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Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

2015

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

► Do not enter social security numbers on this form as it may be made public.

► Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

For calendar year 2015 or tax year beginning

, 2015, and ending

, 20

Name of foundation

Michigan First Foundation

Number and street (or P O box number if mail is not delivered to street address)

Room/suite

27000 Evergreen Rd

City or town, state or province, country, and ZIP or foreign postal code

Lathrup Village, MI 48076

G Check all that apply: Initial return Initial return of a former public charity
 Final return Amended return
 Address change Name change

H Check type of organization: Section 501(c)(3) exempt private foundation

Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at **J** Accounting method: Cash Accrual
 end of year (from Part II, col. (c), Other (specify) _____
 line 16) ► \$ (Part I, column (d) must be on cash basis)

A Employer identification number

27-2487933

B Telephone number (see instructions)

248-395-4012

C If exemption application is pending, check here ► **D** 1. Foreign organizations, check here ► 2. Foreign organizations meeting the 85% test,
check here and attach computation ► **E** If private foundation status was terminated under
section 507(b)(1)(A), check here ► **F** If the foundation is in a 60-month termination
under section 507(b)(1)(B), check here ►

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	185,712			
	2 Check ► <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities				
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a _____				
	7 Capital gain net income (from Part IV, line 2) . . .				
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less. Cost of goods sold . . .				
	c Gross profit or (loss) (attach schedule) . . .				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	185,712		185,712	
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule) . . .				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)				
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	22,884		22,884	
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	22,884		22,884	
	25 Contributions, gifts, grants paid	158,500		158,500	
	26 Total expenses and disbursements. Add lines 24 and 25	181,384		22,884	158,500
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	4,328			
	b Net investment income (if negative, enter -0-) .				
	c Adjusted net income (if negative, enter -0-) .				162,828

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions.)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	1,221	5,550	5,550
	2	Savings and temporary cash investments			
	3	Accounts receivable ►	1,000		
		Less: allowance for doubtful accounts ►	0	1,000	1,000
	4	Pledges receivable ►			
		Less: allowance for doubtful accounts ►			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ►			
		Less: allowance for doubtful accounts ►			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)			
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment: basis ►			
	Less: accumulated depreciation (attach schedule) ►				
12	Investments—mortgage loans				
13	Investments—other (attach schedule)				
14	Land, buildings, and equipment: basis ►				
	Less: accumulated depreciation (attach schedule) ►				
15	Other assets (describe ►)				
16	Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	2,221	6,550	6,550	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ►)			
23	Total liabilities (add lines 17 through 22)				
Net Assets or Fund Balances	24	Foundations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	25	Unrestricted			
	26	Temporarily restricted			
		Permanently restricted			
	27	Foundations that do not follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	28	Capital stock, trust principal, or current funds			
	29	Paid-in or capital surplus, or land, bldg., and equipment fund			
	30	Retained earnings, accumulated income, endowment, or other funds	2,221	6,550	
	31	Total net assets or fund balances (see instructions)	2,221	6,550	
		Total liabilities and net assets/fund balances (see instructions)	2,221	6,550	
Part III Analysis of Changes in Net Assets or Fund Balances					
1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)		1	2,221	
2	Enter amount from Part I, line 27a		2	4,328	
3	Other increases not included in line 2 (itemize) ►		3		
4	Add lines 1, 2, and 3		4	6,550	
5	Decreases not included in line 2 (itemize) ►		5		
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30		6	6,550	

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)			(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8				3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014			
2013			
2012			
2011			
2010			
2 Total of line 1, column (d)			2
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4
5 Multiply line 4 by line 3			5
6 Enter 1% of net investment income (1% of Part I, line 27b)			6
7 Add lines 5 and 6			7
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			8

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter. _____ (attach copy of letter if necessary—see instructions)	1		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► <input type="checkbox"/> and enter 1% of Part I, line 27b			
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2		
3	Add lines 1 and 2			
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6	Credits/Payments.			
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a		
b	Exempt foreign organizations—tax withheld at source			
c	Tax paid with application for extension of time to file (Form 8868)			
d	Backup withholding erroneously withheld			
7	Total credits and payments. Add lines 6a through 6d	7		
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached			
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed ►		9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid ►			
11	Enter the amount of line 10 to be: Credited to 2016 estimated tax ►	Refunded ►		11

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	Yes	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?		✓	
<i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>				
c	Did the foundation file Form 1120-POL for this year?	1c	✓	
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ► \$ _____ (2) On foundation managers. ► \$ _____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2	✓	
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		✓	
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	✓	
b	If "Yes," has it filed a tax return on Form 990-T for this year?		✓	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5	✓	
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		✓	
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	7	✓	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► Michigan		✓	
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	8b	✓	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		✓	
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	✓	

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11		✓
12		✓
13	✓	
14	Telephone no. ► 248-395-4012	
	Located at ► 27000 Evergreen Rd Lathrup Village, MI	ZIP+4 ► 48076
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here. ► <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ► <input type="checkbox"/> 15	
16	Yes	No
	✓	
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►	

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a	During the year did the foundation (either directly or indirectly):	
(1)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(5)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? ► <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015? ► <input type="checkbox"/>	
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): -	
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► 20 _____, 20 _____, 20 _____, 20 _____	
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions.)	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► 20 _____, 20 _____, 20 _____, 20 _____	
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ► <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b	If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015)	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a	During the year did the foundation pay or incur any amount to:					
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?					
	Organizations relying on a current notice regarding disaster assistance check here					► <input type="checkbox"/>
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
	<i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>					
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?					
	<i>If "Yes" to 6b, file Form 8870.</i>					
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?					
						7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Attachment 1				

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000				►

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services ►

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.		Expenses
1	-----	
	Provided 43 student scholarships	88,000
2	-----	
	Supported 65 community agencies and organizations	70,500
3	-----	
4	-----	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2		Amount
1	
2	
All other program-related investments See instructions		
3	
Total. Add lines 1 through 3 ►		

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	0
b	Average of monthly cash balances	1b	0
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	0
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	0
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	0
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	0
6	Minimum investment return. Enter 5% of line 5	6	0

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ► and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	0
2a	Tax on investment income for 2015 from Part VI, line 5	2a	0
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	0
c	Add lines 2a and 2b	2c	0
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	0
4	Recoveries of amounts treated as qualifying distributions	4	0
5	Add lines 3 and 4	5	0
6	Deduction from distributable amount (see instructions)	6	0
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	0

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26	1a	158,500
b	Program-related investments—total from Part IX-B	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	0
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	0
b	Cash distribution test (attach the required schedule)	3b	0
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	158,500
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	158,500

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				
2 Undistributed income, if any, as of the end of 2015:				
a Enter amount for 2014 only				
b Total for prior years. 20 ____,20 ____,20 ____				
3 Excess distributions carryover, if any, to 2015:				
a From 2010				
b From 2011				
c From 2012				
d From 2013				
e From 2014				
f Total of lines 3a through e				
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$				
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2015 distributable amount				
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount—see instructions				
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount—see instructions				
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions) .				
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2011				
b Excess from 2012				
c Excess from 2013				
d Excess from 2014				
e Excess from 2015				

Part XIV **Private Operating Foundations** (see instructions and Part VII-A, question 9)

1a	If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling ►				<input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)
2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed				
	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
b	85% of line 2a . . .				
c	Qualifying distributions from Part XII, line 4 for each year listed . . .				
d	Amounts included in line 2c not used directly for active conduct of exempt activities				
e	Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c . . .				
3	Complete 3a, b, or c for the alternative test relied upon:				
a	"Assets" alternative test—enter:				
	(1) Value of all assets . . .				
	(2) Value of assets qualifying under section 4942(j)(3)(B)(i) . . .				
b	"Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed				
c	"Support" alternative test—enter:				
	(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . .				
	(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(ii) . . .				
	(3) Largest amount of support from an exempt organization . . .				
	(4) Gross investment income . . .				

Part XV **Supplementary Information** (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2))

None

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

None

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ► if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a** The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:
- b** The form in which applications should be submitted and information and materials they should include:
- c** Any submission deadlines:
- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors.

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
See Attachment 2				
Total				► 3a
b Approved for future payment				
Total				► 3b

Part XVI-A | Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue.					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities					
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory					
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)					
13 Total. Add line 12, columns (b), (d), and (e)					13 _____

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Part XVII **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

		Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		
a	Transfers from the reporting foundation to a noncharitable exempt organization of:		
(1)	Cash	1a(1)	✓
(2)	Other assets	1a(2)	✓
b	Other transactions:		
(1)	Sales of assets to a noncharitable exempt organization	1b(1)	✓
(2)	Purchases of assets from a noncharitable exempt organization	1b(2)	✓
(3)	Rental of facilities, equipment, or other assets	1b(3)	✓
(4)	Reimbursement arrangements	1b(4)	✓
(5)	Loans or loan guarantees	1b(5)	✓
(6)	Performance of services or membership or fundraising solicitations	1b(6)	✓
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c	✓
d	If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

(a) Name of organization	(b) Type of organization	(c) Description of relationship
Michigan First Credit Union	501(c)(14)	Element of common control through directors

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

**Sign
Here**

correct, and complete Declaration of preparer (other than a member of the public accountancy profession):

11/10/16

Director

May the IRS discuss this return with the preparer shown below (see instructions)? Yes No

Signature of officer or trustee		Date	Title	(see instructions) / <input type="checkbox"/> Yes <input type="checkbox"/> No	
Paid Preparer Use Only	Print/Type preparer's name		Preparer's signature	Date	Check <input type="checkbox"/> if self-employed
	Firm's name ►			Firm's EIN ►	
	Firm's address ►			Phone no	

Schedule B
(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

OMB No 1545-0047

2016

► Attach to Form 990, Form 990-EZ, or Form 990-PF.
► Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.

Name of the organization

Michigan First Foundation

Employer identification number

27-2487933

Organization type (check one):**Filers of:****Section:**

Form 990 or 990-EZ

 501(c)() (enter number) organization 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation 527 political organization

Form 990-PF

 501(c)(3) exempt private foundation 4947(a)(1) nonexempt charitable trust treated as a private foundation 501(c)(3) taxable private foundation**Check if your organization is covered by the General Rule or a Special Rule.****Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 $\frac{1}{3}$ % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions exclusively for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an exclusively religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ► \$

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization	Employer identification number
----------------------	--------------------------------

Part I **Contributors** (See instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Michigan First Credit Union 27000 Evergreen Rd Lathrup Village, MI 48076	\$ 130,000	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <small>(Complete Part II for noncash contributions.)</small>
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
2	Other various contributors less than \$5,000 each	\$ 55,462	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <small>(Complete Part II for noncash contributions)</small>
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-----	-----	\$ -----	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <small>(Complete Part II for noncash contributions)</small>
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-----	-----	\$ -----	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <small>(Complete Part II for noncash contributions)</small>
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-----	-----	\$ -----	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <small>(Complete Part II for noncash contributions)</small>
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
-----	-----	\$ -----	<input type="checkbox"/> Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <small>(Complete Part II for noncash contributions)</small>

Name of organization

Employer identification number

Part II Noncash Property (See instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$	

Name of organization

Employer identification number

Part III *Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor.* Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **\$1,000 or less** for the year. (Enter this information once. See instructions.) ► \$ _____
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	(e) Transfer of gift Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	(e) Transfer of gift Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	(e) Transfer of gift Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	(e) Transfer of gift Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		
	Transferee's name, address, and ZIP + 4 Relationship of transferor to transferee		

Attachment 1**Form 990-PF Tax Year 2015****Michigan First Foundation EIN #27-2487933****Part VIII, Line 1 List of all officers, directors, trustees, foundation managers and their compensation.**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Michael Poulos 27000 Evergreen Road Lathrup Village, MI 48076	Director 1.0 hour	\$0	\$0	\$0
Linda Height 27000 Evergreen Road Lathrup Village, MI 48076	Director 1.0 hour	\$0	\$0	\$0
Ines de Jesus 27000 Evergreen Road Lathrup Village, MI 48076	Director 1.0 hour	\$0	\$0	\$0
Eric Schornhorst 27000 Evergreen Road Lathrup Village, MI 48076	Director 1.0 hour	\$0	\$0	\$0
Jan Ososki 27000 Evergreen Road Lathrup Village, MI 48076	Director 1.0 hour	\$0	\$0	\$0

Attachment 2

Form 990-PF Tax Year 2015

Michigan First Foundation EIN #27-2487933

Part XV, Line 3 a

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
James Tatum Foundation for the - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Urban League of Detroit & S E - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,500 00
Michigan Credit Union Foundation - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Alternatives for Girls reimbursed to MFCU	N/A	501(c)(3)	Community Support	1,500 00
American Cancer Society reimbursed to MFCU	N/A	501(c)(3)	Community Support	1,000 00
Focus HOPE Walk reimbursed to MFCU	N/A	501(c)(3)	Community Support	1,500 00
Detroit Symphony Orchestra - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Hospice of Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Neighborhood Services Organization - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Hope Center of Macomb County - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Lawrence Technological University - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,000 00
CARE of Southeastern Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Coalition on Temporary Shelter - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Cass Community Social Services - Grants to Community Agencies	N/A	501(c)(3)	Community Support	750 00
Boy Scouts of America Great Lakes - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Arab American and Chaldean Cou - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
American Red Cross - Southeast - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Wayne State University - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,000 00
University of Detroit Mercy - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,000 00
University of Detroit Mercy - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
THAW (The Heat and Warmth Fund - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Special Olympics Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Salvation Army - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Ronald McDonald House of Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	750 00
Marygrove College - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,000 00
Black United Fund of Michigan, - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Big Brothers Big Sisters of Me - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Museum of African American History - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Forgotten Harvest - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Detroit Youth Foundation - Grants to Community Agencies	N/A	501(c)(3)	Community Support	750 00
Detroit Branch NAACP - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,500 00
Detroit Hispanic Development C - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Children's Miracle Network - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Developing KIDS - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Habitat for Humanity/Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Meals on Wheels - Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Michigan Science Center - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Bethany Baptist Church - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Eastpointe-Roseville Community - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
God's Helping Hands - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Pro-Literacy Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,500 00
Wayne County Community College - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,500 00
WSU Detroit Orientation Institute - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
World Medical Relief - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
YMCA of Metropolitan Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Girl Scouts of Southeastern Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Mosaic Youth Theatre of Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
The Youth Connection - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
United Way for Southeastern Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	3,000 00
City Year Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
YWCA Metropolitan Detroit - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
The Field Zone - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Community Foundation for Southeast Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Orchards Children's Services - Grants to Community Agencies	N/A	501(c)(3)	Community Support	750 00
Lincoln Park Goodfellows - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
United Service Organizations - Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Thin Blue Line of Michigan - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Kann's Hope - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Helen DeVos Children's Hospital - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
GRPD Unity Tour - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Goodwill - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
Gilda's Club - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
City of Grand Rapids Parks & R - Grants to Community Agencies	N/A	501(c)(3)	Community Support	500 00
United Negro College Fund, Inc - Grants to Community Agencies	N/A	501(c)(3)	Community Support	2,000 00
Gleaners Community Food Bank -- Grants to Community Agencies	N/A	501(c)(3)	Community Support	1,000 00
Lathrup Village Community Foundation - Grants to Community Agencies	N/A	501(c)(3)	Community Support	5,000 00
Central Michigan & Kendyl Stew - Young & Free Scholarships	None	N/A	Educational Scholarship	5,000 00
Clark Atlanta Univ & Alexis G - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Oakland University & Alona Mor - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Grand Valley State U & Caitly - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Central Michigan & Cody Linger - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Michigan State U & Alyssa Kla - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Eastern Michigan & Amber I Th - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Univ of Michigan & Victoria L - Young & Free Scholarships	None	N/A	Educational Scholarship	3,000 00
Grand Valley St U & Armani P - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Eastern Michigan & Viviana Gar - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Western Michigan & Bianca Dixo - Young & Free Scholarships	None	N/A	Educational Scholarship	3,000 00
Ferns State Univ & Nneka Cab - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
U of M - Dearborn & David O'Ne - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Alcom State U & Kinsley Howa - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
U of M - Dearborn & Leslie Kin - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Michigan State U & Ambrelle - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Wayne State Univ & Meghan Hed - Young & Free Scholarships	None	N/A	Educational Scholarship	5,000 00
Kettering Univ & Chelsea Cart - Young & Free Scholarships	None	N/A	Educational Scholarship	10,000 00
Wayne State Univ & Olivia Mat - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Wayne State Univ & Giselle Ga - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Michigan State U & Jazreel Wa - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Baker College & Destiny Roethe - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Morehouse College & Andre Bart - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Columbia College & Evan Gulock - Young & Free Scholarships	None	N/A	Educational Scholarship	10,000 00
Eastern Michigan & Aaron Scher - Young & Free Scholarships	None	N/A	Educational Scholarship	5,000 00
Grand Valley St U & Breanne - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Wayne State Univ & Ellen Murp - Young & Free Scholarships	None	N/A	Educational Scholarship	10,000 00
Howard Univ & Imara Bright-Jo - Young & Free Scholarships	None	N/A	Educational Scholarship	3,000 00
Michigan State U & Torel Wels - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Wayne State Univ & Joshua Hug - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Hampton University & Kyla Lotee - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Georgetown Univ & Errol Frenc - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Univ of Michigan & Blake Wash - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Tenn State Univ & Zedonia Wi - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Howard Univ & Micah Thacker - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Howard Univ & Lauren Smith - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Northwestern Univ & Joanne Og - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
DePauw Univ & Spencer Miller - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Kettering Univ & Jalen Grffii - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Wayne State Univ & Kaitlyn Ba - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Wayne State Univ & Justyna Ta - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Howard Univ & Kaleb Oates - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
Central Michigan & Gabnelle P - Young & Free Scholarships	None	N/A	Educational Scholarship	1,000 00
				<u>158,500 00</u>