

SPRING 2026

PERSONAL PLANNING Newsletter

In this Issue:

- Making the Most of Your IRA
- A New Way to Create Your Will
- Your Charitable Legacy
- Multiply Your Impact: Challenge Grant & Finish the Voyage



What Will Your Viking Legacy Be?

We spend a lot of time talking about impact at Valley City State University—scholarships, facilities, programs, and the lives changed because someone chose to give.

What doesn't get talked about enough is how simple it can be to make a lasting impact.

Most people assume planned giving is complicated or only for the ultra-wealthy. It's not. In many cases, it's simply making a better decision with assets you already have.

If you have an IRA, a piece of appreciated land, or even just a will, you already have the tools.

The question isn't if you can make a legacy gift—it's whether you've taken the time to align what you've built with what matters most to you.

At VCSU, we're seeing more alumni and friends take that step. Some are using IRA distributions to support scholarships today. Others are setting up future gifts that will continue their support long after they're gone.

There's something steady and meaningful about that. It reflects the same values that built this university—hard work, practicality, and thinking ahead. If you're willing to have the conversation, we're here to help you do it the right way—simple, clear, and aligned with your goals.

Because at the end of the day, your legacy shouldn't be left to chance.

It should be intentional.

Cory Anderson

Executive Director for University Advancement



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STATE UNIVERSITY

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MAKE THE MOST of Your IRA

Unlock Your IRA for VCSU

If you are age 70½ or older, you can make a meaningful gift to Valley City State University directly from your IRA through a Qualified Charitable Distribution (QCD).

A QCD allows you to:

- Support scholarships, programs, or facilities at VCSU
- Satisfy your Required Minimum Distribution (RMD)
- Avoid paying income tax on the distribution

This is one of the simplest and most tax-efficient ways to give.

At VCSU, IRA gifts are often used to:

- Fund scholarships for future Vikings
- Support academic programs
- Strengthen campus initiatives

Your IRA can do more than provide for retirement—it can help shape the next generation of VCSU students.



Lucy (Challey) '77 and Jim '74 Wire

A New Way to Create Your Will

SIMPLE. SECURE. NO EXCUSES.

Creating a will used to mean finding an attorney, scheduling meetings, and putting it off for another year.

Now, VCSU makes it easy. Through the VCSU Foundation's online will planning tool, you can create a legally valid will in about 20 minutes—from your own home, at no cost.

Why people are using it:

- It's simple and guided
- It's free to use
- It allows you to protect your family first
- You can include VCSU as part of your legacy

You don't need to overthink this. If you have people you care about—or causes that shaped your life—this is one of those things worth getting done.



Start your will today: vcsualumni.org/plannedgiving

Your Charitable Legacy

LEAVE A LEGACY THAT ENDURES

You've worked hard to build what you have. With thoughtful planning, you can ensure your legacy continues through Valley City State University.

Simple ways to leave a legacy:

- Bequest: Include VCSU in your will or trust
- Beneficiary Designation: Name VCSU on retirement accounts or life insurance
- Charitable Trusts: Provide income to you or your family, with a future gift to VCSU

Many donors choose to support:

- Endowed scholarships
- Academic programs
- Facilities like the Tharaldson Family Center

A key advantage:

Retirement accounts are often heavily taxed when passed to heirs—but not when given to a nonprofit like VCSU. Legacy giving doesn't require great wealth—just thoughtful intention.

Multiply Your Impact

NORTH DAKOTA CHALLENGE GRANT

Real Example: Turning a Future Gift into Impact Today

A VCSU alum recently documented a \$200,000 estate gift to support scholarships. Because the commitment was properly structured and documented, it qualified for the North Dakota Challenge Grant.

That resulted in:

- \$100,000 in matching funds available now
- Immediate impact through scholarships
- A future gift that will continue supporting students for years to come

The donor didn't write a check today. They simply made a commitment they were already planning—and made it work harder.

What This Means for You

If you are already considering:

- Including VCSU in your will
- Naming VCSU as a beneficiary of a retirement account
- Making a future gift of land or assets

You may be able to:

- Activate matching funds now
- Increase your total impact
- Support students sooner rather than later

The Bottom Line

You don't have to choose between giving now or later. With the right structure—you can do both.



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Finish the Voyage Campaign

If your interest is in athletics and facilities, the Finish the Voyage Campaign is focused on completing the vision for the Tharaldson Family Athletic Center.



Ways to be part of it:

- Naming opportunities
- Facility enhancements
- Legacy recognition elements

This effort supports:

- Student-athlete success
- Recruitment and retention
- A stronger future for VCSU athletics

Some donors prefer to invest in people.
Others prefer to invest in places.

Both leave a legacy.