Catherine R. (Wesolowski) Northcutt ’96 (BBA), ’17 (MA), who was set to attend San Diego State University, has no doubt it was divine intervention that made it possible for her to instead attend the University of San Diego.

Northcutt graduated No. 1 in her class at Grossmont Community College. So she had the grades. And, after a fateful meeting with a USD law professor who convinced her Alcalá Park was the right place for her, she also had the desire. All she needed was a way to cover the cost.

Then it came.

“Shortly thereafter USD offered a grant,” Northcutt recalls. “It showed me that I could make it work. It was the inspiration I needed, to know that I could do it.”

That’s the power of a scholarship, grant or other gift from a donor. It covers a financial gap. It paves the way for a student. It’s the glimmer of hope and often the final piece of a puzzle that makes something possible.

Northcutt, who was newly married to husband Dan, majored in business administration with a concentration in finance. She studied hard, earned a 4.0 and went on to work for Merrill Lynch.

Catherine and Dan bought a house and set up a trust for the children they knew would eventually come. It was at that point they thought again about the University of San Diego and, while they planned for the care of their future family, they also took a moment to support future students at USD.

They established a planned gift that will keep giving to students for generations to come.

“It was so easy to put USD into our trust. It was a simple way to give back to USD,” Catherine says. “As a young student I promised to support USD just as USD supported me. USD filled a gap for me. They gave me peace of mind. And I always knew I’d give back.”

Dan recalls fondly his wife’s time as a student and, two decades later, life has come full circle. She’s a student once again, this time earning a master’s degree in higher education administration at the School of Leadership and Education Sciences.

After working in the financial planning industry, having children, and starting her own business as a life coach helping other moms go from being moms to entrepreneurs (or, as some call them, “mompreneurs”), Catherine’s life came full circle in a second way and today she works at USD in Olin Hall where she studied so many years before.
Together, Catherine and Dan are known around campus as Changemakers — a title they don’t take lightly. For Dan, being a Changemaker means loving his community, city and environment and supporting USD in ways that allow students to change the world locally and globally. Catherine says, for her, being a Changemaker is a mindset, a way of being and the inspiration for action that comes from a heart of love. “It means being the change I wish to see, leading by example, and giving from the abundance inside me,” she says. “It all starts within.”

Soon the Northcutts’ children intend to follow in their mother’s footsteps and become Toreros themselves. “It’s not only my duty to support future generations,” she says. “It’s my honor.”

High school college prep mean GPA entering USD.

For more information, call the office at (619) 260-7878.

In 2005, the Bridges Academy Scholarship became an endowed and the first scholarships were awarded that year. Since then, the fund has grown through the support of Bridges Academy attendees. Your support, and your generous gifts to the fund, have resulted in making a bigger impact every year for our students.

A Snapshot: The Bridges Academy Endowed Scholarship

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Appreciated Securities: A gift of stocks — especially those that you have owned for 12 months or longer and have significantly increased in value — is a highly recommended way to give. People who donate appreciated stock receive two tax benefits: a charitable income tax deduction and avoidance of the capital gains tax they would have paid had they sold it themselves. The transfer of stock to the university brokerage account must be completed by midnight, Dec. 31.

Charitable IRA Rollover: This tax-free giving from your IRA. Please call John Phillips at (619) 260-4523 to learn more.

Other Year-End Gifts to Consider

Charitable gift annuity: This is a gift that pays you a guaranteed lifetime income. No lawyers, no costs. It can be completed in a couple hours.

Highly appreciated, low-cost basis real estate: Avoid and reduce your taxes and receive a lifetime income as an option.

Name USD a beneficiary: Some assets you own will pass directly to the person or charity you name as beneficiary. The University of San Diego can be named as a beneficiary of your IRA, life insurance policy or even certain bank accounts.

Your USD Legacy: Next time you visit your attorney, consider including USD in your will or living trust to create your own, or your family’s, USD Legacy Endowment Fund. Please call John Phillips at (619) 260-4523 to learn more.

Remember: To receive a charitable tax deduction for 2015, your gift must be unconditionally given to USD by midnight, Dec. 31, 2015.

Tips for Year-End Giving

The weeks leading up to the New Year are, for many people, a time for giving gifts, giving a party, and giving to USD and other favorite charities. Here are some tips to help you make those gifts in a manner that can help reduce your taxes while making the most of the warm feeling that often comes with helping others.

What to Give and How to Time Your Gift

Write a Check: This is the most common way to give. Make sure the check is completely filled out and signed by the account holder. If mailed, it must be postmarked by midnight, Dec. 31.

Change It: More people are giving using their credit card than ever before. It’s safe and easy. To make your gift, go to sandiego.edu/give. This gift is deductible when the online transaction is complete and accepted. Make your gift before midnight on Dec. 31.

University of San Diego Enrollment

Enrollment

1.9% Male commuter

54.2% Female Residents

54.2% Male Residents

54.6% Male Commuter

40.7% Female Residents

Percentage From California

1.9% Male commuter

54.2% Female Residents

54.2% Male Residents

54.6% Male Commuter

40.7% Female Residents

Percentage From California

University of San Diego Entering Freshmen

The Office of Institutional Research and Planning compiles data on the student body population. Here are some interesting details about the first-year students who entered USD in Fall 2015.

For more information, call the office at (619) 260-7878.