At the age of 14, Fanny took a job as a servant in the Newport, Rhode Island, household of author George Henry Calvert, whose cultured and genteel life made an indelible impression upon her. During her six years of service, she was allowed one hour every other afternoon to pursue her studies. Deep in her soul at this time, as she later recalled, was the urge to "get an education and become a teacher to my people."

Eventually, Fanny was able to attend Oberlin College in Ohio - one of the few colleges in the country open to Blacks in those days. She earned her bachelor's degree in 1865 - one of the first Black women to earn a degree from a major U.S. college.

After graduation, Fanny became a teacher and later principal of the Institute for Colored Youth in Philadelphia. In the 37 years at the Institute, she trained some of the leaders of her race and helped to shape the patterns of Black education in the late 19th century.

In the fall of 1881, Fanny married the Rev. Levi Jenkins Coppin, a minister of the African Methodist Episcopal Church. The marriage opened a wealth of missionary opportunities for Fanny. When her husband was made Bishop of Cape Town, South Africa, Fanny accompanied him and traveled thousands of miles organizing mission societies.

She returned to the United States after almost a decade of missionary work and died in Philadelphia in 1913.