

*Your guide  
to giving to*  
**COLLEGE of the OZARKS**®

Dear Friend,

*Thank you* for your interest in giving to College of the Ozarks. For more than *110 Years*, this unique institution has educated the head, heart, and hands of countless young people.

*College of the Ozarks* is committed to its founding mission of providing a quality, Christian education to those who are found worthy, but who are without sufficient means to obtain such training. Instead of paying tuition, all full-time students work campus jobs to defray the cost of education. Upon complete participation in the Work Education Program, the College guarantees to meet the entire cost of education for students, allowing them the opportunity to *Graduate Debt-Free*. The College openly discourages debt by not participating in any federal, state, or private loan programs and leads by example through having no institutional debt of any kind.

This wouldn't be possible without givers – those people like you whose *Generosity* has made all the difference. It's donors like you that enable us to fulfill our vision – to develop citizens of *Christ-Like Character* who are well-educated, hardworking, and patriotic.

This brochure is a way for you to learn about the multiple ways you can become a part of the C of O *Family* of givers. From a cash gift to joining the Associates to including the College of the Ozarks in your will or trust – there are many options, and we want to help find the right one for *You*.

Sincerely,



Jerry C. Davis

President, College of the Ozarks



# Who We Are

*College of the Ozarks is unique among higher education institutions in America: students pay no tuition, all students work on campus, debt is openly discouraged, and no federal, state or private loans are made.*

Called “Hard Work U.” by *The Wall Street Journal*, deserving students are offered the advantages of a quality, Christian education.

Evolving from a high school, College of the Ozarks has become a thriving, four-year, nationally recognized institution that is committed to a five-fold mission of encouraging academic, Christian, cultural, vocational, and patriotic growth in its students. Starting as a tiny school on an Ozarks hill in 1906, the College has survived major fires, the Great Depression, and wars. It is one of America’s finest—and most distinctive—institutions.

Numerous national publications, including *Forbes*, *U.S. News & World Report*, *Kaplan Newsweek* and many others, consistently recognize College of the Ozarks as one of the best colleges in the nation.

## WHAT YOU’LL FIND HERE:

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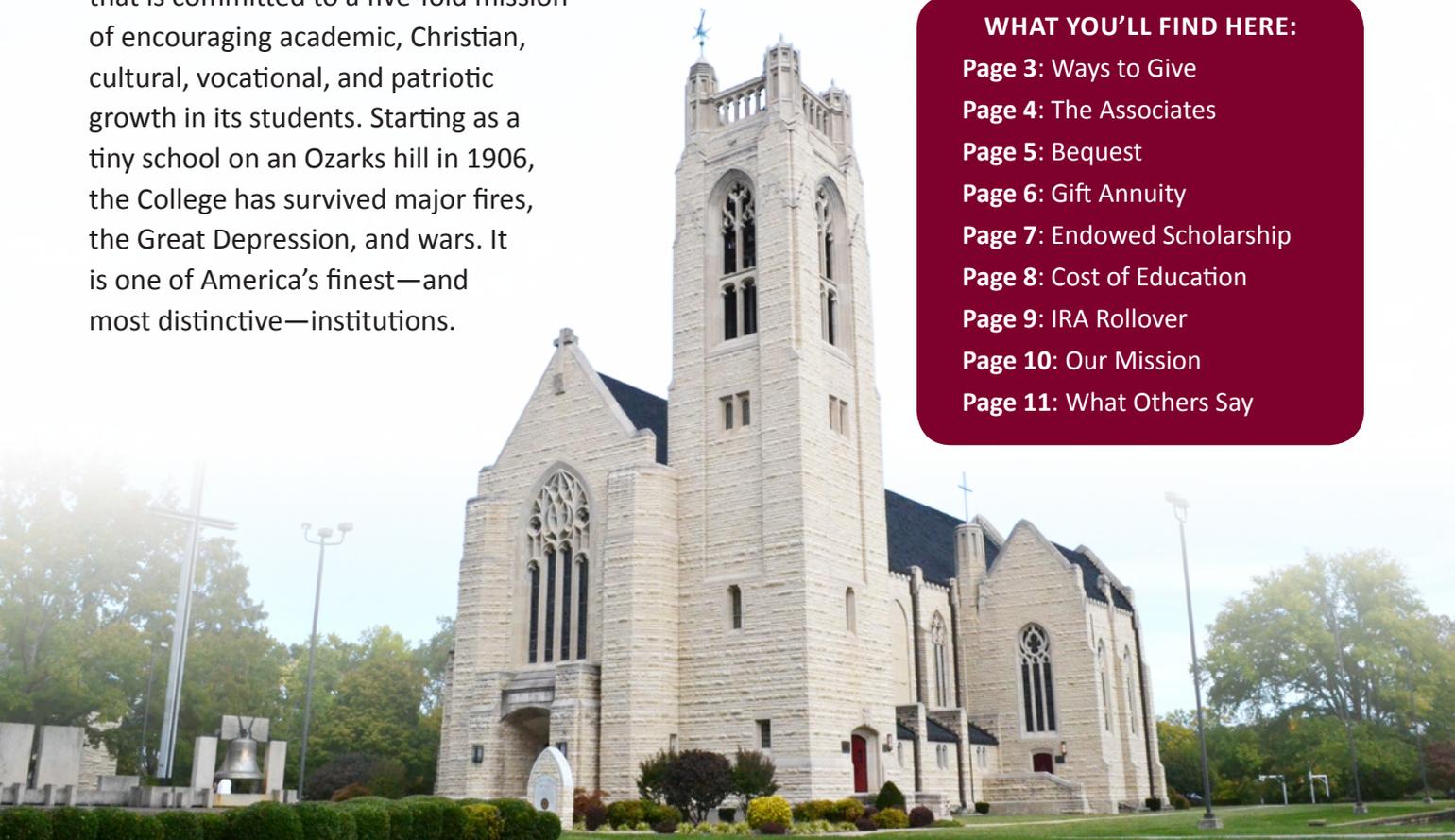
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# Ways to Give

*Each gift matters – your donations help ensure we can continue to fulfill our vision – which is to develop citizens of Christ-like character who are well-educated, hard-working, and patriotic.*

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There are many options for giving – you can give via credit card, check, money order, gifts of stocks and securities or other assets. Also, for your convenience, you can easily give online.

## *Online giving:*

You can securely give online – it's easy. To get started, visit [www.cofo.edu](http://www.cofo.edu) and click Give, then Give Online.

## *Recurring giving:*

You can set up recurring, automatic giving. Simply decide the monthly amount, and it will automatically deduct from your selected account. To do so, visit [www.cofo.edu](http://www.cofo.edu) and click Give, then Give Online.

## *Mail:*

To mail your gift, please send it to:

College of the Ozarks  
Development Office  
P.O. Box 17  
Point Lookout, MO 65726

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## *Gift-Matching*

Many companies match gifts to encourage their employees to make charitable contributions – which means your gift size could double. Please inquire with your place of employment about this giving opportunity.



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# The Associates



*The College of the Ozarks Associates is an organization of individuals and businesses committed to promoting the best interests of the College in its efforts to provide a higher education for deserving young men and women.*

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## *The Details*

Associate membership dues and other donations are kept in a special fund and are used solely for the support of campus projects outside the budget. For example, The Associates have funded fire department gear, agriculture equipment, musical instruments, and more.

Associate activities are held throughout the year and include quarterly luncheons with College updates, an annual meeting and banquet, a summer BBQ, athletic games, Ralph Foster Museum tours, as well as campus plays and concerts.

You can easily join The Associates online or by requesting a membership application. Annual membership dues are as follows: \$75 Individual; \$150 Couple; \$200 Family; and \$350 Corporate.



# Bequest



*A bequest is a planned gift to College of the Ozarks made at death through your will or trust. A bequest is the simplest type of planned gift to make and one of the easiest to implement.*

## *The Details*

If you have a will or plan to create one, we ask that you consider including a bequest for College of the Ozarks. You may leave personal property, real estate, securities, insurance policies, or retirement plan assets to C of O. Property that passes through a beneficiary designation (such as individual retirement accounts) can be left by designating College of the Ozarks as a beneficiary.

### **Benefits of Your Bequest:**

- Receive estate tax charitable deduction
- Lessen the burden of taxes on your family
- Leave a lasting legacy at College of the Ozarks

### **How Do You Make A Bequest?**

A bequest is one of the easiest gifts to make. With the help of an advisor, you can include language in your will or trust specifying a gift to be made to family, friends or College of the Ozarks as part of your estate plan.

### **Making a Bequest of Your Retirement Assets**

A retirement asset, such as an IRA account, makes an excellent bequest to us. If the IRA were given to your family, much of the value may be lost through estate and income taxes. By designating College of the Ozarks as the beneficiary of all or part of your IRA (using a beneficiary designation form provided by your custodian/advisor), the full value of the gift is transferred tax-free at your death and your estate receives an estate tax charitable deduction.



# Gift Annuity



*A Charitable Gift Annuity is a contract between you and the College of the Ozarks. In exchange for a gift of cash, the College agrees to make fixed payments to you for the remainder of your life.*

## *The Details*

If you are seeking to both make a gift to charity and receive fixed income for the future, a gift annuity is the right choice for you.

College of the Ozarks adheres to the rates set by the American Council on Gift Annuities (ACGA). Under the ACGA's rates, the older the age of the person receiving the gift annuity payments, the higher the rate.

The minimum amount required for a gift annuity is \$5,000.

### **Benefits of your gift annuity:**

- Receive fixed payments for one or two individuals for life
- A portion of each payment may be tax-free
- Payout rates are based on the annuitant's age
- Receive a federal income tax deduction

Sample One Life Gift Annuity Rates	
AGE	RATE
70	5.1
75	5.8
80	6.8
85	7.8
90	9.0



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# Endowed Scholarship



*An Endowed Scholarship provides College of the Ozarks with a permanent asset from which students are supported. Gifted principal remains intact and only the interest is awarded each year.*

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## *The Details*

All College of the Ozarks students work, rather than pay, for their education. With 90% of the student body demonstrating financial need, an endowed scholarship provides financial relief for students by means of book scholarships, as well as room and board support.

Endowed scholarships at C of O may be established starting at \$5,000. Awards are made annually to deserving students. It is preferred that scholarships are unrestricted; however, occasionally it is possible to specify students within certain academic programs or select geographic locations.

Your endowment creates a permanent funding source that will grow over time and support worthy students now and in the future. All students who receive a named scholarship are made aware of your generosity and commitment to the vision of the College of the Ozarks.



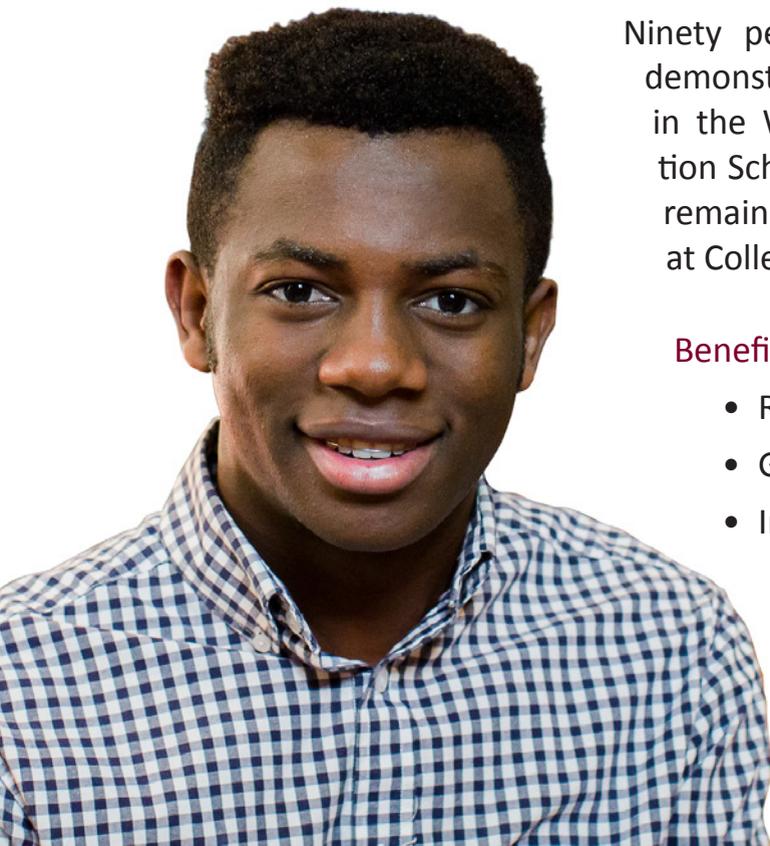
# Cost of Education Scholarship



*A Cost of Education Scholarship is granted to every student upon admission to College of the Ozarks. This type of scholarship is unique to C of O, and at other institutions cost of education would be called tuition.*

## *The Details*

The cost to College of the Ozarks for providing an educational opportunity is over \$18,000 per year per student. While most colleges and universities pass along a portion of this cost as tuition, this is not the case at College of the Ozarks. The College guarantees to meet all of this cost for each full-time student by using a combination of earnings from its endowment, operating the mandatory student Work Education Program whereby students work 15 hours per week and two 40-hour work weeks per year, and donations from people like you. As a result, each full-time student's Cost of Education is met 100% without any loans of any kind.



Ninety percent of College of the Ozarks students demonstrate financial need, and 100% of them work in the Work Education Program. A Cost of Education Scholarship is guaranteed to every student and remains one of the greatest areas of need for funding at College of the Ozarks.

### **Benefits of a Cost of Education Scholarship:**

- Receive a federal income tax deduction
- Give a gift for the largest area of need at C of O
- Impact students' lives

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# IRA Rollover

*An IRA Rollover is when you are age 70 ½ or older and desire an easy way to make a gift to charity and receive tax benefits.*

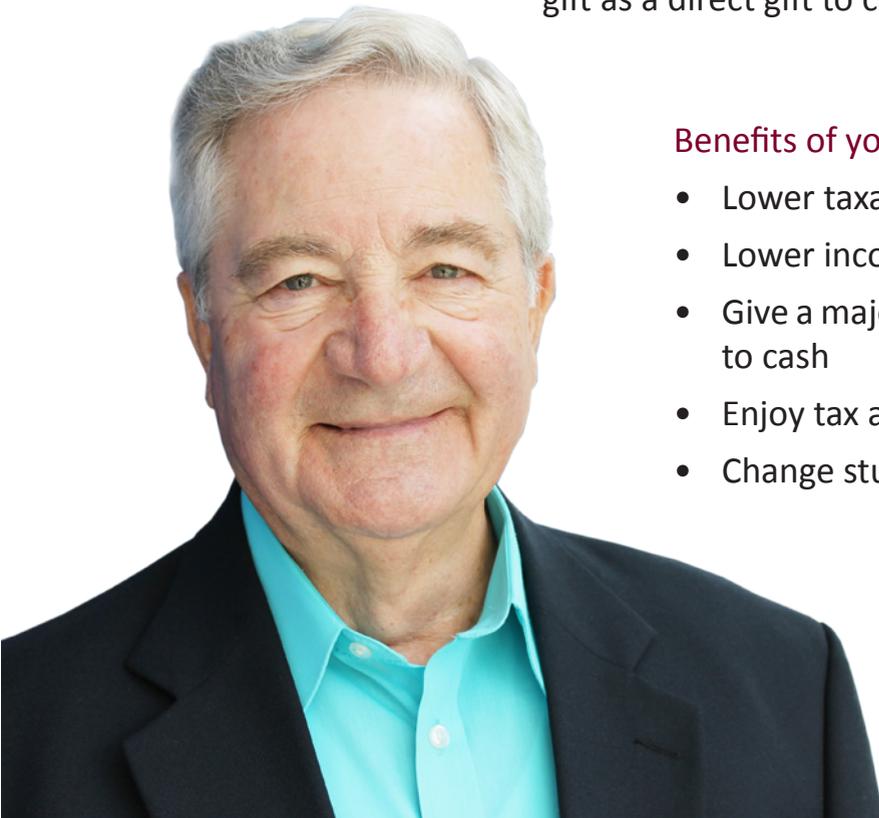


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## *The Details*

As of December 2015, you are able to make a gift of up to \$100,000 from an IRA to a charity such as College of the Ozarks. Taxpayers age 70 ½ years or older may transfer their required minimum distribution annually directly to the selected charity without first having to recognize the distribution as income.

Thus, this giving option allows donors to avoid taxes on their IRA distribution while supporting the College of the Ozarks. You should contact your IRA custodian to make an IRA rollover to C of O. The IRS will treat the amount of the cash gift as a direct gift to charity resulting in tax savings.



### **Benefits of your IRA Rollover:**

- Lower taxable income
- Lower income may lower tax on social security
- Give a major gift source – IRA dollars as opposed to cash
- Enjoy tax and income benefits
- Change students' lives at College of the Ozarks



## *Our Mission*

The mission of College of the Ozarks is to provide the advantages of a Christian education for the youth of both sexes, especially those found worthy, but who are without sufficient means to procure such training.

To achieve this mission, the College has academic, cultural, Christian, vocational and patriotic goals. Even as College of the Ozarks has evolved through secondary and junior college stages to the present four-year liberal arts institution, the fundamental goals have remained the same.

## *Our Vision and Goals*

The vision of College of the Ozarks is to develop citizens of Christ-like character who are well-educated, hard-working, and patriotic.

### *Academic Goal*

*To provide a sound education, based in the liberal arts*

### *Vocational Goal*

*To promote a strong work ethic, encouraging the development of good character and values*

### *Christian Goal*

*To foster the Christian faith through the integration of faith with learning, living, and service*

### *Patriotic Goal*

*To encourage an understanding of American heritage, civic responsibilities, love of country, and willingness to defend it*

### *Cultural Goal*

*To cultivate an appreciation of the fine arts, an understanding of the world, and adherence to high personal standards*

# *What Others Say*

*“The education that you get here is not only an education or a qualification for a degree; it is an education for life...”*

*– Lady Margaret Thatcher, former Prime Minister of Great Britain*

*“It’s [College of the Ozarks] a truly great school and a great concept.”*

*– Mike Krzyzewski, Head Basketball Coach, Duke University*

*“Character is the basis of destiny. Character is destiny. Character is the foundation of leadership, and it is the ability to have a set of convictions that you are willing to fight for and even lose for or even die for. This is the essence of character. I think this place builds character.”*

*– Benjamin Netanyahu, Prime Minister of Israel*

*“The outstanding teachers and professors at the College of the Ozarks are developing servant leaders who will contribute to their communities.”*

*– Laura Bush, Former First Lady*



# Ways to Give

## **You may choose to give a cash or stock gift to fund:**

- Cost of education scholarship
- Unrestricted gift
- Room and board scholarship or book scholarship
- Endowed scholarship (\$5,000 minimum)
- Charitable gift annuity (1 or 2-life)

## **You may choose to leave a bequest via will or trust:**

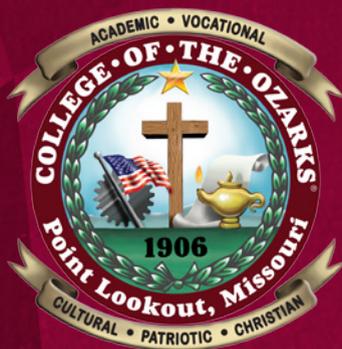
- Cash or stock
- Residue of estate after distribution to family and friends
- Real estate, vehicles, and personal property

### **FOR MORE INFORMATION ON GIVING**

Natalie Rasnick, Dean of Development  
College of the Ozarks

Development Office at 417.690.2209  
development@cofo.edu

Mailing address:  
College of the Ozarks, Development Office,  
P.O. Box 17, Point Lookout, MO 65726



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www.cofo.edu | 417.690.2209 | development@cofo.edu