

# SOCIAL IMPACT AND SUSTAINABILITY

United Nations Global Compact:  
Communication on Progress 2021



**CHAPMAN**  
Focused on Finance®



# OUR COMMITMENT

Chapman is a law firm focused on finance. We work with the most sophisticated financial companies and institutional investors in the world and have industry-leading practices in multiple markets. Chapman is also on the leading edge of legal services innovation, investing in new technology and practice management solutions for the firm and our clients to drive efficiency, agility, and client service. With more than 230 lawyers in offices across the United States, we strive to do our part to ensure safe, healthy workplaces for our people and sustainable, ethical business practices for our clients and communities. As part of this commitment, Chapman signed onto the United Nations Global Compact in 2020 and formed a Social Impact and Sustainability Task Force to oversee and guide the firm's internal practices, promote opportunities to partner with clients on community and pro bono work and sustainability initiatives, and hold the firm accountable to our UN Global Compact goals.

# A letter from our Chief Executive Partner

Chapman is a purpose-driven firm. Our purpose is to make a difference—in the work for our clients, the careers of our people, the support of our communities and the environment, and the cultivation of good ideas. We signed onto the UN Global Compact because the Ten Principles on human rights, labour, environmental stewardship, and anti-corruption align with our goal to make a positive difference everywhere we do business.

Our more than 100 years of success as a firm—weathering global conflicts, financial system upheavals, pandemics, and large-scale societal changes—are testament to our ability to proactively adapt to the needs of the times with our people, communities, and environment always in mind. Looking toward the future, we have aligned with the UN Global Compact's Sustainable Development Goals (SDGs) where we think we can make the most significant difference:



These SDGs reflect our established commitments and values and provide Chapman with a framework for advancing our environmental, social, and corporate governance goals. They also give us a common language through which we can collaborate with clients and like-minded organizations around the world to improve social conditions, promote diversity and inclusion, fight climate change, and enhance ethics and equity in our governmental systems.

Our firm and our clients' businesses are integral parts of the global community: we both impact and are impacted by what happens around us. Our continued success depends on the sustainability of our operations and stability of the global systems we are a part of. Because we help our clients identify risks and opportunities every day, we know that planning for long-term sustainability is simply good business. To ensure the future for ourselves and our clients, we must all prioritize sustainability today.

I am pleased to confirm that Chapman and Cutler LLP reaffirms our support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labour, Environment, and Anti-Corruption. I am very proud that our firm signed onto the UN Global Compact. We are committed to making lasting change, and we hope our efforts will inspire others. This is how we make a difference.

Tim Mohan  
Chief Executive Partner

# HUMAN RIGHTS PRINCIPLES

**Principle 1:** Businesses should support and respect the protection of internationally proclaimed human rights; and

**Principle 2:** make sure that they are not complicit in human rights abuses.

At Chapman, we are committed to operating in a way that affirms the dignity and rights of all people. We actively seek ways to improve the lives of marginalized people in the communities where we live and work. We use our unique skills as lawyers to advocate on behalf of people whose rights have been threatened or withheld, and we tap the resources of our Chapman Practice Innovations team to develop platforms that help us reach even more people.



# Supporting the Next Generation

**Chapman and Cutler LLP Maynard H. Jackson, Jr. Scholarship.** We believe everyone should have equal access to the legal profession. In 2018, we created a scholarship to help defray expenses of second-year law students from traditionally underrepresented backgrounds. The annual \$10,000 scholarship is named in honor of the late Maynard H. Jackson, Jr., a former Chapman partner and the first African American mayor of Atlanta. Three students have been awarded the scholarship to date: a transgender student leading LGBTQ+ rights initiatives at DePaul University College of Law; a first-generation Latina student creating academic mentorship programs at Northwestern Pritzker School of Law; and an African American LGBTQ+ student at the Washington University School of Law engaging in human rights work. Chapman will award a fourth scholarship in 2022.

**WITS Reading Program.** Lack of literacy is a huge barrier to equal rights, so in collaboration with our clients, we have partnered with Working in the Schools (WITS) to help elementary school students learn to love reading. Chapman volunteers moved from in-person weekly reading sessions to virtual weekly reading sessions with students from the Lawndale Elementary Community Academy in Chicago.

**Spark Chicago.** We want more young people from underrepresented backgrounds to see themselves as future lawyers, so we support Spark Program Inc., a nonprofit organization that introduces underprivileged middle school students to a range of professional careers they might not otherwise have access to. A Chapman partner serves on the Spark national board of directors, and in 2020, we increased our long-term grant commitment to help fund experiential learning opportunities for Spark-Chicago students through virtual workshops and project-based mentorship programs with Chapman attorneys and other career professionals.

**Finance Law Development Program (FLDP).** Law school is a huge expense, especially if prospective students are not quite sure whether being a lawyer is the right career for them. Chapman developed an innovative program that gives people a chance to try out our industry before committing to the expense of law school. FLDP is designed for college students and recent college graduates who want real-world, hands-on, paid law firm experience before pursuing a JD or other advanced degree. Many of our program participants have been first-generation students and/or members of underrepresented groups, and our FLDP graduates have gone on to law school, business school, and other professional opportunities.

**Chicago Scholars.** For 10 years, Chapman has been a leading sponsor and host of the annual interview night for Chicago Scholars, a college prep and undergraduate support mentoring program for first-generation high school students from underserved communities. The program continued during the pandemic with Chapman attorneys interviewing students virtually.

**LegalTrek.** Chapman's Pro Bono Counsel is the Assistant Director of LegalTrek, an organization that aims to diversify the legal profession by encouraging and supporting underrepresented college students as they decide to attend law school.

**Cristo Rey Corporate Work Study Program.** We support our community by providing entry-level job opportunities for underprivileged high school students. Chapman partners with the Cristo Rey Corporate Work Study Program, which is also supported by Chapman clients, by hiring a group of students to share a full-time, entry-level office job at the firm while earning money toward tuition. During the pandemic, we employed students who worked on a variety of projects virtually from their homes.



## Helping Our Communities Access Justice

**Pro Bono Clinics.** To increase our impact, we often do pro bono work in collaborative working sessions called “clinics.” Chapman invites legal aid organizations to train our people (and our clients’ in-house legal teams, with whom we often partner on pro bono work) on a specific area of need, and then we all do the work together in one sitting. We have hosted a variety of clinics over the years, helping with Deferred Action for Childhood Arrivals (DACA) renewal paperwork for undocumented youth, criminal records expungement for low-income individuals, U-Visa applications for immigrants who are the victims of crimes perpetrated against them in the United States, asylum applications, and estate planning documents for first responders. We continued to host clinics virtually during the COVID-19 pandemic.

**Since January 2020, we have helped 15 clients successfully renew their DACA status—a 100% grant rate—in our clinics with the National Immigrant Justice Center (NIJC).**

Chapman, along with one of our clients, participated in the NIJC Corporate Legal Asylum Clinic in May 2021 as part of an unprecedented partnership between law firms and in-house legal departments. So far, the clinic has paired **19 such pro bono partnerships** that are now working together on **24 asylum matters**. Chapman and our corporate partner are representing a Mexican woman and her two children, who are seeking asylum from domestic violence in their home country.

**Pro Bono Asylum Cases.** One of the most important principles guiding our pro bono work is equal access to justice. To this end, we work with the National Immigrant Justice Center (NIJC) and HIAS, Inc. (HIAS), taking on long-term cases to help asylum seekers and refugees navigate the American immigration system. Our clients are people who have fled their home countries in fear of political persecution, persecution on account of their sexual orientation, domestic violence, sexual assault, religious persecution, state torture, and other situations where their human rights are threatened. We have won four cases since our work began with NIJC in 2018—two of those in 2020, and one in 2021—and we have helped with ten more between NIJC and HIAS in the last year, many of which are still ongoing. We have also helped individuals with successful employment authorizations, families adjust from refugee status to obtaining green cards, and have adjustments pending for former asylum clients of ours.

Representing a detained client during a pandemic is extraordinarily challenging, but in May 2020, Chapman attorneys working with NIJC helped a survivor of severe domestic violence from Egypt **obtain asylum**. The client was released from immigration detention and, with the help of her Chapman team, has **applied to bring her children to the United States** and will also be filing an application to receive a green card.



**Pro Bono App Development.** Chapman is uniquely positioned to be able to support legal aid organizations not only with legal skills, but also by sharing our legal technology acumen. Our Chapman Practice Innovations (CPI) team creates document automation apps that streamline processes for legal aid organizations, helping them serve more clients and easily train volunteers. In 2020, we developed an app for the Center for Disability and Elder Law (CDEL) that automates estate planning document preparation and court guardianship documents for low-income, disabled, and elderly clients. We also developed an app for Legal Aid Chicago (LAC) in 2020 that automates the document preparation process for criminal records expungement cases. In 2021, we worked with LAC to expand the expungement app to include juvenile cases, allowing the organization to serve even more clients.

**In a 2021 pro bono clinic with LAC, Chapman attorneys working together with our clients completed 119 records expungement cases in a single afternoon using the app.**

**Both CDEL and LAC honored Chapman in 2021 for our work: CDEL named Chapman **Corporate Partner of the Year**, and LAC honored our CPI Senior Analyst as **Volunteer of the Year** for her work managing the development of the app.**

**Children's Rights.** Chapman served as pro bono amicus counsel to Children's Rights—an organization that advocates for the rights of children in the United States and builds cases to challenge rights abuses—in opposing proposed regulations that attempt to overturn the 1997 Flores Settlement Agreement's protections for immigrant children. We filed two amicus briefs: one in 2019 in the US District Court for the Central District of California, which ruled in favor of the plaintiffs and set up an appeal to the Ninth Circuit; and another in support of the plaintiff-appellees to the Ninth Circuit Court of Appeals in 2020. In December 2020, the appellate court ruled in favor of the plaintiff-appellees. The decision limits federal government actions to change or eliminate protections afforded to immigrant minors and their families under Flores, reserves licensing of immigration facilities for the states, as opposed to DHS, and protects children and their families from indefinite detention.

**Pro Bono Estate Planning.** Chapman works with the Charlotte Center for Legal Advocacy (CCLA), the Center for Disability and Elder Law, and Wills for Heroes to prepare estate planning documents for the elderly, disabled people, and first responders. Our attorneys help protect vulnerable populations from exploitation by aiding them in critical legal matters. In 2020, we helped dozens of people across the United States prepare estate planning documents.

# LABOUR PRINCIPLES

**Principle 3:** Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;

**Principle 4:** the elimination of all forms of forced and compulsory labour;

**Principle 5:** the effective abolition of child labour; and

**Principle 6:** the elimination of discrimination in respect of employment and occupation.

Diversity is one of Chapman's core values because we understand that bringing people with different perspectives and experiences together generates fresh, innovative thinking. We believe in providing an inclusive work environment where our attorneys and professional staff feel empowered, safe, and fulfilled. We support the health and well-being of our people with affirming policies and access to outside services and experts. And we actively cultivate a culture of mutual respect in our collegial office environment, our collaborative approach to client service, and our focus on community and pro bono work.







# Supporting Our People

## **COVID-19 Support**

In early 2020, we did not yet know how the COVID-19 pandemic would impact our people or our ability to continue doing business. We made an overnight transition from an office-bound practice to everyone working from home, and our personnel policies needed to adjust to reflect our new challenges. Because we are an “all in this together” firm, we were able to weather the pandemic by offering our people enhanced family medical leave policies, more flexible working hours, reimbursement for home office expenses, and paid time off for vaccinations.

## **Learn More. Live Well.**

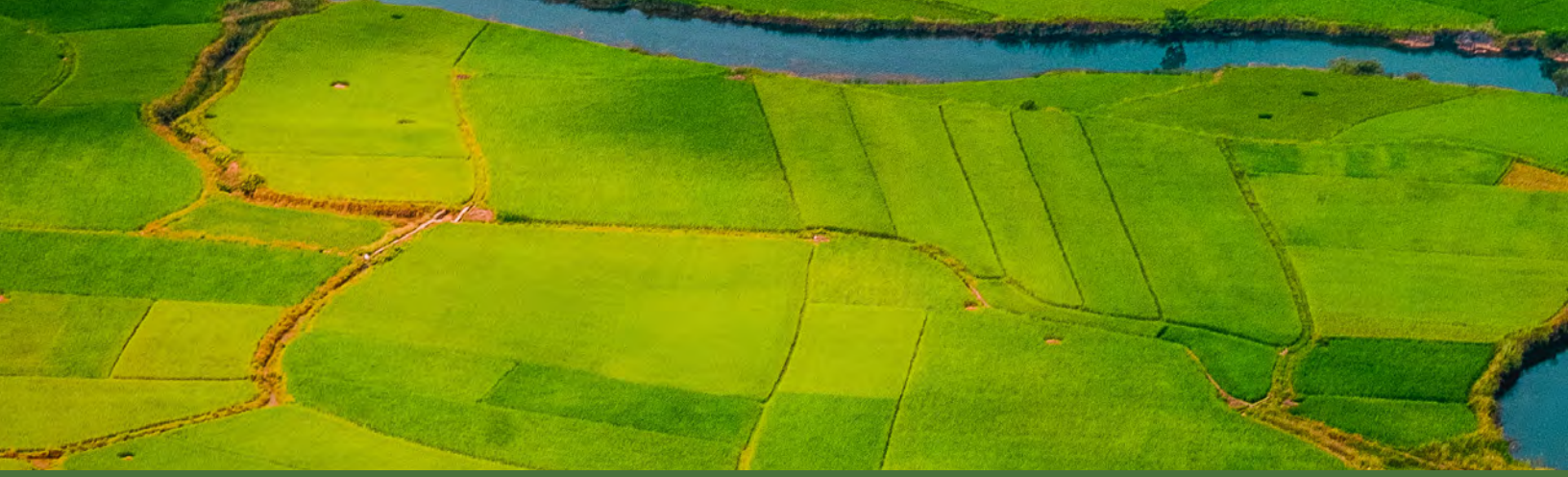
We value the health and well-being of all people who work with us. Chapman’s in-house “Learn More. Live Well.” presentation series brings in a variety of outside experts to help everyone at Chapman access healthy lifestyle resources and learn about topics such as improving nutrition, sleep hygiene, relaxation methods, and exercise techniques.

## **Mental Health Matters**

As an American Bar Association Well-Being Pledge signatory, we take the mental health of our attorneys and professional staff seriously. Over the past several years, we have hosted weekly mindfulness, meditation, and stress resilience sessions at Chapman. In 2020, when the COVID-19 pandemic both changed the way we interact with each other and increased the need for mental health services, Chapman quickly adapted by offering virtual yoga and Tai Chi sessions and hosting presentations from the National Alliance on Mental Illness.

## **Sponsorship Program, Mentoring Circles, and Business Resource Groups**

We understand that attorneys with similar life experiences can help each other succeed. Chapman’s sponsorship program pairs women, ethnically diverse, and LGBTQ+ associates with senior firm leaders to support professional development and advancement within the firm. Chapman’s Mentoring Circles and Business Resource Groups (BRGs) provide supportive forums for guidance on all types of issues including client service, practice development, and leadership. In 2020, the firm added three new BRGs: for Black, first-generation, and lateral attorneys.

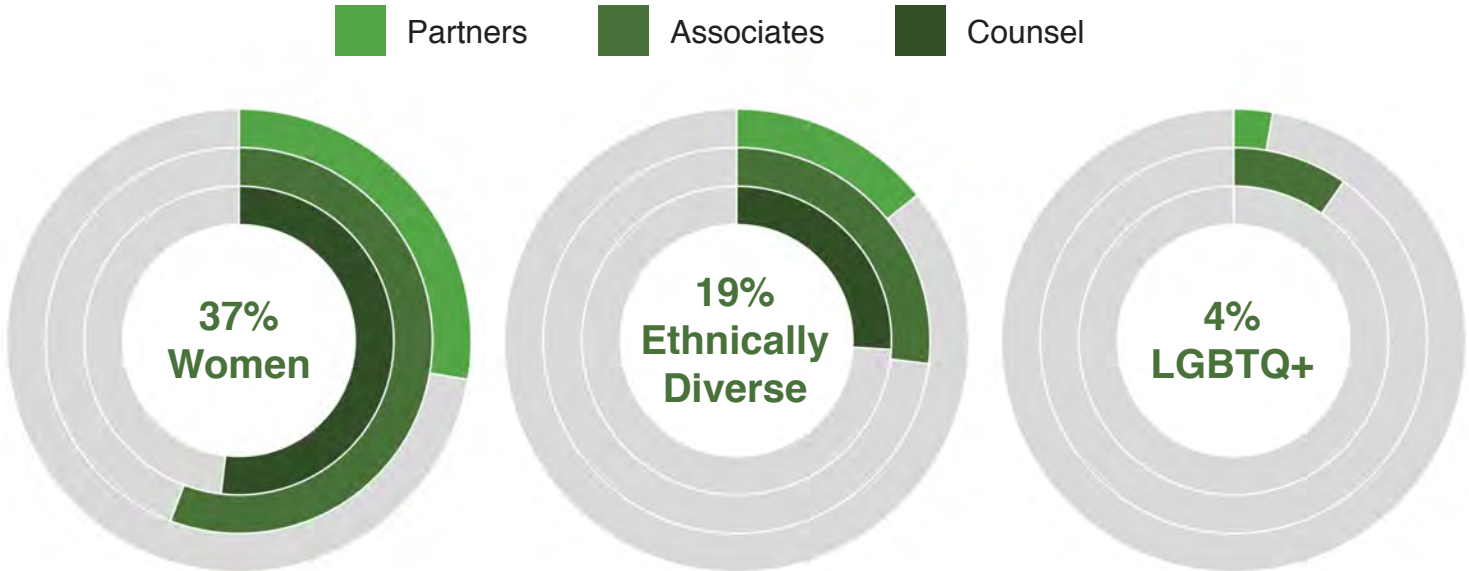


# Advancing Diversity in the Legal Profession

**Diversity Lab Mansfield Rule.** We are committed to advancing the careers of people from backgrounds that are traditionally underrepresented in the legal profession. Chapman has adopted the Diversity Lab’s Mansfield Rule into our hiring, development, and promotion practices. The Rule measures whether law firms affirmatively considered at least 30% women, lawyers of color, LGBTQ+ lawyers, and lawyers with disabilities for leadership and governance roles, equity partner promotions, formal client pitch opportunities, and senior lateral positions.

**Best Law Firms for Women.** Chapman’s hiring, mentorship, and professional development practices have earned us recognition as one of the best law firms for women. The American Lawyer lists us among the top 25% of law firms with the highest percentage of women equity partners, Law360 lists Chapman as one of the best firms for women in its Glass Ceiling Report, and Seramount (formerly Working Mother Media) recognizes us as a “Hall of Fame” firm for our 13 years as one of its Best Law Firms for Women.

**60% of our governing Policy Committee members are women, ethnically diverse, and/or LGBTQ+.** Over the last five years: **73% of our incoming associates and 57% of our new partners were women, ethnically diverse, and/or LGBTQ+.**

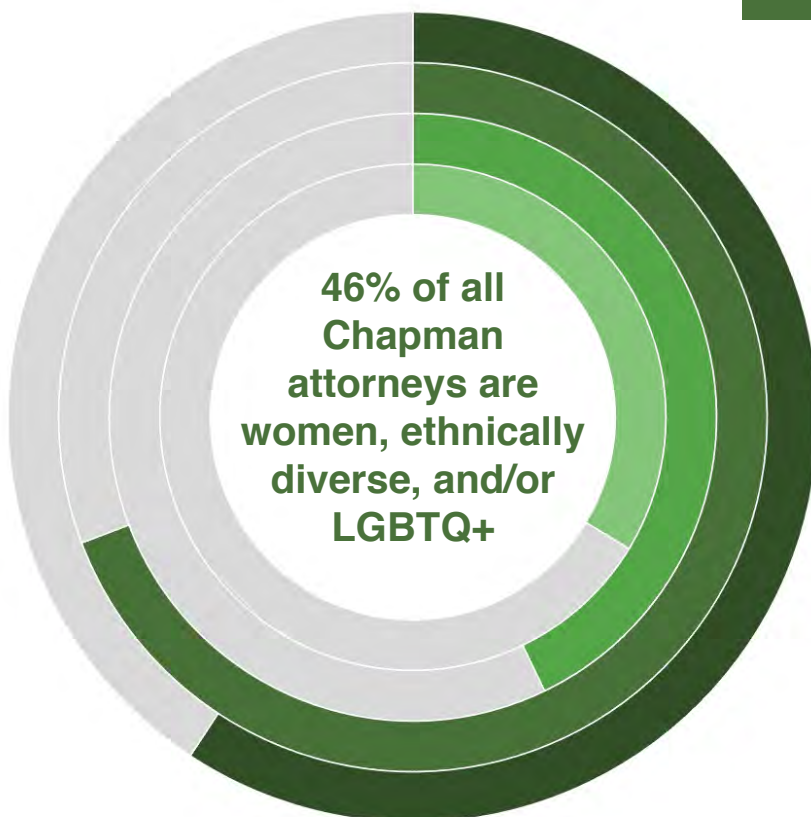




**Best Places to Work for LGBTQ+.** For the past 12 years, Chapman has scored 100% on the Human Rights Campaign Foundation's Corporate Equality Index. The report evaluates policies and practices including non-discrimination workplace protections, domestic partner benefits, transgender-inclusive health care benefits, supporting an inclusive culture, and public engagement with and commitment to the LGBTQ+ community. In all categories, Chapman receives the highest rating possible.

**Supplier Diversity.** We believe that utilizing an array of vendors and service suppliers allows us to promote inclusion and to better serve our diverse personnel and clients. To this end, we prioritize purchasing supplies and services from vendors that have diverse ownership.

For the past three years, the *American Lawyer* has ranked Chapman among the **top 25%** of law firms with the highest percentage of female equity partners.



34% of our Equity Partners

43% of our Non-Equity Partners

69% of our Associates

59% of our Counsel

# ENVIRONMENT PRINCIPLES

**Principle 7:** Businesses should support a precautionary approach to environmental challenges;

**Principle 8:** undertake initiatives to promote greater environmental responsibility; and

**Principle 9:** encourage the development and diffusion of environmentally friendly technologies.

At Chapman, we are committed to long-term sustainability—in our business practices, in our purchasing power, and in the work we do for our clients. For more than a decade, we have undergone office retrofitting projects, steered more of our purchasing power toward environmentally friendly vendors, and invested in offsetting our carbon footprint. We are also on the leading edge of financing projects for clients with future sustainability at the core: from wind and solar facilities to superfund site redevelopment to Property Assessed Clean Energy (PACE) financing. Today and into the future, we plan to deepen our commitment and impact. We believe in practicing green.





# Offsetting Our Footprint

## Workplace 2022

We firmly believe that we can play a crucial role in advancing environmental sustainability by making environmentally responsible choices in our own business practices. To that end, in 2021, Chapman's Salt Lake City and San Francisco offices are moving into significantly smaller office spaces. In late 2021, our largest office, in Chicago, will be relocating to a newly constructed building designed to achieve WELL Building Platinum and LEED Gold standards. By moving three of our offices into more efficient office spaces and a state-of-the-art building, we expect to achieve significant decreases in our carbon footprint, water usage, and waste output—metrics we plan to measure in 2022 and beyond.

## Bike Commuter Challenges

Chapman participates in annual bike challenges across the United States to highlight the role bike riding can play in reducing commuting emissions. To encourage participation and expand access, we offer all employees free passes to various bike shares across the country. Our people have participated in the Chicago Bike to Work Challenge for more than a decade, and the firm took top honors in 2020.

## Green Power Purchasing and Energy Credits

Since 2012, Chapman has purchased Renewable Energy Certificates (RECs) to offset our carbon footprint across all offices. Our most recent REC purchase of Constellation's NewMix® wind energy will help Chapman offset 1,400,000 kilowatt-hours (kWh) of power annually—100% of our firmwide electricity usage—through the end of 2021, and is an investment we intend to continue in the years ahead.

## Law Firm Sustainability Network

Chapman has been a member of the Law Firm Sustainability Network since 2014 and has a position on the board of directors. The nonprofit organization made up of law firms and legal departments is dedicated to environmental sustainability and corporate social responsibility, making recommendations and setting best practices for other firms to follow.

# Financing a Sustainable Future

**Green Bonds.** In a joint clean water initiative, the Illinois Finance Authority issued Series 2020 Green Bonds to fund projects identified by the Illinois Environmental Protection Agency that deliver clean water to the people of Illinois and fund wastewater treatment at a lower cost, while also adding jobs. Chapman served as underwriter's counsel in a \$500 million green bond deal under this program.

In 2021, Chapman served as counsel to the underwriter in a \$297 million **first-of-its-kind tax-exempt green bond financing of a senior living facility**. The Zen-inspired life plan community is designed to achieve net zero energy status, will be built using sustainable construction materials, and will feature food recycling and other sustainability-minded upgrades. In addition to market-rate independent living apartments, the community will incorporate low- and moderate-income housing, as well as assisted living and memory support units.

**Property Assessed Clean Energy (PACE) Financings.** PACE is a public-private partnership mechanism used by commercial, industrial, and nonprofit property owners to finance energy efficiency, water conservation, and renewable energy projects. In 2021, Chapman was counsel to the capital provider in a commercial PACE (C-PACE) financing for a Gaylord, Michigan, resort that was the first C-PACE transaction in upper Michigan. The project is expected to save 20,916,375 kWh of electricity and 749 metric tons of CO<sub>2</sub>, equivalent of eliminating the energy use of 86 homes over the next 25 years.

**Clean Energy Alliance.** In 2020, Chapman served as counsel to the credit facility provider for the Clean Energy Alliance (CEA), a public joint powers agency located within the geographic boundaries of San Diego County, formed by founding member agencies City of Carlsbad, City of Del Mar, and City of Solana Beach, California. CEA was created for the purpose of establishing a Community Choice Aggregation (CCA) program in support of meeting climate action plan goals of its member agencies.

**Renewable Power.** Chapman helps our clients finance alternatives to traditional power sources, especially in areas likely to be hit hardest by climate change. In 2020, we represented the lender in a construction and term financing for a \$19.5 million 3.6-megawatt biomass or "waste-to-energy" power project in California.

Chapman is a member of the Environmental Protection Agency (EPA) **Green Power Partnership**, which recognizes organizations across the United States as leaders committed to green power, and we have been recognized as a 100% Green Power Purchaser. We also participate in the **Energy Star Low Carbon IT Campaign**, a nationwide government-sponsored program to assist organizations in reducing IT equipment energy consumption. Chapman was recognized by Energy Star for our sustainable IT efforts.



We use our Practice Green logo to raise awareness of firm practices that promote environmental sustainability.

# ANTI-CORRUPTION PRINCIPLES

**Principle 10:** Businesses should work against corruption in all its forms, including extortion and bribery.

As a law firm focused on finance, our legal practice relies on strong, accountable governmental institutions and clear regulatory systems. Our clients are primarily corporations, investment funds, banks, and governments, so we are actively involved in advocating for fair regulations of, and accountable business practices in, the markets in which we do business. We also strongly believe that the rule of law is the foundation for a peaceful society—a commitment that is further reflected in our pro bono work and charitable donations.





# Supporting Equity in Justice

**Law Firm Antiracism Alliance.** We believe that working against corruption also includes addressing inequality. To us, that means not only promoting individual equality of opportunity, but also working to reform the structures that allow inequalities to propagate in the first place. Chapman joined the Law Firm Antiracism Alliance when it launched in 2020, along with more than 200 law firms across the United States, in a commitment to advocacy and litigation to overturn policies and laws that result in negative outcomes for people of color.

**Illinois Torture Inquiry and Relief Commission.** We believe in righting the wrongs of political and policing corruption. To that end, we engage in pro bono work for the Illinois Torture Inquiry and Relief Commission in its efforts to investigate cases of coerced confessions and torture by members of the Chicago police force in the 1980s and 1990s and to seek new trials for claimants, if warranted. As of June 2021, Chapman attorneys are working on two pending cases.

**Investing in Justice.** As lawyers, we share a common cause: to ensure that the American justice system is fair and accessible to everyone who comes before it. Each year, Chapman joins our clients and peers in the Chicago legal community for the Chicago Bar Foundation's Investing in Justice campaign, raising critical funds for legal aid organizations that help underserved people in our community access justice. The pandemic has had profound effects on the number of people seeking access to justice, so Chapman is pleased to report that we surpassed our level of giving in 2021 over previous years.

**Jim Crow Juries Project.** In early 2021, a team of Chapman research professionals and analysts worked together on a special research project with the Law Firm Antiracism Alliance and the Promise of Justice Initiative (PJI), a legal aid organization in Louisiana. In April 2020, the US Supreme Court struck down Louisiana's Jim Crow-era "split-jury" law, which had allowed people to be convicted by non-unanimous juries for 120 years. Chapman volunteers helped PJI find the contact information for more than 55 plaintiffs in prior cases where the defendant had been sentenced by a non-unanimous jury. The project, which aims to facilitate the community healing process, was completed ahead of schedule due to the volunteers' extraordinary efforts to finish before PJI's pilot funding expired.

**Responding to Current Events.** While we strongly believe in long-term social impact and sustainability planning, Chapman is also in a position to make a meaningful impact in response to fluid situations and current events. After outbreaks of civil unrest and racial, ethnic, and religious attacks in the United States, as well as human suffering resulting from the global pandemic, Chapman significantly increased our firmwide focus on fighting racism, discrimination, and hate, both with an enhanced internal educational program and with more focused charitable giving and pro bono work, and contributed to pandemic relief aid efforts.



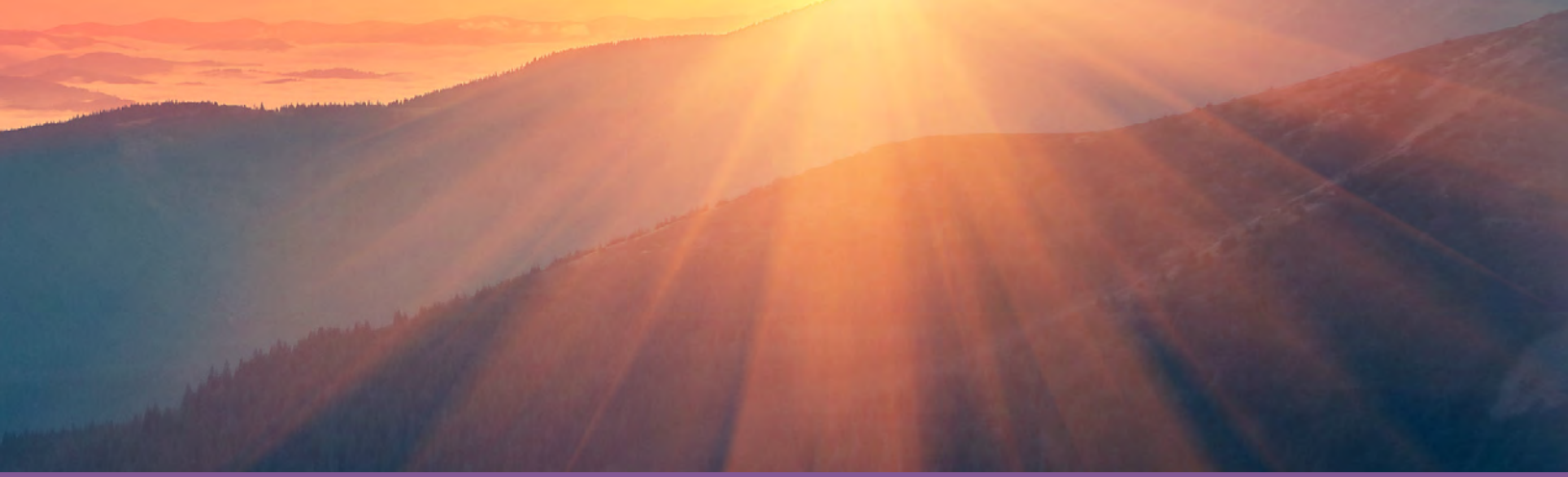
## Financing That Has Impact

**Social Impact Investing.** Chapman works with clients who want their investments to make a beneficial social or environmental impact. In the face of shrinking public budgets, social finance innovations can enable policymakers to use resources more efficiently and improve services for disadvantaged populations, while also providing socially minded investors with attractive investment opportunities.

In 2020, we served as counsel to a social impact fund managed by Local Initiatives Support Corporation that provides project loans to **acquire, preserve, and improve affordable housing** in the Detroit metropolitan area. Chapman assisted in the formation of the fund, which involved raising capital through multiple credit facilities with local, regional, and national financial institutions.

**Social Bonds.** Social bonds are used to finance projects for social good. Much of Chapman's work in this area involves single- and multi-family housing and health care finance. Additionally, Chapman is one of the few law firms in the United States that works on social impact bond financings (also known as pay-for-success financings), a financial tool that enables governments to repay investors for programs that deliver results.

In 2021, Chapman served as counsel to the underwriters of a \$100 million bond issuance by a state housing finance agency that will provide **funds for mortgages at below-market rates and down payment and closing cost assistance** for low- and moderate-income first-time homebuyers in Texas. The financing was designated as "social bonds" as a result of a determination that the bonds would meet certain social bond principles, including affordable housing, access to essential services, and socioeconomic advancement and empowerment.



### **Innovations in Mobile Health Care.**

Chapman serves as counsel to a charitable foundation that is funding a new mobile health care service for the low-income community in Springfield, Ohio. Chapman's client saw the need for better health care access in the community and brought together an existing mobile food pantry charity with health care providers and stakeholders to fund a new service to help underserved communities access food and medical care in one convenient mobile visit.

### **Innovations in Broadband Access.**

Chapman served as underwriter's counsel in a series of bond transactions in 2020 that financed the expansion of business and residential broadband access in Utah, particularly in underserved rural areas, by a community-owned open access fiber optic network. The bond financings provided the community-owned network with the funds to build the fiber infrastructure, which is then accessed by independent internet service providers in a competitive marketplace. This innovative open access network model helps new service providers enter the market, lowers high-speed internet costs for users, and promotes economic development. Future expansion within Utah is currently planned.

### **Innovations in Education Financing.**

In 2021, Chapman served as counsel to a nonprofit organization dedicated to mobilizing capital to drive social progress in the formation and operation of its first private impact investing fund, which provides catalytic capital to support education and training programs for low-income and underserved populations, including wraparound support services to help students graduate and pursue in-demand career pathways.





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