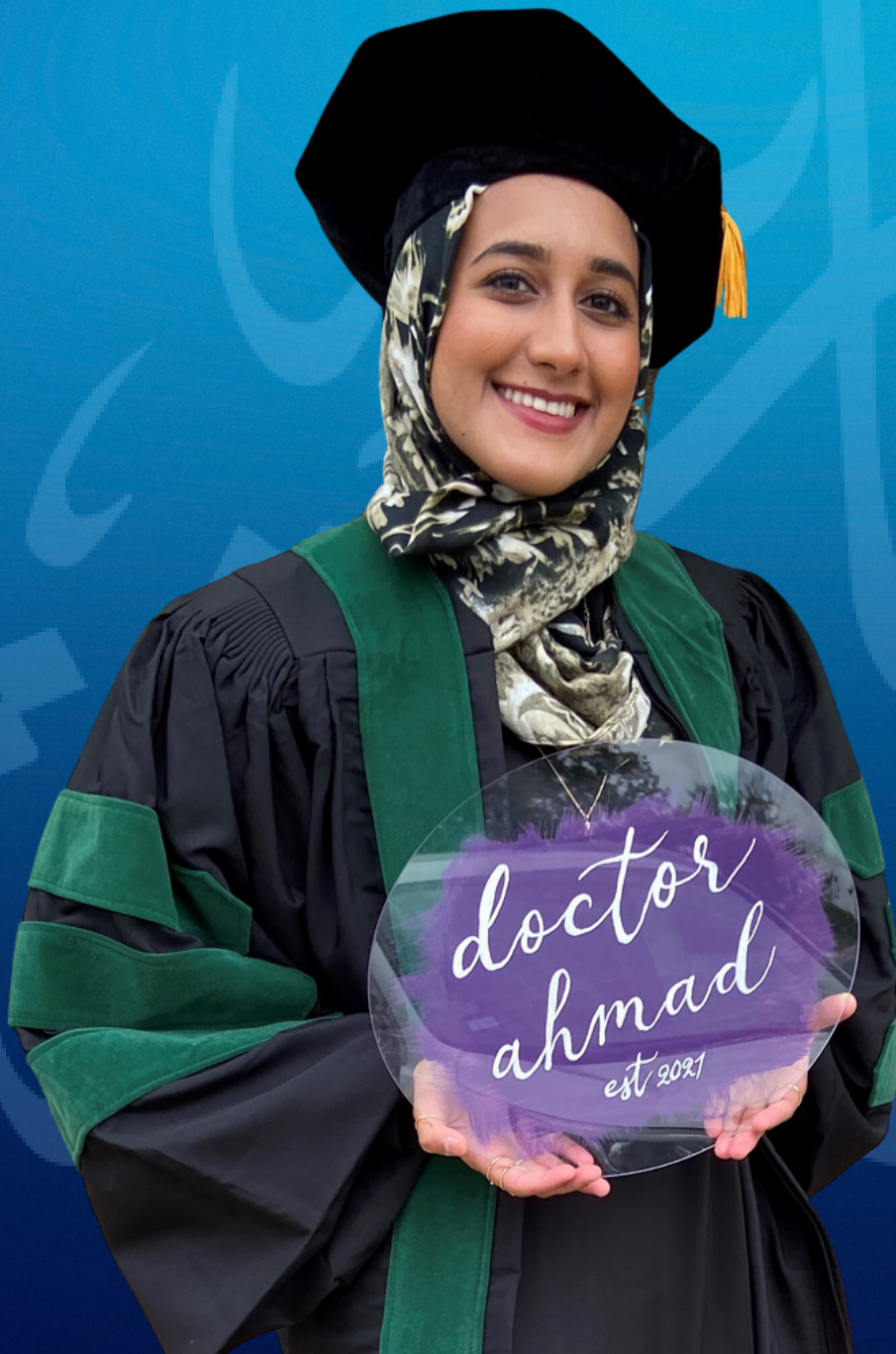




A CONTINUOUS CHARITY

Developing the Muslim community through
interest-free student loans.



Learn more
or apply



acceducate.org



[@accontinuouscharity](https://www.instagram.com/accontinuouscharity)



[/accontinuouscharity](https://www.facebook.com/accontinuouscharity)

Mission

To promote the spiritual and intellectual development of Muslims throughout North America by providing interest-free loans for higher education.

Vision

To bring about a generation of graduates that will have a strong Muslim identity and be well-versed in their fields, using both for the benefit of mankind.

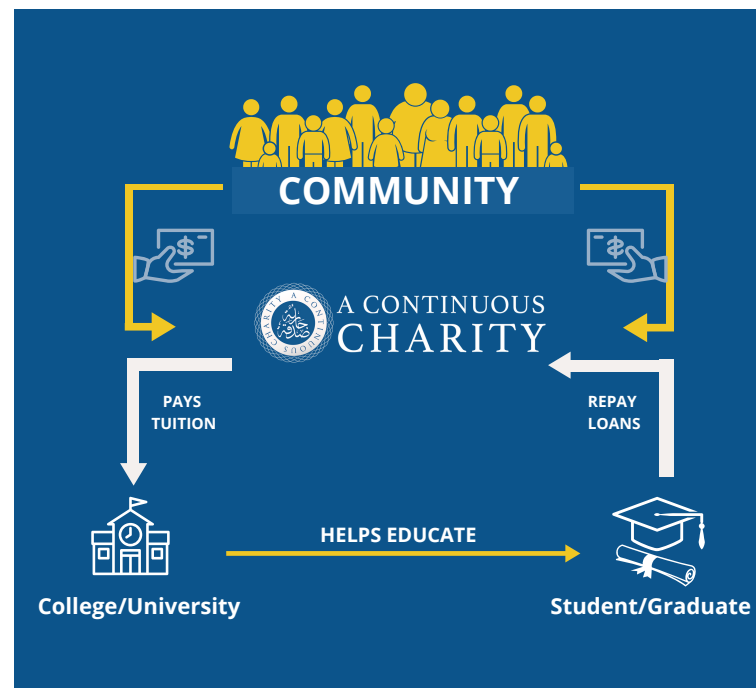
The Problem

Did you know that the total Student Loan Debt in the US is \$1.6 trillion?! That is more than the total auto-loan debt and credit card debt COMBINED.

The cost of tuition has increased 300% in the last decade, pushing students of all races and religions to take out interest bearing loans. Muslim students are no exception.

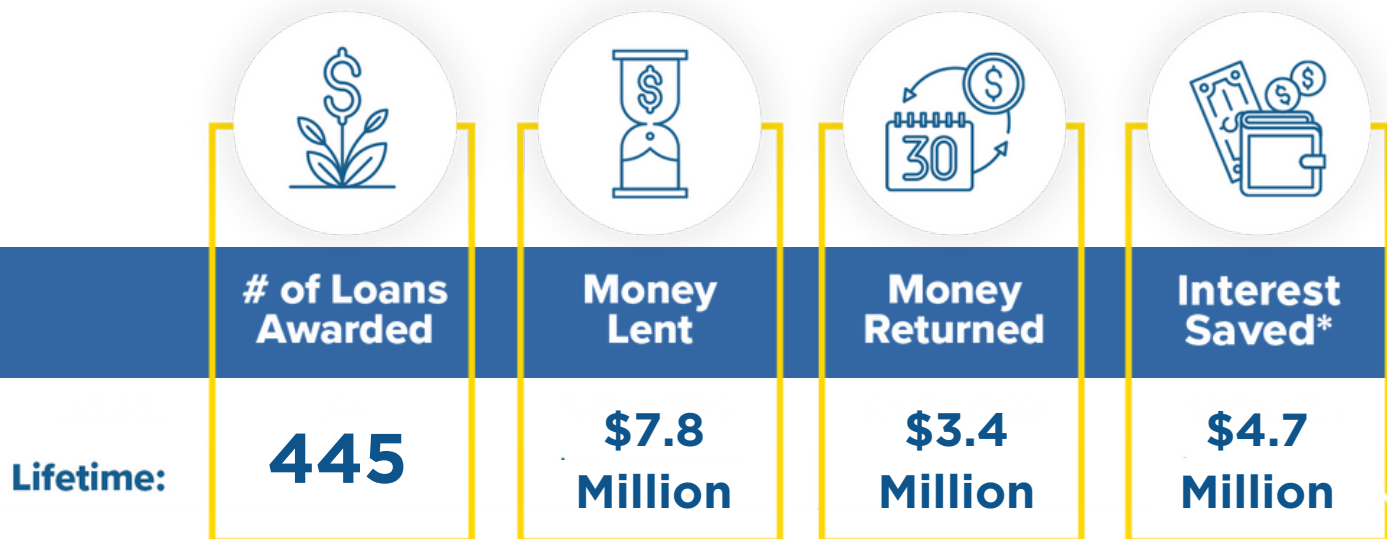
Approximately
447,000
Muslim
students
have
crippling
student
debt

How it works



- Funds are **generated from individual donors, community partners, sponsors, and our waqf**. These funds are distributed based upon merit, need, community involvement, and Islamic awareness.
- As students repay their loans, funds are loaned out to the next generation of Muslim change makers creating a cycle of good and empowering our future generations.

Our impact so far



** Interest saved based upon 6.8% and 15 years (national average is 20 years)

The first and only national Muslim 501(c)3 that provides interest-free loans for higher education

Our Programs

Interest-Free Loans

Providing interest-free loans to Muslim students

Loan Refinancing

Have old interest-bearing loans? We can pay them off and offer you an interest-free one instead

ACC For Educational Justice

A program aimed to serve the underserved population in less affluent neighborhoods in America by providing interest-free loans and mentorship to facilitate their College Educations

ACC for Women's Empowerment

Empowering Muslim women through access to interest-free loans.



Who we serve

2023
LAST YEAR'S
NUMBERS

LOAN TYPE

STANDARD

100

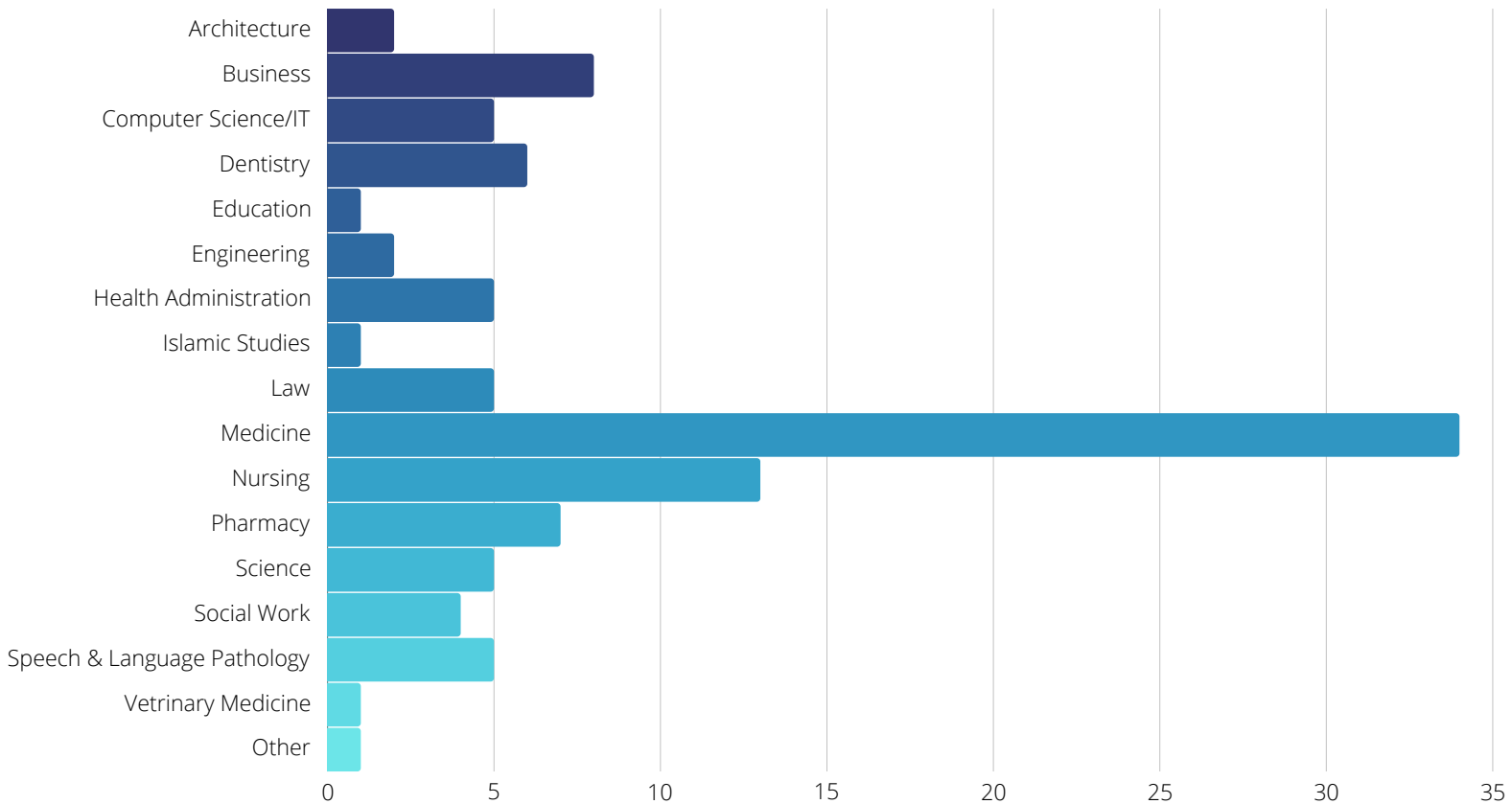
REFINANCE

3

GRANT

8

DEGREE TYPE



DEGREE LEVEL

BACHELORS



27

CERTIFICATE



9

MASTERS



32

DOCTORATE



43

Success Stories

"I am blessed to be able to put all my focus into my education and know that when I graduate, I will be paying a loan that is interest free and of which the money will go towards another student who needed the same help I did." – [Daniyal S.](#)



"When I received the ACC Educational Justice loan, I was overcome with a sense of calm and relief. This loan provided me the opportunity to become a student in a top ranked program, which has expanded my learning opportunities, connected me with incredible professionals, and allowed me to grow as a student and as a professional." – [Sumaiyah C.](#)

"I felt humbled, blessed and filled with so much joy. Upon receiving the news I smiled, said Alhamdulillah and prostrated to Allah, a prostration of gratitude. I then went running, jumping and smiling with so much exuberance to my wife to inform her of the good news."

Being a recipient of this interest free loan will alleviate me of the stress of financial hardship. I won't have to stress about finding the means to help pay for my education which allows me to focus on my studies, my family and most importantly my relationship with Allah." – [Uthman](#)



The Team

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President



Ridwan Akano
Vice President



Dr. Ammar Ahmed
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Safer Mohiuddin
Secretary



Vacant
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Donor Care Manager



Fatimah Dibas
Donor Care Coordinator



Humza Sheikh
National Outreach Specialist

OPERATIONS



Sameena Khan
Human Resources Manager



Sonia Nousheen
Finance Manager



Sumeya Mohamednur
Operations Coordinator



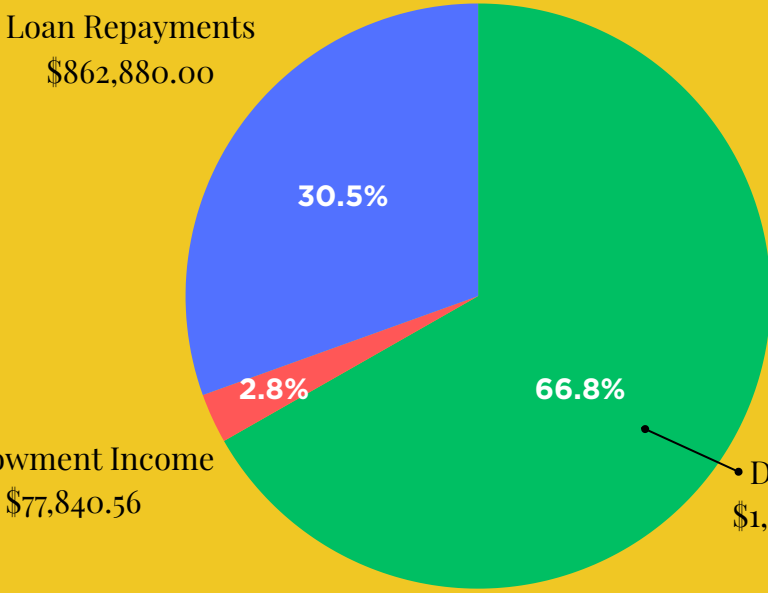
PROGRAMS



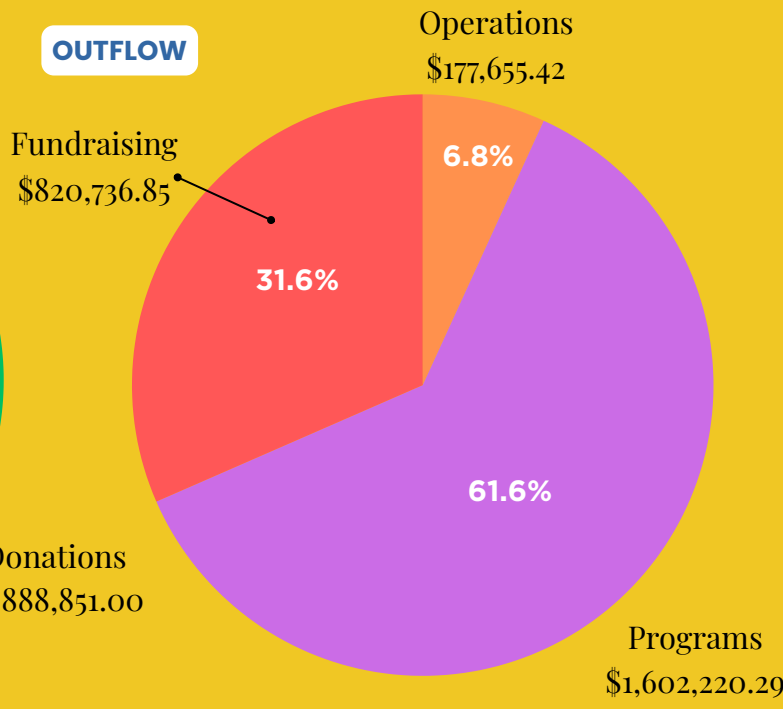
Ruann Elbassyouni
Programs Specialist

Financials

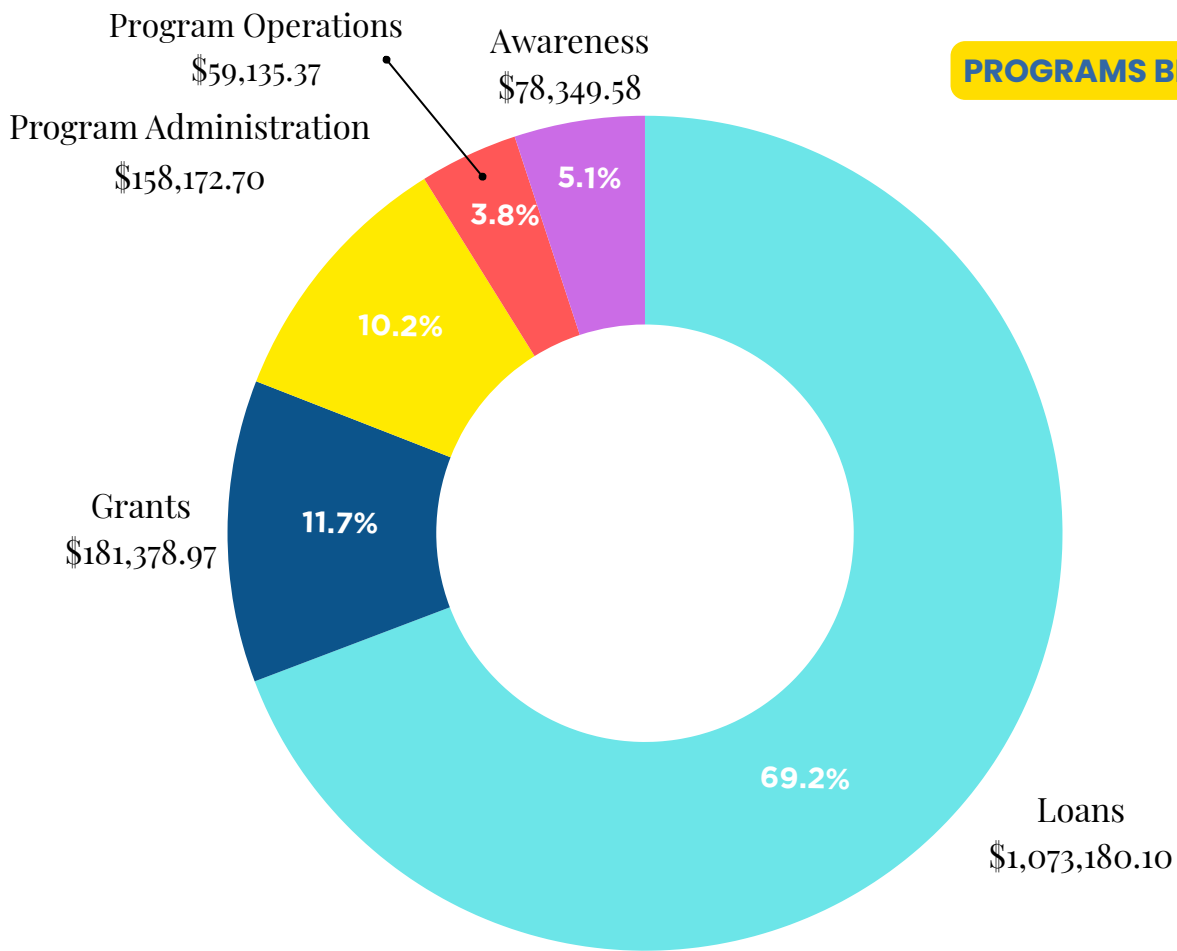
INFLOW



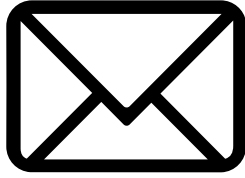
OUTFLOW



PROGRAMS BREAKDOWN



Ways to give



MAIL A CHECK TO:

955 W John Carpenter Fwy,
Suite 100, Irving TX 75039



SCAN TO DONATE



GIVE ONLINE:

acceducate.org/donate

YOU CAN ALSO...



**DONATE
STOCKS**



**DONATE
YOUR IRA**



**DOUBLE YOUR
DONATION**



**HOST A DINNER
FOR ACC**



**INVEST
WITH ACC**

Support Our Waqf (Endowment)

Being the one of the only non-profit organizations in the US offering interest-free loans we recognize how crucial our sustainability and growth is in shielding our future generations from riba

Help us become self-sustaining so that we can focus all of our energies into serving as many students as possible through our endowment fund.



Learn more at acceducate.org/waqf

Open a Legacy Fund

Families have always looked for opportunities to develop a long-term source of constant sadaqah (a continuous charity). In the past, scholarships for students have been an amazing tool to accomplish this as they help energize students and help them pay for their education. Families know that once students graduate, they will be able to support their family and give back to the community thus giving a source of constant sadaqah.

As the funds are repaid, they will be returned into your family's specific fund to be re-used by future students. We will provide the family with both financial and biographical reports on each recipient we choose. You will witness the fund grow and benefit multiple students from generation to generation adding to the legacy of your family.

How Legacy Funds Work



Learn more at acceducate.org/legacy-fund

Visit acceducate.org to learn more