



FOREVER  
**TRUE**  
FOR IOWA STATE

# Insights

## Rock Solid Support for Students

The bank teller handed 22-year-old **Mike Kozimko** \$4,000 in cash. Kozimko had earned it frying hamburgers and working for a casino in Reno, Nevada. It was 1972.

He looked at the stack of bills. “Datsun 240Z or grad degree?” he asked himself.

He’d always wanted a Datsun 240Z car. But he knew his life was going nowhere. So he packed his bags and headed to Ames, where the car he actually ended up with was a beat-up Toyota with tie rods that were shot and an engine that wouldn’t start unless you parked it on a hill and popped the clutch.

Kozimko had applied to the Iowa State geology department sight unseen, a favor the school returned when it accepted him. His undergraduate grades were “not great,” and his GRE scores were middling. He wasn’t, he admits, the best prospect. But he knew how to work hard, which put him in good standing with his advisor, Carl Vondra, now Distinguished Professor Emeritus of geology.



▲ Mike Kozimko is grateful for the chance Iowa State took on him years ago. Now, he and his wife, Mary Ann, are paying it forward and helping students in need.

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▲ The Carl F. Vondra Geology Field Station, where Mike Kozimko worked during his time at ISU.

## Rock Solid Support for Students

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“Dr. Vondra was tough but fair,” Kozimko said. “He’s directly responsible for my career.” He was also responsible for the old Toyota. It’s what Mike had to drive for his job at the department’s rustic field camp in Shell, Wyoming. Despite the hard work, Kozimko loved most of it. They did, after all, have to dig holes for their own latrines.

“It’s real nice there now,” Kozimko said, after a successful 40-year career in the oil industry. “They have real bathrooms and AC.”

They are also able to welcome students who might otherwise be unable to attend, thanks to the Kozimko Geology Field Camp Scholarship established by Kozimko and his wife, Mary Ann, through cash gifts. The couple recently made an estate gift through a life insurance policy, which will ultimately endow the scholarship and make it available to future generations of students.

Kozimko – whose passion for geology can still be seen in his half-ton rock collection that includes fossilized dinosaur feces – said he has a soft spot in his heart for those students.

“I wouldn’t have made it through grad school without significant assistance. That \$4,000 was gone in one year. Thanks to the career I got out of it, we have the resources to help.”

Mary Ann agreed. “We don’t have mink stoles or new cars, but we’re comfortable. Money’s tight for a lot of people. Students need the help.”

The coronavirus pandemic canceled last summer’s camp, but the Kozimkos continued to help Iowa State students by reallocating their contribution to the Cyclone Strong Fund, which serves students who have experienced financial difficulty due to the COVID-19 pandemic.

“Iowa State took a chance on me by accepting me and giving me assistance,” Kozimko said. “Now we can give back by helping students who need it.”



*We don’t have mink stoles or new cars, but we’re comfortable. Money’s tight for a lot of people. Students need the help.”*

**– MARY ANN KOZIMKO**



Like the Kozimkos, you can help Iowa State students in need today and in the future. Contact the office of gift planning at 800.621.8515 to discover ways you can make an impact.

FOREVER  
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*From its beginning*, the *Forever True, For Iowa State* campaign set out to help more students access their dream of an Iowa State education. **Nearly 7,000 students received donor-funded scholarships last year alone.**

In addition, many students who faced financial hardships due to the COVID-19 pandemic received support from donors like Mike and Mary Ann Kozimko through the Cyclone Strong Fund or completion grants that helped them stay at Iowa State.

The momentum of the *Forever True* campaign remains strong as we approach its final months. Most importantly, donors are already making a difference.



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This scholarship has given me so much. It's given me freedom of time, which I didn't realize I would cherish as much as I do now. I'm no longer working so much to avoid eviction notices, and I can enjoy life.

—HANNAH HOLCOMB,

Iowa State senior studying apparel, merchandising and design and a Hraba Scholarship recipient



“

This scholarship allows me to focus on my education instead of spending all my time worried about how I am going to pay for school and having to work many hours. It allows me to avoid taking out loans, for which I am extremely grateful.

—ALEJANDRO CUEVAS-ROSAS,

Iowa State sophomore and Robert, Harold and Ruby Cox Family Scholarship recipient



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This scholarship relieved my stress about how I was going to pay for my books and tuition, and even covered some of my housing. I struggle financially every year as to how I will cover these expenses in order to keep attending college. The Heiden Fund mitigated these worries, and I could not be more grateful for the support.

—JOEZEL NORIEGA,

Iowa State junior and Heiden Fund for Women in Business Scholarship recipient



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The lack of two incomes [in my household] put a strain on my dreams and college goals, but I was able to persevere and work my way through college along with the help of scholarships that the Hrabas graciously provide. The support has meant the world to me and has helped me be able to keep working toward my college and career goals.

—BRYCE FRIEDERICH,

Iowa State senior studying hospitality management and a Hraba Scholarship recipient

## ENDOWMENT:

# It's a Verb

*You can make an impact on Iowa State students* not just today or next year, but forever. How? By making an endowed gift to the Iowa State University Foundation.

Think of an endowment as a verb – it's what you do with your gift rather than the gift itself. A true endowment is permanently invested, with the foundation spending just a portion of it annually, allowing the overall fund to grow.

Endowments provide numerous benefits to you, as well as to Iowa State students.

### **TWO WAYS ENDOWMENTS CREATE A LASTING LEGACY:**

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#### **They are a permanent representation of your values.**

An endowed gift ensures that Iowa State programs that are important to you will continue. By creating or adding to a permanent endowment, you enable us to carry out your wishes, so long as it is practical and possible to do so.



#### **You can create them through your estate plan.**

There are many ways you can fund an endowed gift, including via a gift in your will or other estate plan. Many of these gifts go into effect after your lifetime, ensuring you and your family have what you need today, while creating a legacy at Iowa State in the future.



## *Help Shape the Future*

By planning for the future today, you can ensure your support for the places you care about, like Iowa State University, continues beyond your lifetime. Our new guide ***How Do You Want to Be Remembered?*** offers tips to help you create the future you envision. Return the enclosed reply card to request your complimentary copy.



# Keep the Momentum Going

## *Thanks to those who have contributed*

to the *Forever True, For Iowa State* campaign, we are making a much-needed impact in the lives of Iowa State students today. As they, and the university, continue to navigate the challenges the coronavirus pandemic has presented, we are more grateful than ever for your support.

But what about the future? Though today's students certainly need your support, tomorrow's students will, too.

Consider blending your giving today with a gift for the future. This gift strategy allows you to make an even bigger impact than you thought possible. Plus, you have the flexibility to choose the combination of gifts that complement your current financial situation and your future needs.

### **GIFTS THAT MAKE AN IMPACT Today**

Cash

Stocks and  
securities

IRA charitable  
distribution

Real estate

### **GIFTS THAT MAKE AN IMPACT In the Future**

Will or living trust

Beneficiary  
designations

Bank or brokerage  
accounts

Life insurance



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## **Do More Than You Imagined**

When you combine a gift for today with one for the future, you can impact Iowa State students today, tomorrow and for generations to come. Contact the office of gift planning at 800.621.8515 to explore the giving opportunities available to you, or for help choosing the gift combination that best meets your needs.

# Find Your Giving Spirit

## 4 Reasons to Give

We know you support Iowa State University because you are passionate about the quality education we provide. Your gifts put an Iowa State education within reach of deserving students while ensuring we have the ability to meet their changing needs.

Did you know giving also offers you benefits in return? Sure, you may qualify for tax benefits depending on the type of gift you make, but giving offers benefits beyond that.

- 1 Continue your support.** If supporting Iowa State is important to you now, don't you want to ensure your support will continue on after your lifetime as well? A gift to the Iowa State University Foundation guarantees it happens.
- 2 Make a difference.** Most people want to know at the end of their lifetime that they've made a difference. Gifts from your estate ensure that the people and places most important to you benefit from your generosity. You indeed can make a difference.
- 3 Set an example.** Your generosity may inspire others. When someone else witnesses your generosity, that person is more likely to be charitable or make a gift to the places they are passionate about.
- 4 Just feel good.** Giving makes you feel good. Research shows that the act of giving reduces stress-related activity in one area of the brain while increasing reward-related activity in another. Our brains are wired to feel rewarded for magnanimity and selflessness.

## IOWA STATE UNIVERSITY FOUNDATION

The Iowa State Foundation is acknowledged by Iowa State University as the preferred channel for administering trust and estate gifts that benefit the university. This is accomplished by using the name Iowa State University Foundation in your legal documents. Please contact the foundation for additional information.

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2505 University Boulevard  
P.O. Box 2230

Ames, Iowa 50010-2230

Toll-free: 800.621.8515

[www.isugift.org](http://www.isugift.org)

## HOW TO REMEMBER IOWA STATE UNIVERSITY IN YOUR WILL OR TRUST

Share the following language with your estate planning attorney to add the Iowa State University Foundation to your will or living trust.

*I give, devise and bequeath to the Iowa State University Foundation, a not-for-profit corporation existing under the laws of the State of Iowa and located at Ames, Iowa, \_\_\_\_\_ (percent of my estate, dollars, property, securities, etc.) to be used for \_\_\_\_\_ (however you wish for your gift to be used) at Iowa State University.*