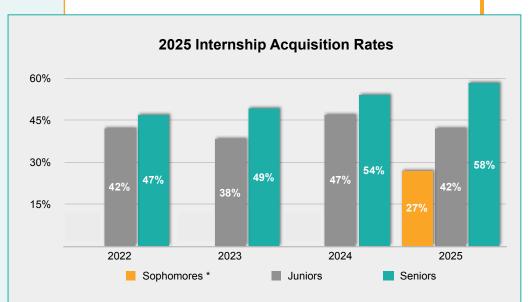


"I remember anxiously applying for internships left and right for months. I was met with constant rejection; however, I stayed diligent. I received emails and text messages from PCF announcing an internship opportunity with Second Harvest, It was my program coordinator who pushed me to fill out the application without overthinking it. About a month later. I got an acceptance letter. I was very anxious going into the internship, but I pushed past my discomfort. I worked with a mentor. a team of interns, and met with numerous staff members. In the shopping department, we handled invoicing and a scanning project. It was a crucial department, as accurate inventory and fulfillment rely heavily on invoicing. I worked with other interns during distribution

events, which led to many memories. I also had the pleasure of meeting the program services director, the CFO, and the CEO. They provided invaluable insights into their career journey and even extended their generosity by considering bringing me back into the finance department next year. I also reached out to Kieu in finance, who showed me her daily workload and taught me the importance of journal entries and other crucial items, such as insurance premiums. It was definitely a memorable experience, and I hope to return, whether to volunteer or as an intern."



Jose
San Jose State University, Class of 2028
Major: Business Administration/Finance
Internship with Second Harvest, 2025



* In previous years, our internship acquisition reports focused on juniors and seniors. Starting in 2025, we're excited to expand our reporting to include sophomores as well. This addition will provide valuable insights into how early career experiences, such as sophomore-year exploratory internships, contribute to juniors being well-prepared for career-focused opportunities.

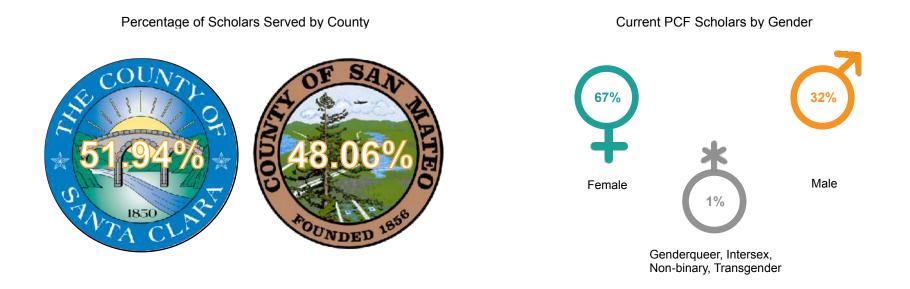
Internship acquisition rates for PCF Scholars continue to make steady progress as they recover from the impact of the pandemic. While the job market has become more competitive, with more applicants per position and a stronger emphasis on referrals, we remain committed to helping our students succeed.

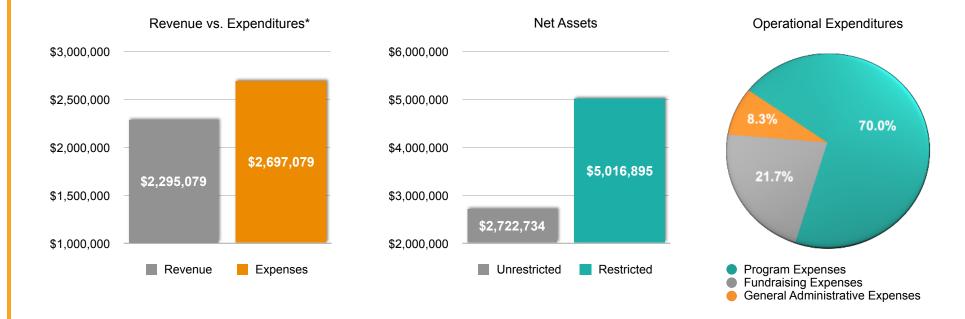
Internships continue to play a vital role in securing post-graduation job offers. Through strategic partnerships and expanded opportunities for career skill development, we are building a strong support network that PCF Scholars can rely on for internship placement and long-term career success.

PCF Post-Graduation Job Placement & Higher Education

Historically, we have reported post-graduation job placement and higher education enrollment rates in our Annual Report. We previously captured this data at the time of graduation. To better align with national reporting standards, beginning this year, we will collect and report on these outcomes six-months post-graduation.

By the Numbers (July 1, 1024 - June 30, 2025)





Note:

^{*} While expenses exceeded revenue in FY25, this variance reflects a transitional year marked by fundraising challenges and strategic investments in improving our data collection and reporting systems. These enhancements strengthen both program and financial transparency for future growth. The organization continues to maintain significant assets that ensure stability and resilience during challenging fiscal periods.

Our Team



Left to Right. Top Row: Julia Galvan – Events Lead, Lupe Vasquez – Program Coordinator, Nohely Peraza – Outreach Specialist, Cimone Putnam – Program Coordinator, Margaret Galvan – Development Specialist. Bottom Row: Matthew Solito – Program Coordinator, Lizeth Diaz Navarrete - Program Lead, Brittany Decker - Director of Operations, Christina Mireles - Executive Director, Cara Magliaro - Director of Programs, Beth Williams - Director of Development and Communications

Our Board

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Jessica Gonzalez

Charles Schaff Michelle Soto

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Board Member Emeritus

Phil Ekedahl

Board Member Emeritus

Investing in the Next Generation of Leaders

For first-generation students, a college degree is more than an education—it's a gateway to a brighter future. These resilient scholars have already surmounted incredible odds, yet new economic challenges threaten to stand in their way.

This is where we come in, together. At PCF, we believe in their potential and are dedicated to clearing the path for their success. We invite you to invest in their journey. Your gift will help ensure they can cross the graduation stage, secure fulfilling employment, and build a foundation of financial stability for generations to come.

Champion a scholar today and help build a more brilliant tomorrow!

EVERYONE CAN MAKE A DIFFERENCE!

GIVE TIME – Become a mentor and provide invaluable advice, support, and role modeling. Your guidance and networking opportunities can greatly impact our scholars.

GIVE TALENT – Share your expertise by helping at PCF's annual College & Career Leadership Series. Your insights on networking, interviewing, career selection, and academic preparation will be instrumental in shaping their future.

GIVE OPPORTUNITY – Offer a career-focused summer internship at your workplace or connect our scholars with informational interviews and potential internship experiences.

Your involvement can transform lives and pave the way for future success. Join us in supporting the next generation of leaders today!

GIVE GENEROUSLY! – The gift you make today can change a scholar's life in some of the following ways. Examples include:

\$24,000	Supports 1 scholar (wrap-around services and scholarship) for all 4 years of college
\$10,000	Allows PCF to build capacity and serve more students in San Mateo and Santa Clara Counties
\$6,000	Sponsors 1 scholar (wrap-around services and scholarship) for 1 year
\$2,500	Contributes toward career-ladder internship stipends for deserving scholars
\$1,500	Supports scholar or mentor training programs
\$1,000	Allows 5 new scholars to attend the Freshman Experience
\$500	Funds attendance of 1 scholar to the College & Career Leadership Series
\$250	Provides emergency funds to scholars to help with hardships that often get in the way of college completion, such as food insecurity, transportation, and other basic necessities

JOIN A GIVING CIRCLE!

A 4-year pledge increases our capacity to add new scholars in spring 2026.

Join our Scholar, Leadership or Donor Circle by making a 4-year pledge and be a part of this growing group of donors to have the greatest impact. Email our Director of Development & Communications, Beth Williams, to learn more about the Giving Circles at beth@peninsulacollegefund.org or call 650-542.8581.



Invest in the Future - Leave a Legacy with PCF

Your generosity today can open doors for generations to come. By including The Peninsula College Fund (PCF) in your estate plans, you ensure that first-generation college students continue to receive the mentorship, scholarships, and career guidance they need to become tomorrow's leaders — doctors, educators, engineers, and more.

Meaningful ways to leave your legacy include:

- A gift in your will or trust
- Naming PCF as a beneficiary of your life insurance or retirement plan
- Donating **real estate** or other appreciated assets

If you've already included PCF in your plans — or would like to explore how to do so — we'd love to connect. Please reach out to **Beth Williams, Director of Development & Communications**, at beth@peninsulacollegefund.org.

Thank you for investing in opportunity and building a brighter future for first-generation scholars.





Donors (July 1, 1024 - June 30, 2025)

BUSINESSES

Donors \$100,000+

Donors \$20,000+

Braze for Social Impact Fund, a fund of Tides Foundation Mercury News .

Donors \$10,000+ Blach Construction .

Donors \$5,000+

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Donors \$100,000+

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Donors \$5.000+

Palo Alto Weekly Holiday Fund Sares Regis Community Education Stanford University - Office of Government Affairs

Donors \$1,000+

Northern California College Promise Coalition Rotary Club of Los Altos Select Equity Group Foundation Stanford University

Donors up to \$1,000

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♣ Founder's Circle (\$6,000+ for 4 years)

♠ Scholar Circle (\$3,000+ for 4 years)

♦ Leadership Circle (\$1,000+ for 4 years)

▲ Donor Circle (\$500+ for 4 years)

→ Alumni

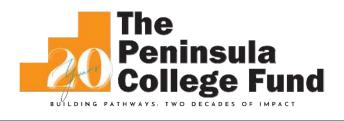
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* Mentor





Contact Us



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Email info@peninsulacollegefund.org



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Social Media peninsulacollegefund











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