The generosity shown by the late Ken and Blaire Mossman to support students, faculty, and programs at UT continues to change lives. The Mossman Scholars Endowment helps students travel internationally for language study, with $3,000 for travel expenses, tuition, books, and other related educational expenses.

“The scholarships make an absolutely transformational difference in what the student is able to experience,” says Adrian Del Caro, head of the Department of Modern Foreign Languages and Literatures. “If students get the opportunity to go abroad and cement the skills they have, they become functionally bilingual for life.”

“My experiences gave me invaluable insight, wonderful connections, and unforgettable lessons about traveling, diversity, and health care,” says Anna Vannucci, a senior majoring in kinesiology and Hispanic studies who studied abroad in Santiago, Chile, focusing on Spanish culture and public health.

“Without this financial support,” says Del Caro, “it would be far less likely that many students would even consider taking that positively transformational trip and having that experience abroad. Given this incentive, the student will consider adding a second major or minor. It’s theoretical until the student is there. Then begins the experience learning part of language study in

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“Without this financial support, it would be far less likely that many students would even consider taking that positively transformational trip and having that experience abroad.”

—Adrian Del Caro
those international experiences in Peru, France, Germany, and Japan. There’s no price that you can put on that.

“In practical terms, the Mossman Scholarships help us increase the quality of our language scholarship in two major ways. Linguistically, by speaking continually in total immersion, students become fluent and come to know all the nuances of that language. Culturally, they come to understand how the people interact—their customs, values, and history. That’s global citizenship.”

Del Caro says if students have the Mossman exploration experience, it can help them in their applications for major national scholarships like the Fulbright or Boren.

“As educators, we know the value of being bilingual,” says Del Caro. “If I’m a businessperson with two resumes on my desk, and one has German, I’m going to choose the one who can help me communicate with my German clients and customers. It seems logical to me that I’ll go for that added value.”

Your support of UT Knoxville makes life-changing opportunities like studying abroad a possibility. If you would like to learn how you can make a gift like the one the Mossmans did, please contact the Office of Gift Planning at 865-974-2370 or giftplanning@utk.edu.

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-Anna Vannucci
Providing the best experience for our students—from best-in-class professors to fast-changing technology—requires a growing budget. Also growing? The need for financial aid. Grants, loans, and part-time jobs are common ways to offset the costs of getting a college degree, but an even better option is a scholarship.

Scholarships help give students of all income levels access to an affordable UT education. Because they lessen the debt a student carries after college, they also serve as an investment in their future.

Scholarships help cover the cost of tuition, books, and general living expenses so students can focus on what really matters—their education. And when you establish a scholarship at UT Knoxville through a gift in your estate plan, you also help secure access for future students, as well.

WAYS TO FUND A SCHOLARSHIP
There are two easy ways* to fund a scholarship: with an annual or an endowed gift.

An annual gift is spent within the year the gift is received. It directly and immediately provides students with financial assistance during that school year. You can fund this type of gift in many ways: by donating cash or appreciated stock, or designating a gift in your will or living trust, for instance.

An endowed gift keeps giving in perpetuity. UT takes your one-time, lump-sum gift and invests it, using a portion each year to assist students.

*Note: Each option offers unique tax benefits, so make sure you work with a trusted financial advisor to explore the details.

ENDOWING YOUR GIFT TO UT

You want to make sure UT Knoxville receives at least $1,000 every year after your lifetime. We spend 4.5% of our endowment each year. This means that we spend that amount and reinvest the difference to offset inflation.

To calculate the amount needed to perpetuate your gift, divide the annual gift amount—let’s say, $1,125—by the amount called for in the spending policy (4.5%) and you get $25,000. So, contributing $25,000 can continue an annual gift of $1,125 indefinitely!

In order to know which type of charitable gift best meets your current and future needs—and how you can make that gift a memorable one—simply return the enclosed survey to receive your free copies of Your Personal Guide to Gift Planning and Create a Lasting Tribute for Someone You Love or Admire.
MAKE AN IMPACT NOW AND LATER

You can make a difference at UT Knoxville both today and tomorrow. How? By combining a current gift with one for the future. This type of giving, called blended giving, allows you to make an even bigger impact than you thought possible.

Making a blended gift is easier than you think. Simply choose a gift that works for you today and pair it with one for the future.

WHY BLENDED GIVING?
When you combine a gift today with a gift for the future, you:

- Help UT plan for the future with confidence, while meeting the university’s needs today
- Ensure we can continue our work while making a difference for Vols today
- Inspire others to give, while creating a legacy at UT Knoxville

MAKE AN IMPACT TODAY
- Cash or check
- Stock or appreciated assets
- Tangible personal property
- Life income gifts
- Donor advised fund
- IRA charitable rollover

MAKE A DIFFERENCE TOMORROW
- Gift in your will or living trust
- Retirement plan assets
- Bank or brokerage accounts
- Life insurance policies

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