



Insights

▲ Through her gift, Judy Winkelpleck is fulfilling her desire to serve, help people and create a better world.

A Change Agent

Judy Winkelpleck's accomplishment-packed life was shaped, in part, by welding.

Growing up on her family farm in Ogden, Iowa, Winkelpleck learned how to weld at a young age. Her skills were often called upon to fix broken equipment. Neighbors in need of repairs even relied on her. As the sparks flew around the young woman, she would wonder what could be done to prevent things from breaking in the first place.

"Growing up on a farm was a good education, and I was taught by my parents to be helpful to others, to create a better world," she said. "I've always been drawn to what is and what could be."

Winkelpleck views herself as a change agent, pursuing opportunities to "invite people to new ideas and new ways of thinking." She's brought that philosophy to positions with some of the most significant organizations in Iowa, including the Civic Center of Greater Des Moines, Pioneer Hi-Bred International and Iowa State.

"I always had positions in which there was something that needed to be addressed now, as well as the opportunity to build something for the future," she said.

Continued on Page 2



On page 3, meet Amy Yager, who was directly impacted by an ISU scholarship opportunity.





A Change Agent

Continued from Page 1

She did graduate work at Iowa State, earning a master's degree in 1971 and doctorate in 1974, both in sociology, and a master's degree in counseling in 1975. Winkelpleck also has a Master of Divinity degree from the St. Paul School of Theology, and has done pastoral service at churches in Iowa and Arizona.

Her nonprofit career, as she calls it, has been as impactful as her professional life, including serving on the national and state boards of the Alzheimer's Association and leading the creation of Bernie Lorenz Recovery, a residential care facility for women recovering from chemical dependency. At one point, she served on 12 different boards.

That drive to serve, to help people and to create a better world is behind the Judy M. Winkelpleck Endowed Scholarship, which she established with a deferred gift through her estate.

The scholarship will support women over 30 who have returned to Iowa State to pursue a long-desired career goal. Winkelpleck particularly hopes to impact the lives of underrepresented women. Her hope is that scholarship recipients will take their life experiences and their Iowa State degrees out into the world and address pressing problems such as climate change and food insecurity.



I really think it is all about what story you want to create with your own life and what stories you want to help people create with their own lives. ”

– JUDY WINKELPLECK

Make Iowa State a Part of Your Story

When you include a gift to support Iowa State in your future plans, you write a legacy that will impact generations. You will be a part of countless students' stories, helping them achieve their dreams. Contact the office of gift planning at 800.621.8515 to get started.



Scholarship Gives Mom a Chance

▲ Thanks to support from the Ethel Whitney Scholarship, Amy Yager has been able to balance being a student and a mom.

When Amy Yager's two oldest kids arrive home from school, it isn't unusual for them to dive right into their homework.

They're just following their mom's example.

A mother of three, Yager is a non-traditional student pursuing a degree in child, adult and family services, with the goal to become a children's mental health specialist.

"I love school, and I totally nerd out on my homework," she said. "I love the coursework in my major because I feel it applies to everyone's real life. It makes me a better person."

At one point, higher education seemed out of reach for Yager. Any plans she may have had for college were tabled when she became pregnant in high school.

"I never really felt like I could go back to school because I was a teen mom," she said. "But I was working at a mental health facility that closed. I lost my job and was provided financial support to go back to school."

She attended a community college for two years before enrolling at Iowa State. The cost of school remained a concern, though, not to mention the responsibilities of being a mom to three youngsters. Fortunately, she received an Ethel Whitney Scholarship, intended especially for non-traditional students in the College of Human Sciences.

"The scholarship helped me a lot. I live an hour away from campus and I've been able to cover childcare costs, for example. It's helped me balance my life as a student and being a mom."



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– **AMY YAGER**, *Ethel Whitney Scholarship recipient*



Change Lives With a Scholarship Gift

For many students, like Amy Yager, the cost of a higher education can be a difficult obstacle to overcome. You can help get money off Iowa State students' minds and help them focus on the future. How? By establishing or contributing to an existing scholarship fund.

A SCHOLARSHIP GIFT CAN:



Help students avoid loans that will follow them. Graduating with loans means debt for someone with a new degree. Being awarded a scholarship can help reduce, or even eliminate, this debt, helping recipients start out on the right foot.



Allow students to focus on their studies. In addition to studying, many students also have to balance jobs and other responsibilities. Balancing class load and study time can be difficult. A scholarship can help students find a work/life balance that works for them.



Fill the financial gap. Scholarship assistance can go to those who fall between high and low income levels – students who may not qualify for need-based scholarships and who do not meet the criteria for merit-based scholarships. Your gift can help bridge this gap, putting a quality education within reach.



Help students in times of need. Life can throw us curveballs, something we, and many Iowa State students, experienced firsthand during 2020. A scholarship can help students facing unforeseen challenges and stay the course for graduation.

How to Fund Your Scholarship

There are many ways you can make a gift to fund or support a scholarship at Iowa State, including:

1

A gift to the Iowa State University Foundation in your will or living trust.

2

Designating the foundation as the beneficiary of a life insurance policy or retirement plan assets.

3

Giving appreciated securities to the foundation.



Two Ways to Put Your IRA to Work

And Change Lives at Iowa State University

Your IRA is a tool that helps you save for your retirement years. And, when retirement comes, your IRA also provides a smart way to support the institutions you care about most. When you give through your IRA, you not only make an impact on Iowa State students, you protect your hard-earned savings from taxes and qualify for benefits in return.

Give From Your IRA

- 1 Name the Iowa State University Foundation as a beneficiary of your IRA.** To make this gift, simply update your beneficiary designations by requesting a form from your provider (or go online to update them).
 - ➔ **+ The benefits:** when left to loved ones, your IRA is subject to income tax. But, when left to a nonprofit like the foundation, we receive the gift tax-free, allowing us to put your hard earned savings to work for future Cyclones.
- 2 Make a qualified charitable distribution from your IRA to the foundation.** If you are 70½ or older, you can transfer *any amount* up to \$100,000 per year directly from your IRA to a qualified nonprofit like the foundation.
 - ➔ **+ The benefits:** this gift does not generate income so you benefit whether you itemize on your taxes or not. It can also decrease the amount of Social Security that is subject to tax and lower your Medicare premiums. If you are 72 or older, your gift can also be used to fulfill your required minimum distribution.

Get Started

To learn more about using your IRA to support students at Iowa State, please contact the office of gift planning at 800.621.8515 or visit isugift.org.



New Guide!

Does your will need an update? Our new guide **17 Reasons to Update Your Will** helps you determine if it does and how you can make the changes you need. Return the enclosed reply card to request your copy.



Your New Year's Resolution: Review Your Estate Plan

A new year means new resolutions. One task that is often overlooked? Reviewing your estate plan and updating it as needed. As you choose your goals for 2021, make sure this important task is on there. Use the checklist below to help.

- Review your will**, checking for any updates that may need to be made due to a recent life event, tax law changes or because you want to add a gift to a place you care about, like Iowa State University, in your plans.
- Check that the executor you've named** is still the qualified individual you want to manage your estate, resolve claims and distribute the designated portions of your estate to your chosen beneficiaries.
- Confirm the guardian** named for those under your care is still the person you want to care for your dependents. If your dependents were minor children who are grown now, does a guardian still need to be listed?
- Update beneficiaries designated** for your insurance and retirement plans to make sure you haven't named a deceased loved one or former spouse. Make sure you also notify your beneficiaries so they can receive the funds you intend.
- Name a health care power of attorney** to guide your family and health care providers when you are unable to make decisions for yourself.



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

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.