

FALL 2025

PERSONAL PLANNING Newsletter



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Maximize Your Impact

How Your RMD Can Make a Difference at VCSU

As the year draws to a close, many of our supporters are reviewing their retirement accounts and considering how to make the most of their required minimum distributions (RMDs). Did you know your RMD can do more than just satisfy tax requirements? It can create a lasting impact right here at Valley City State University.

The VCSU Foundation offers several ways your gift can leave a legacy:

1. Support Scholarships Today

Your RMD can provide immediate assistance to students through scholarships. Whether unrestricted or designated to a specific program, your gift helps ensure tuition remains affordable and opportunities accessible for the next generation of Vikings.

2. Build a Permanent Endowment

Consider directing your RMD toward an endowed scholarship or fund. Endowments provide long-term financial stability for students and programs, allowing your generosity to continue impacting lives for years to come.

3. Invest in Campus Innovation – Finish the Voyage

Your RMD can also support our Finish the Voyage campaign, helping to complete the Tharaldson Family Center for Sports, Health, and Innovative Performance. Gifts to this campaign fund cutting-edge facilities, technology, and resources that enhance the student experience for both academics and athletics.

4. Flexibility for What Matters Most

The VCSU Foundation can help you tailor your gift to your interests—whether it's scholarships, academic programs, athletics, or capital improvements—so your RMD has the greatest impact while meeting your financial planning goals. Using your RMD to support VCSU is not only a smart way to give, it's a meaningful way to invest in the future of students, the campus, and the community. By acting now, you can ensure your year-end gift counts this year and leaves a lasting legacy.

For more information on how your RMD can make a difference, or to set up your gift, contact the VCSU Foundation at 701-845-7203.

With gratitude,
Cory Anderson
Executive Director for University Advancement



VALLEY CITY
STATE UNIVERSITY

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Form 1040 Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return
For the year Jan. 1–Dec. 31, 2015, ending on 12/31/15, ending on

Your first name and initial
Last name
Apt. no. Make sure and on

If a joint return, spouse's first name and initial
Last name
President

Home address (number and street). If you have a P.O. box, see instructions.
Foreign postal code
Check here if jointly, with a box, be refund.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).
Foreign provincial/state/country
Foreign postal code
Foreign postal code

Foreign country name
Foreign provincial/state/country
Foreign postal code
Foreign postal code

Filing Status
Check only one
1 Single
2 Married filing jointly (even if only one had income)
3 Married filing separately. Enter spouse's SSN and full name here. ▶
4 Yourself. If someone can claim you as a dependent, check that box.
5 Spouse



The end of the year is fast approaching and with it so is your opportunity to reduce your taxes.

TAX-WISE CHARITABLE PLANNING STRATEGIES

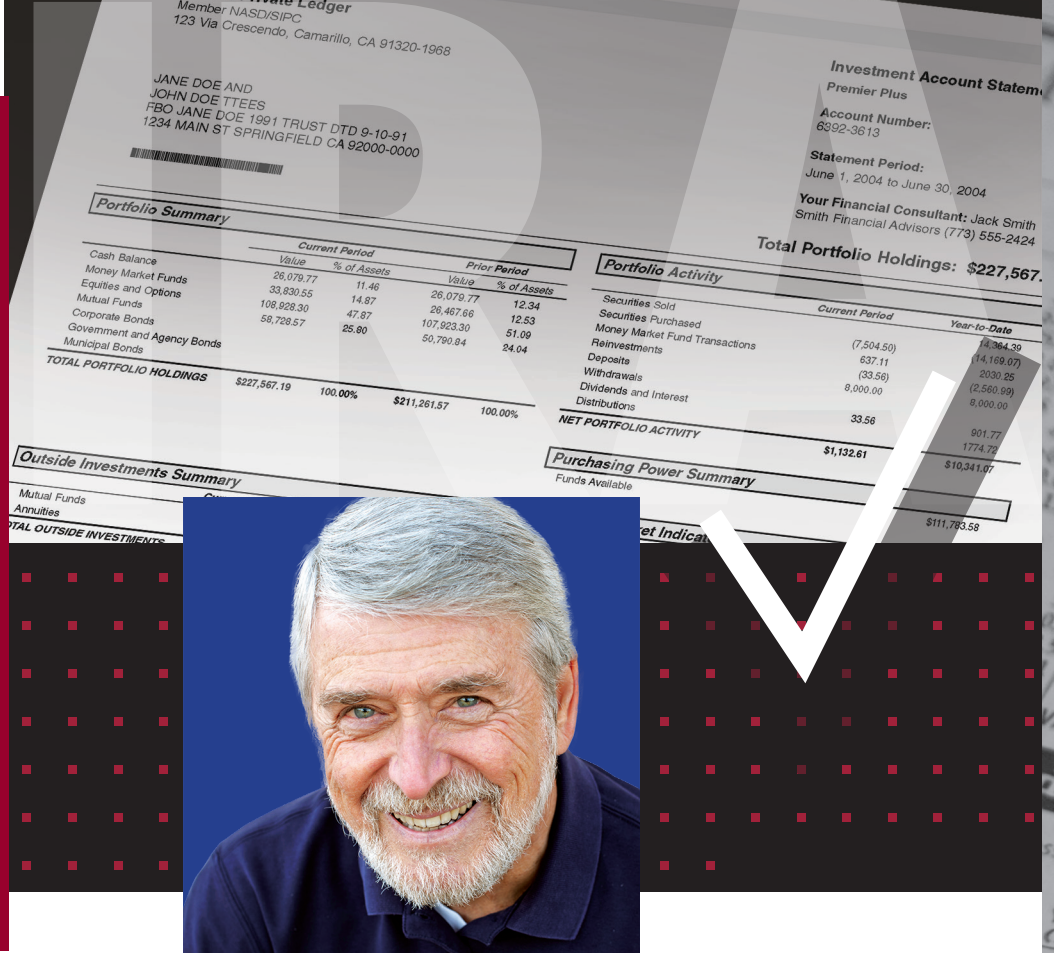
There are a number of charitable planning strategies that can help you lower your income and taxes this year. Here are some ways you can shift tax dollars to charitable dollars and support a cause like ours.

- ✓ **IRA Charitable Rollover** — Persons age 70 ½ or older can rollover up to \$108,000 from their IRA to a qualified charity like ours. This may lower your income and taxes.
- ✓ **Outright Gift of an Asset** — make a gift of stock, real estate or another asset, avoid paying capital gains tax on the transfer and receive a tax-saving charitable deduction.
- ✓ **Donor Advised Fund (DAF)** — make a tax deductible gift to a DAF, which gives you the ability to make grants to your favorite charities this year and in future years.
- ✓ **Zero-Tax Gift and Sale** — make a gift of part of an investment or property you intend to sell, avoid paying capital gains tax on the sale and receive cash back.

May We Help?

If you would like further information on any of these end-of-year planning strategies, please contact us. We can help you create a plan that meets your needs and goals.

Do you look forward to your IRA required minimum distribution (RMD)?



ANOTHER SMART USE OF YOUR IRA

While you may initially appreciate the income, as time goes on the higher withdrawal requirements may push you into a higher tax bracket, increasing your taxes.

Congress made the IRA charitable rollover permanent. The rollover law allows taxpayers who are required to withdraw money from their IRAs to give directly to charity. Because the rollover may count against your required minimum distribution (RMD), making an IRA rollover gift to an organization like ours could reduce your income and taxes.

The IRA rollover is a great way for you to help support your favorite causes. While you won't receive an income tax deduction for a rollover gift, you also won't pay any income tax on the transfer.

The transfer only works for IRAs and not other retirement accounts. You may be able to roll over your 401(k) or other plan into an IRA and take advantage of this strategy. Check with your tax advisor or contact us to learn more about how you can use your RMD for good and lower your taxes.

Here are some of the requirements for making an IRA rollover gift this year:

You must be age 70½ or older.

You must transfer money directly from your IRA to a qualified charity.

You can give annually up to \$108,000 from your IRA.



VCSU Foundation Office

101 College St. SW
Valley City, ND 58072



Multiply Your Impact with the Challenge Grant



Make every dollar count twice! Gifts received by December 1, 2026 are eligible for matching dollars—including pledges over seven years, RMD gifts, and even estate commitments.

Every gift helps grow the VCSU Foundation Academic Endowment and will be matched \$1 for every \$2 you give.

Gifts of \$5,000 or more to an endowment may also qualify for a 40% North Dakota income tax credit, making your impact go even further.

Bill '87 and Michele (Bischoff) '86 Trader