

» *Your giving guide to* «

**COLLEGE** *of the* **OZARKS**®

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Dear Friend,

Thank you for your consideration of supporting College of the Ozarks, also known as *Hard Work U*. Since 1906, this unique institution has offered underprivileged students the opportunity to work, rather than pay, for their education. As a result, students graduate debt-free with our four-year degree, and their lives are forever changed.

At College of the Ozarks, we are committed to the founding mission to provide a quality, Christian education to those who are found worthy but without sufficient means to obtain such training. All students work fifteen hours per week and two forty-hour work weeks each year at their assigned workstation. This includes everything from mowing the grass, to scrubbing the floors, to cooking the food in the cafeteria. Their work, along with grants and scholarships, guarantees they do not pay tuition.

This opportunity would not be possible if it weren't for generous individuals such as yourself. Your kindness and generosity allow us to carry out our vision, which is to develop citizens of Christlike Character who are well-educated, hardworking, and patriotic.

We break the cycle of poverty through hard work and education – this is rewarding and important work.

Please peruse this brochure and enjoy learning more about the many ways you might support the deserving students at College of the Ozarks. From a cash gift, to a scholarship, to including *Hard Work U* in your will or trust, we want to help find the right fit for you.

Sincerely,



*Brad Johnson, Ed.D. CFRE*  
*President, College of the Ozarks*  
*Numbers 6:24-26*





# Who We Are

*College of the Ozarks (C of O) 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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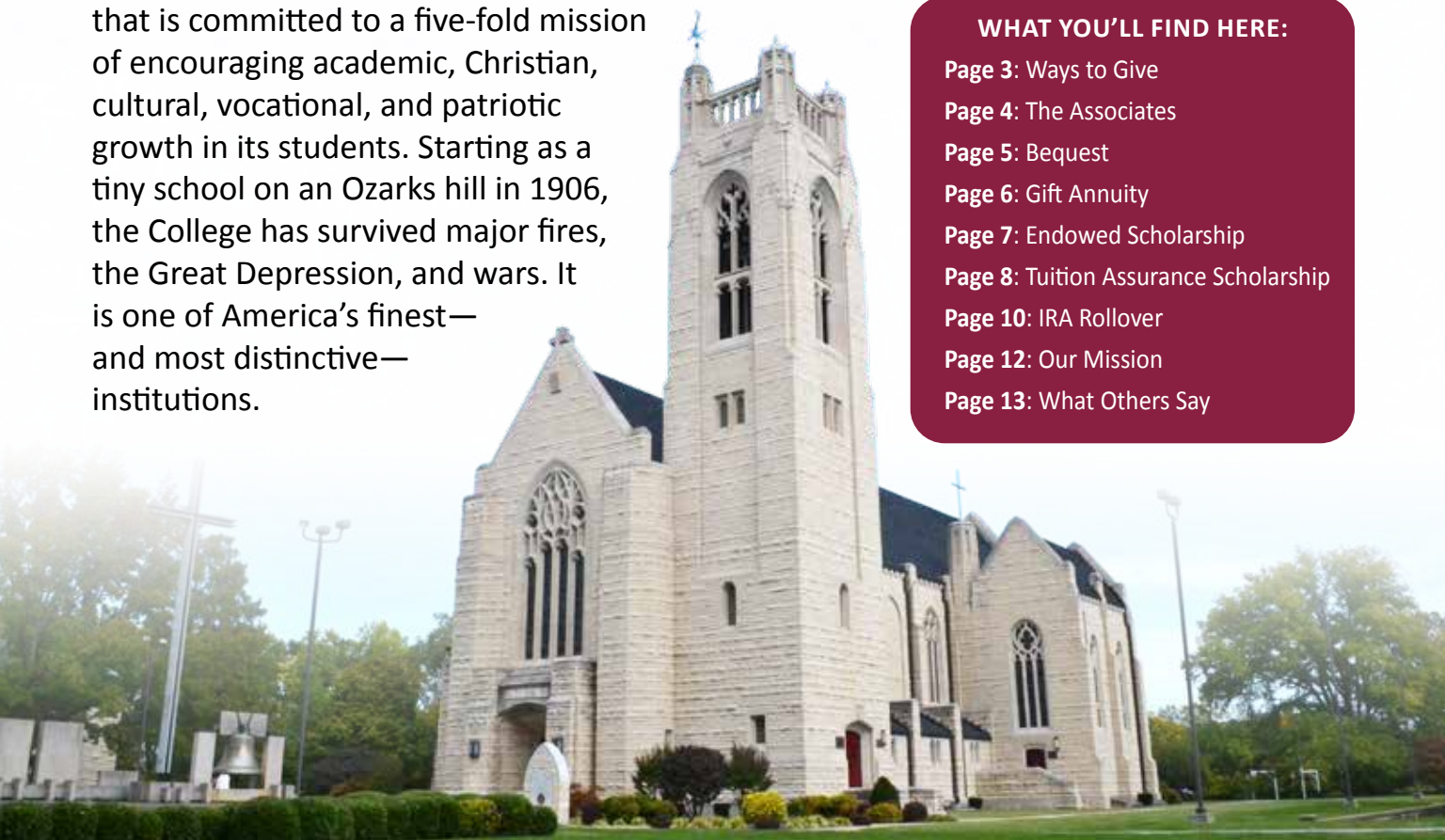
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# Ways to Give

*Each gift matters – your donations help ensure we can continue to fulfill our vision – which is to develop citizens of Christlike character who are well-educated, hardworking, 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), click **Give**, then click **Make a Gift**.



## 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), click **Give**, then click **Make a Gift**.

## 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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## FOR MORE INFORMATION ON GIVING

**Natalie Rasnick**, Dean of Development  
College of the Ozarks

**Development Office** at 417.690.2209  
[development@cofo.edu](mailto:development@cofo.edu)

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

# 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.*



## 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 follow: \$75 Individual; \$150 Couple; \$200 Family; and \$350 Corporate.



**ASSOCIATES**

COLLEGE of the OZARKS®

# 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. 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 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	5.3
75	6.0
80	7.0
85	8.1
90	9.1





# 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.*



## 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.



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# Tuition Assurance Scholarship



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

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## The Details

The cost to College of the Ozarks for providing an educational opportunity is over \$19,500 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 loans.



Ninety percent of incoming 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 Tuition Assurance 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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# Cost of Education at COLLEGE *of the* OZARKS®

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**\$19,800\* Total Cost**

**GRANTS  
AND  
SUPPORTERS**



**76%**  
**(\$15,048)**

**STUDENT  
WORK**



**24%**  
**(\$4,752)**

## **DID YOU KNOW?**

Every student is guaranteed a Tuition Assurance Scholarship. Student work only covers a portion of the cost of education, and the balance is funded through generous supporters.

*\* Does not include room and board*

*\* Costs for 2022-2023*

# I.R.A. Rollover

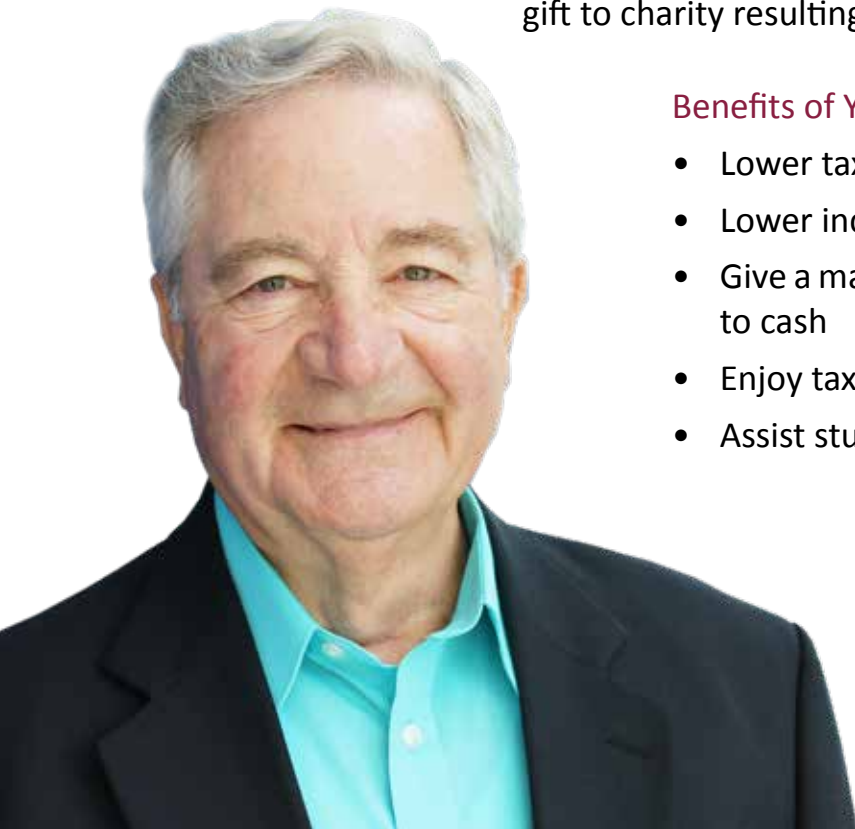
*An IRA Rollover is when you are age 70½ or older and desire an easy way to make a gift to charity and receive tax benefits.*



## 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 70½ years or older may transfer their annual required minimum distribution directly to the selected charity, without first having to recognize the distribution as income.

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
- Assist students at College of the Ozarks



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# *Giving to Hard Work U.*

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

- Tuition Assurance 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

## **Memorial and Honor Gifts:**

- Gifts can be made to the College of the Ozarks in honor of or in memory of a loved one. These gifts are acknowledged to the person of your choice and help ensure your friend or family member is recognized in a special way. These gifts are also published in our quarterly magazine, the *Ozark Visitor*.

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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.





## 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 pillars. Even as College of the Ozarks has evolved through secondary and junior college status to the present four-year liberal arts institution, the fundamental pillars have status the same.

## Our Vision and Pillars

The vision of College of the Ozarks is to develop citizens of Christlike character who are well-educated, hardworking, and patriotic.

### *Academic Pillar*

To provide a sound education, based in the liberal arts

### *Vocational Pillar*

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

### *Christian Pillar*

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

### *Patriotic Pillar*

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

### *Cultural Pillar*

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, former 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, former 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*





College of the Ozarks, Development Office, P.O. Box 17, Point Lookout, MO 65726  
[www.cofo.edu](http://www.cofo.edu) | 417.690.2209 | [development@cofo.edu](mailto:development@cofo.edu)