



%6: 6WXGHQW +D@GERRN
 5HYLVHG \$XJXVW
 &RQWHQWV

'HSDUWPHQW RI 6RFLDO :RUN)DFXOW\ DQG 6WDII
 :HOFRPH /HWWHU
 0LVVLRQ 6WDUWHPHQWVXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 +LVWRU\ RI 6RFLDO :RUN D.W...&R.Q.F.R.U.G.L.D...8.Q.L.Y.H.U.V.LW\
 \$FFUHGLWDWLRQ
 6RFLDO :RUN 9DOXH
 6RFLDO :RUN 3URJUDPYRDOYXXXXXXXXXXXXXXXXXXXXXXXXXXXX
 *HQHUDOLVW 3UDFWLFH
 &RXQFLO RQ 6RFLDO :RUN (GXFDWLRQ...&6:(...&R.U.H. &RPSHW
 \$SSOLFDWLRQ WR W.K.H...6.R.F.L.D.O...:R.U.N...0.D.M.R.U.....
 \$FDGHPLF DQG 3URIH.V.V.L.R.Q.D.O...\$G.Y.L.V.L.Q.J.....
 3URJUDP &RPSOHWLRQ 5HTXLUHPHQW
 6RFLDO :RUN 6WXGHQW 5LJ.K.W.V...D.Q.G...5.H.V.S.R.Q.V.L.E.L.O.L.W.L.H.V
 (W.K.L.F.V.....
 8VH RI \$,
 3URIHVVLQRQDO \$IILOLDWLRQ
 6RFLDO :RUN 6WXGHQW *URXS.V.....
 \$PHULFDQV ZLWK...!L.V.D.E.L.Q.L.W.L.H.V...\$F.W.....
 \$FDGHPLF 8VH RI 5HVRPHQW.V.:R.U.N.....
 6FKRRO 3URJUDPPHQW DQG 'HSDUWPHQW RI 6RFLDO :RUN 3
)LHOG 3ODFHPHQW
 \$SSHQGLFHV
 x \$SSHQG\$G\$LVVLQJ 3DUWQHUVKLSV
 x \$SSHQG6RFLDO :RUN 3ODFPHQW.V.W.X.Q.D.O.....
 x \$SSHQG6RFLDO :RUN 3ODFPHQW.V.W.X.Q.D.O.....
 x \$SSHQG&RXUVH 'HVFULSWLRQV
 x \$SSHQG8\$HU 'LYLVLRQ 7\$SSOLFDWLRQ...3.U.R.J.U.D.P.
 x \$SSHQG8\$HU 'LYLVLRQ \$SSOLFDWLRQ...1.D.U.U.D.W.L.Y.H
 x \$SSHQG9HULILFDWLRQ RI 6HUYLEFH ,3()RUP
 x \$SSHQG\$SSOLFDWLRQ IRU)LHOG 3ODFHPHQW
 x \$SSHQG6*LXLGHOLQHV IRU 5LVN 3UHYHQWLRQ.....0.D.QDJHPHQW
 x \$SSHQG5HVRPHQW
 x \$SSHQG4H\$W RI 6RFLDO :RUN 3URIHVVLQRQDO 5HDGLQHVV &KHF
 x \$SSHQG&RQVHQW WR 5HVRPHQW 5HVRPHQW.....
 x \$SSHQGL 0
 yD0

&RQFRUGLD 8QLYHUVLW\
 'HSDUWPHQW RI 6RFLDO :RUN)DFXOW\

06: 3URJUDP 'LUHFWRU
 6DUDK &ROOLQV '6: 06:
 \$VVRFLDWH 3URIHVVRU
 2IILFH 6FKRRO RI +HDOWK 3URIHVVLQRQV +HLGHOEHUJ +
 3KRQH (PDUDK FROOLQV#FXZ HGX

%6: 3URJUDĕ' €u<! ý % IV €P I: €

0LVVLRQ 6WDWHPHQWV

7KH 6RFLDO :RUN 3URJUDP DW &RQFRUGLD 8QLYHUVLW\ 3URIHVVLQRQV 6+3 DQG LV GHVLJQHG IRU XQGHUJUDGXDW\ 'HJUHH %6: 7KHUH DUHDVXQFURGLQJ
 x \$ WUDGLWLRQDO %6: SURJUDP RQ WKH OHTXRQ &8: FD
 x \$ WUDGLWLRQDO %6: SURJUDP RQ WKH \$QQ \$UERU &8\$
 x \$Q RQOLQH DFFHOHUDWHG %6: SURJUDP
 x \$Q RQOLQH ODVWHU RI 6RFLDO :RUN 06: SURJUDP

\$FFUHGLWDWLRQ

7KH &RXQFLO RQ 6RFLDO:RUN 3URJUDP DFFUHGLWDWLRQ SURJUDPV DW WKH EDFKHORU DQG JUDGXDW\ OHYHO RI HG SURJUDP LV LPSRUWDQW IRU %6: VWXGHWV \$Q DFFUHGLW RSSRUWXQLWY WRQVDFHQVQ 06: GHJUHH LQ DQ\ 8QLYHUVL SURJUDPKDW EH HQc'xpoD • DFFSLDQ WH EH Q & 6X(OVLPV EH €bH-@

*HQHUDOLVW 3UDFWLFH

\$OO 6RFLDO :RUN SURJUDPV HGXFDWH VWXGHHQWV LQ *
 SURYLGHV VWXGHHQWV ZLWK D VRFLDO ZRUN SURIHVVLRQDO
 VWXGHHQWV UHFHLYH WKLV NQRZOHGJH EDVH DW DWRPHDZKDMWKGILDOJFH
 UHFHLYH WKLV NQRZOHGJH EDVH DW DWRPHDZKDMWKGILDOJFH
 SURJUDP

'HILQLWLRQ RI *HQHUDOLVW 3UDFWLFH

%DFFDOESXURHJDPHV LQ VRFLDO ZRUN SUHSDUH VWXGHHQWV
 JHQHUDOLVW OHYHO *HQHUDOLVW SUDFWLFH QYLVURQPHQG
 IDPHZRUN 7R SURPRWH EXPLDQ DQG VRFODDZSODFWLWLRQ
 SUHYHQWLRQ DQG LQWHUYHQWLRQ PHWKRGV LQ WKHLU SUD
 RUJDQLJDWLRQV DQG FRPPXQLWLHVSUEDFWLGHV VILHQLHUR

x 6XEPLWWLQJ D FRS\ RI FXUUHQW DFDGHPLF WUDQVFU
 x \$ FRPSOHWHG UHVXPH UHYLHZHG DQG ~~QYLQRO~~ RII E\ S
 x \$Q LQWHUYLHZ ZLWK WKH %6: 3URJUDP 'LUHFWRU DQ
 QHHGHG
 7KH %6: 3URJUDP 'LUHFWRU ZLOO VHQG D OHWWHU LQIP
 VWDWXV 7KLV OHWWHU ZLOO EH VHQW ZKHQ WKH DFFH
 DFFHSWDQFH LV FRQGLWLRQDO XQWLO ILQDO JUDGHV D
 VWXGHQWV DUH DFFHSWHG LQWR WKH PDMRU WKHLU D

7KH %DFKHORU RI 6RFLDO :RUN FXUULFXOXP FRQVLVW
IROORZLQJ UHTXLUHPHQWV

&RPPRQ &RUH FUHGLWV
/\$ 'LPHQVLRQV FUHGLWV LQFOXGLQJ SUHUHTXLVL
(OHFWLYHV FUHGLWV
6RFLDO :RUN 0DMRU FUHGLWV

)RU DGYDQFHG WUDQVIHU VWXGHWV WKH QXPEHU RI
YDU\ EXW WKH WRWDO QXPEHU RI FUHGLWV ZLOO UHP

6HUYLEFH LV DQ RSSRURW S p ~%G c\$G {BOXGLQJ \!ùCfF ÖQ 4

(WKLFV

7KH &RQFRUGLD 8QLYHUVLW\ %6: 6WXGHQW +DQGERRN
 VWXGHQW OLIH LQFOXGLQJ DFDGHPLF FRQGXFW 3HUVRQD
 DUH DWWULEXWHV RI FULW6RFDODPSRUWHUHQVHFWHWRQ SURWHXQV
 LQ GLVKRQHVV EHKDYLRU LW UHIOHFWV XSRQ WKDW VWX
 XSRQ WKH 6RFLDO :RUN SURIHVVLRQ DQG LW MHRSDUGL]H
 RWKHUV HVSHFLDQGRVZKLVKLVWXGHQWV DQG XOWLPDWHO\

7KH IDFXOW\ RI WKH 'HSDUWPHQW RI 6RFLDO :RUN DGK
 DQG H[SHFW DOO %6: VWXGHQWV WR FRQGXFW WKHPVHOYH
 DW DOO WLPHV 7KHH&RQID(WKLFV FDQ E

KWWSV ZZZ VRFLDOZRUNHUVWKLFVFRQVWJWKLFV &RGH
 6WXGHQWV ZLOO DOVR UHFHLYH D KDUG FRS\ RI WKH &RGH

1DWLRQDO \$VVRFLDWLRQ RI 6RFLDO :RUNHUV &RGH RI (WK

3URIHVVLRQDO HWKLFV DUH DW WKH FRUH RI VRFLDO ZRUN
 EDVLF YDOXHV HWKLFDO SULQF\$6:O&RGHQRHWWKLFDOQKWBK
 YDOXHV SULQFLSOHV DQG VWDQGDUGRGVWRUHQVHFWHWRQV
 VRFLDO ZRUNHUV DQG VRFLDO ZRUN VWXGHQWV UHJDUGOH
 ZKLFK WKH\ ZRUN RU WKMHSRSXODWLRQV WKH\ V

7KH\$6: &RGH RVHWWKHFVWL[SXUSRVHV

7KHQRGHQWLILHV FRUH YDOXHV RQ ZKLFK VRFLDO ZRUN

7KHQRGHXPPDUL]HV EURDG HWKLFDO SULQFLSOHV WKDW UH
 HVWDEOLVKHV D VHWQRUGVHFWHWRQVHWKLFDOEHVXVHG WR
 SUDFWLFH

7KHQRGHV GHVLJQH WR KHOS VRFLDO ZRUNHUV LGHQWLI\
 SURIHVVLRQDO REOLJDWLRQV FRQIOLFW RU HWKLFDO XQ

7KHQRGHSHURLGHV HWKLFDO VWDQGDUGVWRFZKDKKWBK
 SURIHVVLRQ DFFRXQWDEOH

7KHQRGHVRFLDOL]HV SUDFWLWLRQHUV QHZ WR WKH ILHOG W
 SULQFLSOHV DQG HWKLFDO VWDQGDUGV DQGRGHFRXUDJ
 RQJRLQJ HGXFDWLRQ DQG RWKHU DFWLYRWHVWRHQRV
 IHDWXUHV RI WKH SURIHVVLRQ

7KHQRGHUWLFXODWHV VWDQGDUGV WKDW WKH VRFLDO ZRU
 VRFLDO ZRUNHUV KDYH HQJDJHG LQ XQHWKLFDO FRQGXF
 DGMXGLFDWH HWKLFVFRVSHQVLEQWV ILQHGXEJFLQVWQJ W
 ZRUNHUV DUH UHTXLUH WR FRRSHUDWH LQ LWV LPSOHP
 SURFHHGLQJV DQG DELGH E\ DQ\ 1\$6: GLVFLSOLQDU\ UX

1\$6:

8VLQJ *HQS,UDWLYH

*HQUHDWLYH \$, WRROV GR QRW ³WKLQN' OLNH KXPQV FDC
VKRXOG QRW EH WUXSWHGHZLWKR XMKHRSQWRZ LV QRW ³WK
JHQUHDWHG RXWSXW FRQWDLQM QRRROVJLQDDZIFONRLYHGY
JHQUHDWHG E\ DXWKRUV ZKR ZHUH WKH FUHDWRUV RI RULJ
TXDOLILFDWLRQV KDYH EHHQ ORVW 7KH XVH RI \$, WRROV F
DQG SURFEOYLPQJ WKQWHGWWBHQWWKHPVHOYHV WR GHYHORS
VNLOOV

8QOHVV LQGLFDWHG LQ ZULWLQJ E\ WKH LQVWUXFWRU \$, D
D ZULWWHQ RU VSRNHQ SURPSW DQG *SURYRHSJODUGHWDLOHCH
OLFURVRIW %LQJ &RSLORW HWF PD\ QRW EH XVHG LQ WKL
XQGHU WKH XQLYHUVLW\ V \$FDGHPLF +RQHVW\ SROLF\

3URIHVVLQRQDO \$IILOLDWLRQ

6WXGHQWV DUH HQFRXUDJHG WR HVWDEOLVK D SURIHV
:RUNUJDQLJDWLRQV WKDW ZLOO VXSSRUW WKHLU SUDFWLF
VWDQGDUGV WKURXJKRXW WKHLU FDUHHUV 3URIHVVLQRQDO

x 1DWLRQDO \$VVRFLDWLRQ [KWWSDZVRUNDZRI\\$6:UV RI](#)
[ZZZ QDVZZZZRQDVZPL RUJ](#)

x 1RUWK \$PHULFDQ \$VVRFLDWLRQ RI & [ZUZVQDQV](#) LQ 6RF

x ,QWHUQDWLRQDO)HGHUWLRQ [ZZZ RI 6ZRIUD](#) :RUNHUV ,)6

7KH 'HSDUW\HQW@V DOWR PHPEHU RI WKH ,QWHUQD
:RUN , \$66: JLYLQJ XV DFFHVV WR IEHQHULQDWLRQDO SHURE
DIILOLDWLRQ ZLWK LQWHUQDWHREDBDORFLBØU: RWWXSHQWMD
LQ LQWHUSURIHVVLQRQDO LQWHUQDWLRQDO WULSV RIIHUHC
WKH 6FKRRO RI +H,DVWXGSHQWVSDRQWFLSDWH LQ LQWHUQ
For QHR • <0 /vpB"tD`RQQHF~BDR P €`0@Ô pULSV pPH y!QV@€dò L0

5HVRXUFHV

7KH &RQFRUGLD /LEUDUI\ LV DQ LPSRUWDQW SDUW RI W
 SULPDU\ OHDUQLQJ UHVRXUFHV /REUDUGKOR DWXGKQWVFR
 SULQW DQG HOHFWURQLF ERRNV DQG MRXUQDOV VSHFLILF
 UHVRXUFHV DUH UHTXHVWHG WKURXJK WKH OLEUDUI\ ZHEVL
KWWSV_ZZZ_FXZ_HGX_GHSDUWPHQWV_OLEUDUI_LQGH_KWPO

\$V DQ LQIRUPDWLRQ FRPPRQV WKH OLEUDUI\ HHTXLSS
 SULQWHUV LQ DQ HQYLURQPHQW RI FRODERUDWLYH ZRUN
 7KH OLEUDUI\ KRXUSHU ZHHN GXULQJ WKH)DOO DQG 6SUL
 VXPPHUPHVM EUDSUHQGH D ZLGH YDULHW\ RI UHIHUHQFH DQ
 IURPSHQVRQ WR WHFKQRORJLFDQ\ PHGLDWHG LQWHUWHFWL
 DQG VXSSRUW RI OLEUDUI\ UHVRXUFH XVH ZLWK LQVWUXFWL
 VXEMHFW OLDLVRQ WR WKH 7E BOWB FURMHVWLQ RQ WSWWDOF
 UHIHUHQFH UHVRXUFHV UHODVHG LQ WKH FNUDFXQLQF VUX
 DQ ERNV DUH DYDLODEOH ZLWK DFFHVV

7KH OLEUDUI\ IDFLOLWDWHV DFFHVV WR H[WHQWLYH ERQNLQ
 DOVR DFFHVVLEOH WKURXJK 3ULWRDWSR YLGDVFRYUW
 RMXEVFULSWLRQVLEOH LQFOXGLQJ GLJLWDO SULQW
 HQWLUH (MRXUQDOV VHDUFKDEOH WKURXJK ERQNLQ IPSLOWKHV
 VXEVFULSWLRQV RYHQ LQ GDWDEDVHV WKRVH UHOHYDQW
 LQFOXGH &,1\$/ &RPSOHWH 6RF ,QGH[ZLWK)XOO 7H[W 3V

6+3 3ROLF\ IRU 3URIHVVLRLQDO %HKDYL
 6+3 VWXGHQVH HQUROOHG LQ DQ\ 6+3 JUDGXDWH SURJU
 MXQLRU VHQLRU \H DU RI DQ XQGHUJUDGXDWH 6+3 SURJUD
 WKH SROLF\ ORFDWHG LQ WKH 8QLYHUVLW\ &D

3URIHVVLRLQDO %HKDYLRLXWHV FKDUDFWHULVWLFLV RU EHK
 SURIHVVLRLQ\V FRUH RI NQRZOHGJH DQG WHFKQLFDO VNLOO
 WKH SURIHVVLRLQ 3URIHVVLRLQDO EHKDYLRQ & DQXPHQLV
 H[SHFWDWLRQV 7KLW SROLF\ GRFXPHQW VHUYHV WR LGHQV
 H[SHFWHG RI VWXGHQV H[SHFWHG RI WKH DFWLYH QW UHTXLHU
 VKRXOG FRQVXOW ZLWK WKH DFWLYH QW UHTXLHU

\$FDGHPLF (WKLFV
 OXWXDO UHVSHFW DQG FRQFHUQ IRU RQH DQRWKHU LQ WKH
 WKH EDVLF SULQFLSOH ZKLFK VKRXOG JRYHUQ WKH UHODW
 DUH SURIHVVLRLQDO LQ WKHLU H[SHFWDWLRQV RI DFDGHPLF H[
 DSSURSULDWH OHYHO RI HIIRUW DQG FRPLWPHQW 8QSURI
 VHULRXV EUDFKHV RI WKH DFDGHPLF FRQWUDFW

\$FDGHPLF +RQH VW\
 \$FDGHPLF WRQV WKH IRXQGDWLRQ RI RXU HGXFDWLRQ DW &
 &KULVWLDO LGHQWLW\ DQG ZD\ RI UHODWLQJ WR RQH DQRW
 HQJDJLQJ LQ DFDGHPLF GLVKRQH VW\ ZLOO ERIDFH SHUPHG W
 GLVKRQH VW\ GHILQH LQ WKH IROORZLQJ PDQQHU

‡ &KHDWLQJ LQFOXGHV EXW LV QRW OLPLWHG WR D WKH
 RI WHVW RU FRPSOHWLQJ DQ\ WISH RI FODVVURRWLQJ QP
 RQ D WHVW FODVV DVVLJQPHQW FOLQLFDO DVVHVVPHQW
 VWXGHQW

‡ 3ODJLDULVP LQFOXGHV EXW LV QRW OLPLWHG WR D ID
 WKH VRXUFH RI DQ\ LGHQWLW\ DQGLQJ RQ WKH UHODWPHQW DVVLJQ
 FRXUVHV ZLWKRXW WKH FRQVHQW RI WKH LQVWUXFWURV

‡)DEULFDWLRQ LQFOXGHV EXW LV QRW OLPLWHG WR WKH
 DFDGHPLF GRFXPHQW UHFRUG RQ DQVWEXWHQ RII GRFXPHQW

‡ \$FDGHPLF PLVFRQGXFW LQFOXGHV EXW LV QRW OLPLWH
 WHDFKLQJ UHVHDFK DQG RU RWKHU DFDGHPLF IXQFWLRQ

3URIHVVLRLQDO EHKDYLRU YLRODWLWKH V\IDQFH XH

(OHFWURQLF &RPPXQLFDWLRQ
 ,QDSSURSULDWH HOHFWURQLF FRPPXQLFDWLRQ EHWZHHQ V
 LQFOXGLQJ

x 8QDXWKRULJHG XVH RI FHOO SKRQH RU DQ\ VPDUW WHF
 D FOLQLFDO URWDWLRQ

x 9LRODWLQJ WKH 8QLYHUVLW\ HDQ BORU FLHOL DV LW UHODW
 x 9LRODWLQJ WKH 6RFLDO :RUN 'HSDUWH \$WSHUH VVLRQ
 'LVFLSOLQDU\ \$FWLRQ 3URFHVV
 ‡ ,QLWLDO LQVWDQFH 7KH IDFXOW\ ZLOO GRFXPHQW WKH E
 DSSURSULDWH 8QLYHUVLW\ IRUP 7KH IDFXOW\ PHPEHU GH
 QRW OLPLWHG WR WKH IRUPDWH QDWLRQDOLW\ WHWRFH
 WKH DVVLJQPHQW RU WHVW D IDLOLQJ JUDGH RQ WKH DVV
 IDLOLQJ JUDGH LQ WKH FRXUVH RU UHPRYDO RI WKH VWXG
 ‡ 6XEVHTXHQW 6WWSWZQFH LKHHQW LV UHSRUWHG WR WKH 3UR
 WKH IDFXOW\ LQYROYHG DQG WKHQ UHYLHZHG E\ WKH GHSD
 5HYLHZ %RDUG ,35% ZKHUH IXUWKHU VDQFWLRQV FDQ EH
 'LUHFWRU &KDLUPXVW GRFXPHQW UHFRRPPHQGDWLRQV DQG
 DSSURSULDWH 8QLYHUVLW\ IRUP
 ‡ 6XEVHTXHQW 6WWSWZQFH 7KH UHFRRPPHQGDWLRQ IURP WKH
 WKH 3URJUDP 'LUHFWRU &KDLU 7KH 3URJUDP HQGDFLRQV &K
 LPSRVH DGGLWLRQDO VDQFWLRQV LQFOXGLQJ SUREDWLRQ
 ,I WKH VWXGHQW EHOLHYHV WKDW WKH SURFHVV ZDV QRW
 WR WKH GHDQ ZLWKLQ ILYH EXVLQHV GD\ 7KH GHDQ GHFLVLRQ LV ILQDO
 ILYH EXVLQHV GD\ 7KH GHDQ GHFLVLRQ LV ILQDO
 3OHDVH QRWH WKDW WKH 'HDQ RI 6WXGHQW /LIH DQG WKH
 RI DQ\ DQG DOO LQIUDFWLRQV

),1\$/ *5\$'(\$33(\$/

6+3 VWXGHQW QDWLRQDOLW\ HLQ DQ\ 6+3 JUDGXDWH SURJUDP D
 MXQLRU VHQLRU\ HDU RI DQ XQGHUJUDGXDWH 6+3 SURJUD
 SROLF\ ORFDWHG LQ WKH 8QLYHUVLW\ &DWD

7KH GHWHUPLQDWLRQ RI JUDGHV LXWKUHQW \$WQXIFLRLW D
 WR LQIRUP VWXGHQWV WKURXJK WKH FRXUVH \OODDEXV DV
 FULWHULD IRU DVVLJQPHQWV DQG DOO JUDGLQJ SROLFLHV
 XQLIRUPD\ DQG LQSWLQD\ JUDGHV GHILQH DV WKH JUD
 DFDGHPLF UHFRUG E\ WHUP IRU HDFK FRXUVH)LQDO JUDG
 SUHVXPHG WR EH DFFXUDWH DQG ILQDO

*URXQGV IRU \$)LQDO &RXUVH *UDGH \$SSHDO
 6WXGHQWV DQGRDFO DNH HYHU\ HIIRUW WR UHVROYH TXHV
 JUDGH DSSHDO \$)LQDO &RXUVH *UDGH \$SSHDO LV D ODVW

\$ VWXGHQW LV DOORZHG RQO\ RQH HSLVRGH RI DFDGHPLF
 6RFLDO :RUN 3URJUDP 7KLV LQFOXGHVZWWK RWS ZKRDQWWXU
 ZKR DQG RULWWHG WR WKH SURJUDP 1R PRUH WKDQ RQH VH
 DOORZHG

6WXGHQWV PXVW PDLQWDLQ EH VWXHUHQDOH*3\$UDQGDL
 HYHU\ VHPHVWHU LQ WKH 6: SURJUDP ,I D VWXGHQW KI
 V KH LV DXWRPDWLFDOO\ SODFMRGURQV DFBGWHPLFUBORIED
 FRXUVH ZKLFK WKLV UHTXLDOHQH*3\$UDQGDL
 PRYQJ IRUZDUG LQ WKH 6: SURJUDP WKH HVHTXMRQEDROO *3\$ DQ
 EHWWHU LV VWXGHQWGLV RQO\ DOORZHG LQFHUFXDNHVD
 QRUPDOO\ RIIHUNG RQFH SHU \H DU WKLV PDLQVHHOD\ D
 :KHQ D VWXGHQW LV SODFHG RQ DFDGHPLF SUREDWLRLQ
 'LUHFWRU DQG %6:)DFXOW\ 6: SURJUDP WKH HVHTXMRQEDROO *3\$ DQ
 3ODQ IRU \$\$\$\$HQV[2

,I WKH VWXGHQW KDV YHUVOLQ*3\$UDQGDL
 FRXUVH LQFOXGHV VWXHUHQDOH*3\$UDQGDL
 SURJUDP VWXGHQW ZLOOHFH RQFH LQFOXGHV IRQDRI IURP WKH 3
 E\ WKH %6: 3URJUDP 'LUHFWRU NLQJZGDWLQJ IZEXWQV
 ILQDO FRXUVH JUD,6: SURJUDP WKH HVHTXMRQEDROO *3\$ DQ
 WKHQ WKH GHFLVLRLQ ZLOO EH UHVLHZHG E\ WKH ,QWHU
 \$FDGHPLF 'LVPLVVDO 3ROLF\

6WXGHQWV PD\ EH SODFHG RQ SURIHVVLRQDO SUREDWLRLQ
 \$VVRFLDWLRLQ RI 6RFLDO RQFH LQFOXGHV 6: LD 8QLYHUVLW\ SRO
 :RUN 'HSDUWPHQW 6WXGHQWV DFBGWHPLFUBORIED
 DVVHVVPHQW WRRO \$ VWXGHQW ZKR KDV EHHQ LGHQWLILH
 EHKDYLRUV WKURXJK HLWKHU IRUPDO DVVHVVPHQWV DQG R

6+3 \$&\$'(0,& ',60,66\$/

6+3 VWXGHQWV ZKR DUH HQUROOHG LQ DQ\ 6+3 JUDGXDWH
MXQLRU VHQLRQGHQWURIGXQWH 6+3 SURJUDP XVH WKLVSF
SROLF\ ORFDWHG LQ WKH 8QLYHUVLW\ &DWD

(DFK GHSDUWPHQW ZLWKLQ 6+3 ZLOO IROORZ WKHLU RZQ D

7KH 6RFLDOX:RWNDIDH UHVSQRVLEOH IRU H[HUFLVLQJ SURIH
VWXGHQWV FRPSHWQH WR FRQWLQFXLOQWKEYSUWIKHUVH
HVD EOLVKHG VWDQGDUGV IRU ERWK DFDGHPLF SHUIRUPD
\$FDGHPLF 3UREDWLRLRQFIRU 3URIHVVLRLQDO:RUH KDSYLURWPH
3URIHVVLRLQDO 5HDGHSQWVWPHQMFROD6RWLDO :RUN 6WXGHQW

7RSURJUHVV WRZDUG WKH 6: GHJUH VWXGHQWV PXVW GHF
SURIHVVLRLQDO EHKDYLRU DUHDV \$FDGHPLFUFERPHSWWHQLQH
GLGDFWLF FRXUVH LQ DOO)LHOG FR*3\$VHVD\$10HDDVMPHVW
HQG RI HDFK VHPHVWHU 7KLVSFXPDWLYH *3\$ LQFOXGHV
VHPHVWHUV

%6: 3URIHVVLRLQDO %FKHDYHSDU'WPHLQWRO 6RFLDO :RUN ZLO
'LVFLSOLQDU\ \$FWLRQ3GRFQWKH6+3SROLF\ IRU 3URIHVVL

%6: \$FDGHPLF ;LVDPVWXGHQW KDVHDEPHFXWUHPXQGHUWKH
DXWRPDWLFDOO\ SODFHG RQ DFDGHPLF SUREDWLRLQ PXVW
UHTXLUPHQRWZDQQRWOO EH WHPSRUDULO\ KDOWHG IURP

6WXGHQWV ZKR KDYH EHHQ GDOPEWVFRQMLGHWKH ISURJUDP
SURJUDP WKURXJK WKH IROORZLQJ SURFHGXUH

\$ ZULWVWUFRQVLGHUWLRQ RI UH DG PLVVL RQ Z
WKH %6: 3URJUDP 'LUHFWRU ZLWKLQ FDOHQGDU GD
IURP WKH SURJUDP

\$ IDVHDFH PHHWLQJ ZLOO EH VFKHGXOHG ZLWKLQ F
UHDG PLVVL RQ UHTXHVW \$WWHQGHV DW WKH PHHWLQJ
VWXGHQW WKH %6: 3URJUDP 'LUHFWRU WKH VWXGHQ
OHDVW RWKHU IDFXOW\ PHPEHU ZLWK FODVVURRP N

WR DGGUHV V LVVXH V LQ D SURIHVVLRQDO DQG SURGXFWLY
DSSOLFDEOH RQGSHUWKLWVSDQJ RU FDSULFLRXV DFWLRQV
DGPLQLVWUDWLYH RIILFH WKDW FDXVHG GHPRQVWUDEOH K
XQIDLUO\ DQG RU LQ D GLIIHUHQW PDQQHU WKDQ LW ZDV D
\$GRLVWUDWLYH HUURU LQ WKH DSSOLFDWLRQ RI D SROLF
WKLW SROLF\ EXW ZKLFK PD\ EH FRYHUHG XQGHU RWKHU H
VWXGHQW DFFRPPRGDWLRQV WKURSHJRWRRHFB&VFLQDQFWD
&RGH RI 6WXGHQW &RQGXFWDQG WKH FRQGXFWDQV VVWHP 7
/LIH 3DUNLQJ WLFNHWV)LQDQFLDO GHEW WR WKZLGHLYHU
UHTXLUPHQWV H J VWXGHQW IHHV

7KH VWHSV OLVWHG EHORZ VKDOO EH FDUULHG RXW E\ DOO
FRQFHUQ IRU DFDGHPLF PRUDO DQG VSLULWXDO JURZWK
SURIHVVLRRQDO DQG FLYUDLPLQJ DQWURDQWULF DQWURJURJ
RI ODWWKHZ

*H QHUDO *ULHYDQFH 3URFHGXUH
7KHUH DUH VSHFLILF GHDGOLQHV IRU SXUVXLQJ D JULHYDQ
DQG WLPHIUDPHV RXWOLQH G ZLWKLQ WKLW GHDGOLQHV
SUHVHQWHG SDVW WKH GHDGOLQHV WZLWQLQJ DQG RYHURQ
WR UHVROYH FRQFHUQV GLUHFWRU\ ZLWK WKRVH LQYROYHG
RFFXUHQFHV VWXGHQWV WKV DMLXOWHG WKDQ WKH IROOR
IROORZHG

6WHS6WXGHQW FRPSODLQWV VKRXOG ILUVW EH FRPPXQLFDY
RI WKH LQFLGHQW WR WKH FKDLU GLUHFWRU 7KLWV FRPPXQ
GDIV DIWHU VSHDNLQJ W, R WKH SHULRGLUHFWRU YMG QYRO
DSSHDO WR WKH 'HDQ RI WKH 6FKRRO RI +HDOWK 3URIHVVL
GDIV WR UHVSROG LQ ZULWLQJ WR LDKH VWXGHQW 'HDQV

6WHS,I WKH VWXGHQW LV GLVVDWLVLHG ZLWK WKH GHFLVL
HPSOR\HH LV LQYROYHG LQ WKH JULHYDQFH WKH VWXGHQW
GD\ WR WKH "HDO ZLOO KDYH GD\ WR EH KSLQHV LQ ZULWLQ
'HDO\ GHFLVLRO LV ILDO

,I WKH VWXGHQW LV GLVVDWLVLHG ZLWK WKH GHFLVLRQ P
QRW LQYROYHG LQ WKH JULHYDQH WKH VWXGHQWV
WKH ,QWHUSKRUH ,35% 7KH ,35% ZLOO KDYH ILY
UHVSRQG LQ ZULWLQJ WR WKH VWXGHQW

6WH5I WKH VWXGHQW LV GLVVDWLVLHG ZLWK WKH GHFLVL
WR WKH'HDQDQZ KDYH ILYH EXVLQHVV GD\ WR UHVSRQ
'HDQ\ GHFLVL RQ LV ILQDO

{ 7KH 'LUHFWRU &KDLU ZLOO UHVSRRG WR WKH VWXGHQW
 { 7KH VWXGHQW VKRXOG FRQWDFW KLV KHU ILQDQFLDO DL
 { ,I WKH VWXGHQW LQWHQGV WR OLYH RQ FDPSSXV WKH VW
 { 7KH VWXGHQW PXVW PHHW ZLWK KLV WKH DQWLQGHG RU HV
 OHGLFDO /HDYH RI \$EVHQFH

7KH 8QLYHUVLW\ UHFRJQLJHV WKDW VWXGHQWV PD\ H[SHUL
 WKHLU DELOLW\ WR IXQFWLRQ VFFHVVIXOO\ RU ~~GHQW~~ LQ
 VKRXOG VHHN WR GHWHUPLQH ZKHWKHU WKHLU PHGLFDO FI
 8QLYHUVLW\ ,W PD\ EH SRVVLEOH IRU DFFRPPRGDWLRQV W
 LQ VFKRRO DQG PHHW DFDGHPLF VWDQGHV ~~\$QDQFLQJ~~
 EDVLV E\ WKH \$FDGHPLF 5HVRXUFH &HQWHU \$5& 6WXGHQ
 D GLVDELOLW\ DQG RU PHGLFDO FRQGLWLRQ 6WXGHQWV VI
 SUHJQDQF\ DQG RU SDUHQW ~~WHQJWKHQ~~ ILB ~~WHQMIHQJHQ~~ FHV
 3ROLF\

7LV,OB, HJQDQW DQG 3DUHQWLQJ 3ROLF\

KWWSV ZZZ FXDD HGX\ ~~5HVSODQV~~ HQJWKLPQH

7KLV SROLF\ KDV EHHQ GHVLJQHG WRLM ~~QXDN~~ WKDW ~~WWWXQW~~
 FRQVLGHUDWLRQ DQG VXSSRUW QHHGHG WR DGGUHVV PHG
 DW WKH 8QLYHUVLW\ 7KLV SROLF\ RXWOLQHV DQ LQGLYLG>
 UHTXHVV D PHGLFD ~~QGHYVVRW~~ ~~DELUHQFH~~ ~~VRD~~ GLILFXOWLH
 VFFHVVIXOO\ UHWXUQ WR WKH 8QLYHUVLW\

'HILQLWLRQ

,Q VRPH FDVHV GHVSLWH DFFRPPRGDWLRQV WKH VWXGHQ
 \$ PHGLFDO OHDYH RI DEVHQFH ~~8QLYHU~~ ~~GHVILQ~~ ~~HBQURD~~ ~~DFHQW~~ VR
 PD\ UHFHLYH PHGLFDO DQG RU PHQWDO KHDOWK WUHDWPH
 RSSRUWXQLW\ WR DFKLHYHU ~~WKH~~ ~~LOD~~ ~~DFDGHPLF~~ ~~DQ~~ ~~PHGL~~
 LV QRW HQ ~~VRD~~ ~~WQDQ~~ SRLQW GXULQJ WKH WHUP V LQ T
 \$ PHGLFDO OHDYH PD\ EH XWLOLJHG ZKHQ DFDGHPLF SURJU
 IXQFWLRQ KDV EHHQ VHULRXVO\ FRPSURPLVHG E\ D PHGLF
 FRQGLWLRQ

7KLV SROLF\ PD\ QRW EH XVHG LQ OLHX RI GLVFLSOLQDU\ D
 XQLYH\Q\GWGHSDUWPHQW UXOHV UHJXODWLRQV SROLFLHV

'XUDWLRQ RI OHGLFDO /HDYH

7KH GXUDWLRQ RI D PHGLFDO OHDYH ZLOO JHQHUDOO\ EH D

,I WKH PHGLFDO OHDYH LV JUDQWHG WKH VWXGHQW VV
 V\WHP WR UHIOHFW WKH PHGLFDO OHDYH VWDQGLQJ
 ZHOFRPH WR FRQWLQXH HQHGDOPHQWU RI SXEZHQFH
 7KMWXGHQW VKRXOG DUUDQJH D SD\PHQW SODQ IRU DQ
 6WXGHQWV ZLOO QRW EH DOORZHG WR UHJLVWHU IRU I
 LQ IXOO

5HWXUQLQJ IURP D OHGLFDO /HDYH RI \$EVHQFH

'XULQJ WKH PHGLFDO OHDYH\SHWWHG\WXRGHQWZQOV UHDWPHQ
 ZDUUDQWHG WKH PHGLFDO OHDYH :KHQ WKH VWXGHQW LV
 WKH\ PXVW WDNH WKH QHFHVVDUL\OPHQSW SURFLQVWLDWH WK

‡ 7KH VWXGHQW\HZZ\HDOO\WKQW:DFVQVHV &RPPLWWHH LQ ZULV
 DW OHDVW FDOHQGDU GD\ SULRU WR WKH EHJLQQLQJ RI
 FODVVHV XQOHVV RWKHUZLVH DUUDQJHG 7KHVWKHORZV WK
 DSSURSULDWH PDWHULDONQDURGEWFKHEVHGXEHHQVZ BQB DUVH
 ZLOO OLNHO\ UHVXOW LQ DQ H\WHQVLRQ RI WKH OHQJWK R

‡ ,I WUHDWPHQW ZDV UHFRPPHQGHG DWJWSURWLP\HURVWKXO
 FRPSOHWH D IRUP FHUWLI\LQJ WKDW WKH VWXGHQW LV UH
 UHOHYDQW UHVSRQVLELOLWLHV ZLWK VSHFLILFDWLRQV U
 QHHGHG WR HQVXUH D VXWFKHV\RUOPFDVXEIQ ISXQGSKRUH
[KWWSV IDOFRQ FXZ HGX IRUPUHSR 8SORDGHG\)RUPV +HDO](#)
[RF\[\)XOOWLPH DVWLGHQSWRULHG E\](#)

‡ 7KH VWXGHQW PXVW SURYLGH D EULHI VWDWHPHQW ZKHQ
 H\SHULHQFH DZD\ IURP WKH 8QLYHUVLW\ LQFOXGLQJ WKH
 VWXGHQW V FXUUHQW XQGHUWV\BLOHHEI RKHWIDFVORUDVW
 VWXGHQW KDV JDLQH IURP WUHDWPHQW DQG WLPH DZD\ I
 VXFFHVVIXO UHWXUQ 7KH VWXGHQW LV LQYLWHG WR EH RS
 VWXGHQWMTXLQROWR SURYLGH SULYDWH KHDOWK LQIRUPDV

‡ 2QFH D VWXGHQW KDV VHQW LQ DOO WKH UHTXLHG GRFX
 ZLOO UHYLHZ WKH PDWHULDOV DQG VFKHGXOH D +HDOWK D
 +HDOWK :HLOQHVD\LOHFXGH DGGLWLRQDO SDUWLFLSDQW
 &RPPLWWHH 7KH VWXGHQW ZLOO EH LQIRUPHG RI DGGLWLF
 PHHWLQJ 'XULQJ WKH +HDOWK :HOOQHVV OHHWLQJ WKH
 WGHWHUPLQH DQ\ UHVRXUFHV DQG VXSSRUWV WKDW PD\ DL
 8QLYHUVLW\

‡)ROORZLQJ WKH +HDOWK :HOOQHVV OHHWLQJ WKH VWXO
 'LUHFWRU &KDLU DQGRDGYLVRU WR UH

:KLOH WKH UHWWLP\HURVHYW IRU WKH 8QLYHUVLW\ DV ZHO
 WR HQVXUH WKDW D VWXGHQW ZLOO EH LQ WKH EHVW SRVV
 VFKRRO

6HPLQDU ,, IRU WKH V

\$SSHQGLFHV

\$ \$GYLVVLQJ 3DUWQHUVKLSV

% 6RFLDO :RUN 3ODQDGLWLRQDO

& 6RFLDO :RUN 3ODQDGLWLRQDO 2QOLQH

' &RXUVH 'HVFULSWLRQV

(8SSHU 'LYLVLRQ±\$SGLWLRQDO 3URJUDP

) 8SSHU 'L\$SGLWLRQDO 3URJUDP

* 9HULILFDGLWLRQDO 3URJUDP

+ \$SSOLFDWLRQ IRU)LHOG 3ODFHPHQW

, *XLGHOLQHV IRU 5LVN 3UHYHQWLRQ DQG ODQDJHPHQW

- 5pVXPp 6DPSOH

. 'HSDUWPHQW RI 6RFLDO :RUN 3URIHVVRQDO 5HDGLQHV

/ &RQVHQW WR 5HFRUG 3LFWXUH DQG 9RLFH)RUP

0 6WXGHQW \$FNQRZOHGJHPHQW)RUP

1 &RQVHQW)RUP IRU (GXFGM(5WQH)HQH

2 %6: 3URJUDP 6WXGHQW \$FWLRQ 3ODQ IRU 6XFFHVV

\$GYLVVLQJ 3DUWQHUVKLSV

<RX DQG \RXU DQDGLWLRQDO UHDG\ KDYH RQH ELJ WKLQJ LQ FR
&8 HGXFDWLRQ WR EH DQ HQRUPRXV VXFFHVV

7KH UHODWLRQVKLS \RX EXLOG ZLWK \RXU DGYLVRU LV EDV
UHVSRQVLELOLW\ \$OWKRXJK \RXU UHODWLRQDO 5HDGLQHV
NQRZ WKDW \RXU QHHG VRPH DGYLFH DQG PHQWRULQJ D

<RXU UROH LQ WKH DGYLVVLQJ SDUWQHUVKLS

x 7DNH LQILQHWZLWK \RXU DGYLVRU DW OHDVW RQFH D V

x 3UHSDUH IRU DGYLVVLQJ DSSRLQWPHQWV

x .QRZ DQG FRPSOHWHHUHQVLP

x +DYH DUHQH DFDGHPLF SODQ

x 0DLQWDLQ D ILOH RI DGYLVVLQJ PDWHULDORV

x \$VN TXHVWLRQV DQG DOZDV IROORZ XS

[illegible]

[illegible]

12

ADDITIONAL CORE REQUIREMENTS:

PROGRAM REMINDERS:

Must complete all 12 core requirements for all
Must complete all 12 core requirements for all
Complete all 12 core requirements including all 12
Complete all 12 core requirements including all 12

6: 62&,\$/ :25. \$1'62&,\$/ :(/)\$²57KLV FRXUVH LV WKH ILUVW
:RUN FXUULFXOXP WR EHJLQ WKH SURFHVV RI HVWDEOLVKL

IRU VRFLDO DQG HFBQGEWFKRXXVWLFH

6: ,1752'8&7,21 72 &+,/' :(/)\$5(KLV FRXUVH SURYLGHV WKH
 IRXQGDWLRQDO OHYHO NQRZOHGJH RQ WKH KLVWRULFDO D
 VWXGHQWV ZLOO H[DPLQH DOO FRPSRQHQWV RI WKH FXUUH
 PDQGDWH 6WXGHQWV ZLOO OHDUQ DERXW DQG GLVFXVV LV
 FKLOGUHQ DQG SDUHQWV DQG WKH VLJQLILFDQFH RI IDPLO
 JRYHUQPHQW WR LQWHUYHQH DQG RUPUHFWXGHQWV ZLOO
 ZRUNLQJ NQRZOHGJH RI WKH GHILQLWLRQV RI FKLOG DEXVH
 GLVFXVV WKHRULHV RI SUDFWLFH IDPLO\ V\WHPV DQG WK
 ZHOIDUHGLWV KRXUV

6: 62&,\$/ :(/)\$5(32/,&< \$1' 352*5\$207(KLV FRXUVH KHOSV VW
 GHYHORS D IUDPHZRUN IRU XQGHUVWDQGLQJ VRFLDO SURE
 IXQFWLRQ DV LQIRUPHG DQG FRPSHWHQW SUDFWLWLRQHUV
 SDUWLFLSDUHV LQ DFKLHYH FKDQJH LQ WKH FRLOV SRODPLQV
 WKH FXUUHQW VWUXFWXUH RI VRFLDO ZHOIDUH SURJUDPV I
 DQG WKH UROH LGHRORJLFDQ SROLWLFDO WKHRORJYH
 WKH VRFLDO ZHOIDUH V\WHP DQG LWV SUHVHQW FKDUFW
 ZKLFK GLVFULPLQDWLRQ DQG RSSUHVVLHQ KDYH DIIHFWHG
 LPSDFW RI WKRVH SRODPLQV WKH GLWDEOHG
 ULVN 7R IDFLOLWDWH XQGHUVWDQGLQJ RI WKH VRFLDO ZH
 VRFLDO SROLF\ DQDO\VLV 7KH FRXUVH H[SORUHV WKH SRO
 LQROYPHQW LQ WKLV SURFHVV FDQ DGYDQFH WKH JRDOV I
 GHYHORSPHQW RI WKH SURIHVVLRQ RI VRFLDO ZRUN DQG LV
 DQRWKHU IREFXV RI VWXG\ 6WXGHQWV ZLOO H[DPLQH WKH Y

KHOSLQJ LQGLYLGXDOV ZLWKLQ D YDULHW\ RI 6RFLDO :RUN
 SUDFWLWFH DUH DSSOLHG WR WKH GHYHORSHPHQW RI UHODW\
 *HQHUDOLVW BUDFWLFWHEDVNDYURJ FHVV ZKLFK LQFOXGHV HQJ
 DVVHVVPHQW LQWHUYHQWLRQ DQG HYDOXDWLRQ 6WXGHQ
 IURP D VWUHQJWKV SHUVSHFWLYH 3UHUHTXGVL:WHV 6:
 DQGLDQF :RUN FDNHGLW KRXUV

6:),(/' ('8&\$7,21²,7KLV FRXUVH NHQ FRQFXUUHQW\ ZLWK
 FRXUVH HQJDJHV WKH VWXGHHQW LQ WKH SUDFWLWFH RI EHJ
 DJHQF\ VHWWLQJ RYHU D SHUNRG RWRQHGHHVHQWGHURU WKH
 VWXGHHQW DQG UHTXLUHV DQ DYHUDJH RI KRXUV SHU ZHH
 KRXUVUHTXLVLVWHDQG6: DQG 6: DQG 6: DQG 6:
 FUHGLW KRXUV

6:),(/' 6(0,1\$5²,7KLV FRXUVH LV WDNHQ FRQFHUQHQWO\ Z
 (GXFDWLRQ , \$ VHPLQDU IRUPDW ZLOO SURYLGH IRU WKH V
 LVVXH WKDW RFFXU 'GXVVRQVURRQGRSUDVWZLQXPIRFXV RQ D
 VHDZD\HQHYDVLVPHVXOHVZHQJHJPHQW VNLOOV FULWLFDO W
 WIGHYHORSHPHQW RI WKH SURIHVVLRQDO VHOI 7KH VHPLQD
 H[SHUZHVKHFODVVURRP OHDUQLQJ WKURXJRGHGHXVALLRRQB
 PDMRUV ZLWK VHQHGLWWHQRXGLQJ

6: +80\$1 %(+ \$9,25 7+(62&,\$/ (19,52107KLV, FRXUVH

6: 62&,\$/ :25. 5(6(\$5&+ 0(7+2'6 7,KLV LV WKH VHFRQG LQ D
WZR UHVHDFK FRXFKVWWXGHWQVQHGHWRDWHF PHWKRGRORJ\
HYDOXDWLRQ RI KXPdq VHUYLFH SURJUDPV DQG LQGLYLGX
GLVFXVV WKH UDWLRQDOH IRU FRQGXFWLQJ VXFH HYDOXDV
HPSKDVLJHG ZLWKLSDWGRQWQSDUWODVV GHVLJQH UHVHDUI
(DFK VHFWRQ RI WKH ZULWWHQ UHVHDFK GHVLJQ DQG UH
NQRZOHGJH EXLOGLQJ RI UHVHDFK PHWKRGRORJ\ \$PRQJ
WKURXJKPDQWL DQG ZULWWHQ SDSHU DUH ZULWLQJ D WLW
K\SRWKHVLV IRUPDWLRQ DQG PHWKRGRORJ\ LQFOXGLQJ W
VDPSOLQJ GDWD FROOHFWLRQ DQG WRROV XURFVHGDXQGV
WKH HWKLFDO GLVVHPLQDWLRQ RI ILQGLQJV)RU 6RFLDO :

YWHLLQJWKY SHUXSHEWLYH BY WKUH DSGHOWNLH DTHRY @CLY


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+DYH \RX FRPSOHWHG BBBBB 1R,BBBSOHWLRQ GDWH B
+DYH \RX FRPSOHWHG BBBBB 1R,BBBSOHWLRQ GDWH B
+DYH \RX FRPSOHWHG BBBBB 1R,BBBSOHWLRQ GDWH B
:LOO WKH &RUH &XUULFXOXP EH FRPSOHWHG BBBBB WKH BBBBB
,I OR SOHDVH OLVW OHGHG FRXUVHV
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$$67\$7(0(17\ 2)\ \$^*5((0(17$$

, XQGHUVWDQG WKDW WKH %DFKHORU RI 6RFLDO :RUN SURJ
SO~~D~~FIQW LQ D VRFLDO VHUYLFHV DJHQFI GXULQJ WKH VWXG
XQGHUJR D FULPLQDO EDFNJURXQG FKHFN DV ZHOO DV DQ
XQGHUVWDQG WKDW FHUWDLQ FRQYLFWSRQV LQVSRU~~U~~BF SOXDF
RU IURP REWDLQLQJ D OLFHQVH DIWHU JUDGXDWLRQ , IXU
VHULRXVQHVV RI WKH FRQYLFWLQJ D VWXGHQW PD\ EH SU
RI :LVFROVLO DOG RWKHU VWDWHV

, UHFRJQL]H WKH

PH EXW WKH 'HSDUWPHQW FDQQRW JXDUDQWHH WKDW D IL
XQGHUVWDQG WKDW VWXGHWV ZKR DUH XQDEOH WR W D
%DFKHORU RI 6RFLDO :RUN %6: SURJUDP

, KDYH UH DG XQGHUVWDQG FDQQRW JXDUDQWHH WKDW
3URJUDP SXEOLVKHG LQ WKH 6WVXGHW 0DQXDO IRU 6RFLDO
8QLYHUVLW\ DQG 3URJUDP DQG WKH 6RFLDO :RUNHUV 1\$6:

, KDYH UH DG WKLV DSSOLFDWLRQ IRUP ZLWK FDUH DQG XQ
DGPLVVLRQ

\$SSOLFDQW\ 6LJQDWXUH 'DWH

\$SSOLFDWLRQ DQG QDWDWLYH DSSOLFDWLRQ :RUN
'HSDUWPHQW \$GPLQLVWUDWLYH \$VVLVWDQW
&RQWDFW WKH %6: 3URJUDP 'LUHFWRU ZLWK DQ\ TXHVVLRQV

62&,\$/ :25. '(3\$570(17
3(5621\$/ 1\$55\$7,9(,16758&7,216

5(48,5(')25 \$&&(37\$1&(72 7+(%6: 352*5\$0

1DUUDWLYH LV GXH ZLWK DSSOLFDWLRQ WR WKH %6: 3URJ

3OHDVH FRPSOHWH D IDFW\ WKDW SURYLGH WKH 6RFLDO
IDFXOW\ ZLWK LQIRUPDWLRQ DERXW RWKHU DSSOLFDWLRQV
WKH NQRZOHGJH RI ZKHUH \RX DUH FRPLQJ IRUP ZKHUH \RX

3OHDVH XVH WKH RXWOLQH WR FRPSOHWH \RXU QDUUDWLYH
OLNH WR SURYLGH WKDW GRHVHQRW LQFOXGH LWLWKV KRXV
WKLQN LV WKH PRVW DSSURSULDWH 7DNH WLPH WR UHIOH
KRQHVW

,I \RX KDYH TXHVWLRQV DERXW WKH DSSOLFDWLRQ SURFH
'LUHFWRU

3OHDVH\RXEPQDWUDWLYH DV IROORZV

7UDGLWLRQDOXEMXGHHQVSHUVRQ%RU3EUFHJUDLPO'WLFHFWKRUI
DORQJ ZLWK \RXU RWKHU DSSOLFDWLRQ PDWHULDOV

\$FFHOH2QDQGK6QWPLW WR \RXU DGPLVVLRQ FRXQVHORU
DORQJ ZLWK\RXU DSSOLFDWLRQ PDWHULDOV

1\$55\$,9(287/,1(

\$ 'HVFULSWLRQ RI VHOI

6HODZDUHQHVV WKURXJK FROVLDXNDH FRSRQDQMRQFR
ZRUN SU,QFVXGHH LQIRUPDWLRQ DWKZWR XQDSHFG
GLVFXRWIKHQLOQWHUVRXWGLRQDOLPHQVRQRI GLYHUVLW
5HODWLRQVKLSV DUH LQWHJUDHOVWULFWKH\RXBFLDJOZIRU
UHODWLRQVKLSV SHRSOH ZKR KDYH\RXGOE VWURQJ L
PRGHOV

%/LIH H[SHULHQFHV DQG VRFLDOL]DWLRQ

\$V \RX WKLQN DERXW \RXU OLYDOXKIDWVOLPH\$VUSXQSV
6HUylFH LV D FRUH YDOXH RKNHLVRIJOHPSOR\SHQ
YROXQWHHU KLVWRUI LQFOXGLRQ3@EVOLLRQ WULSV FK

L C5.

:KDW KDYH \RX GRQH VLQFH WKH LQFLGHQW V WR PDNH
)RU ~~DO~~ VSHFWLYH 6RFLDO :RUN VWXGHQWV D FULPLQDO E
 6HFWLRQ (LV \RXU RSSRUWXQLW\ WR EH FRPSOHWHO\ KRQH
 \RXU EDFNJURXQG FKHFN ,I \RX GR QRW KDYH HFW\HQULPLQD

9(5,), &\$7,21 2) 6(5,3, &2856

6WXGHQB BBBBBBBBBBBBBBBBBBBBBB
9ROXQWHHU 6HUYLEFH +RXUV SUHYLRX
WRZDUGV WKH UHTXLUHPPHQW LI
1. <RX ZHUH DW OHDVW D FROOHJH IUHV
2. <RX DUH DEOH WR JHW DQ DSSURYHG
IRWKH DFWLYLW\
6HUYLEFH \$FWLYLWLHV PD\ LQFOXGH EX
X 9ROXQWHHU \RXU WLPH WR
0 +HOS DW D KRPHOHVV VKHOWH
0 +HOS VHUYH IRRG WR WKH KXQ
0 7HDFK 6XQGD\ VFKRRO
0 3DUWLFLSDWH LQ D PLVVLRQ V
0 +HOS DW D VRFLDO VHUYLFH D

5HTXLUHPPHQWV IRU VHU
+RXU 9ROXQWHHU KR
&DQQRW GR PRUH WKDQ
RQH SODFH
6WXGHQWV PXVW FRPSO
VHUYLFH YROXQWHHU KR
WKHLU ILHOG SODFHPPHQ
+RXU 7HDP6WHSS
8SRQ &RPSOHWLRQ 5H
6RFLDO :RUN +HSDUW
,I \RX DUH QRW VXU
FRXQW SOHDVH FKHF
GHVFULSWLRQ WKH
%6:3URJUDP 'LUHFWRU

\$FWLYLW\			
'D\ 'DWH	&LUFOI 6HUYLEFH ,3(	7LPH ,Q	7LPH 2XW RI +R)RU 'D\
'HVFULSWLRQ RI \$FW			
6XSHUYLVRU 1DPH		'DWH	
		&XPXODWLY	

\$FWLYLW\			
'D\ 'DWH	&LUFOI 6HUYLEFH ,3(	7LPH ,Q	7LPH 2XW RI +R)RU 'D\
'HVFULSWLRQ RI \$FW			
6XSHUYLVRU 1DPH		'DWH	

\$ZDUHQH\XV PXVW EH DZDUH RI ZKHUH \RX DUH DQG ZKDW LV
 %RG/DQJX\DUH FRQILGHQWO\ DQG EH DOHUW NHHS \RXU KI
 (QYLURQH\HQWZDUH DQG WKLQN 'RQ\W ZDON DORQH LQ DQ
 9HKLFOH\SDUHW\RXU FDU LQ WKH DJHQF\ ORW R\RXU FDU DW
 GRRUV ZKLOH \RX DUH LQ \RXU FDU DQG ZKHQ \RX DUH DZD
 VLGH VWUHHWV XVH PDLQ VWUHHWV %H SDUWLFXODUO\ D
 RU LQ XQIDPLOLDU QHLJKERUKRRGV
 &HOO 3\$QDUU\ WKH DJHQF\ LVVXHG SKRQH DQG RU \RXU
 SRFNHW QRW EXULHG LQ D SXUVH RU EDJ ODNH VXUH LW\Y
 HPHUJHQF\

6DIHW\)LUVW DQG \$OZD\V

-DQH & 'RH
 1RUWK /DNH 6KRUH 'ULYH
 0HTXRQ :LVFRQVLQ
-DQH 'RH#FXZ HGX

(GXFDWLRQ

&RQFRUGLD 8QLYHUVLW\
 0HJD 7HFK 6FKRRO

% 6 : 0D\
 \$VVRFLDWHW\ \$UWV

,QW3URIHVVLRQDO (GXFDWLRQ &HUWLILFDWHW\ \$@VRFLDWHW\

x 3DUWLFLSDWHG LQ WKH 'HSDUQHDO PRFWRU\ SBUHWD
 VWDTIQ%J€0

x &KLOGUHQ

-DQH & 'RH
3DJH

(PSOR\PHQW

x 6WDUEXFN\V &RIHH 0HTXRQ
o 6HSWHPE±SUHVHQW
x 1DQQ\ 0HTXRQ
o \$XJXVW±SUHVHQW

x 6XPPHU (PSOR\PHQW 6RPHZKHUH 3DUN 'LVWULFW

o

&RDFKHG FKLOGUHQ\V VRFFHU WHDP DJHV
3URYLGHG VZLP OHVVRQV IRU FKLOGUHQ DJHV

3URIHVVLQRQDO &RQIHUHQFHV

x 1RUWK \$PHULFDQ \$VVRFLDWLRQ RI &KULVWLDQ 6RFLDO :R
o *UDQD SLGV 0LFKLJDQ
x 1DWLRQDO \$VVRFLDWLRQ RI 6RFLDO :RUNHUV &RQIHUHQFHV
o 0LOZDXNHH :LVFRQVLQ
x 6FKRRO RI +HDOWK 3URIHVVLQRQV &RQFRUGLD 8QLYHUVLV
o +HDOWK &DUH LQ 7RGD\ \V :RUOG

)LUVW 7KXUVGD\ \V 3URIHVVLQRQDO &RQIHUHQFHV
RI 6RFLDO :RUN

x 7HUUR±UEWRHU
x ,VVXHV RQ +R±RUEHU[XDOLW\
x 6DIH±WDFK

5HIHUHQFHV XSRQ UHTXHVW

'HSDUWPHQW RI 6RFLDO :RUN 6WXGHQW &RQ

7KH &RXQFLO RQ 6RFLDO :RUN (GXFDWLRQ &6:(UHTXLUHV
 SROLFLHV DQGHWWHUPGLDWHGM WWXGHQWV DUH FRPSHWHQW D
 ILHOG DV D 6RFLDO :RUNHU 7KH 'HSDUWPHQW RI 6RFLDO :
 &8: &RGH RI 6WXGHQWV FRQGLTXHV WVXPHUDQKRUHDWRDQ FRP
 WKH 1\$6: &RGH ZZ (WKLFRUJ

([SHFWHG &RQGXFw %HKDYLRU

x 'HPRQVWUDWHV DELOLW\ WR ZRUN FRRSHUDWLYHO\ ZLWK

x \$FWLYHO\ SDUWLFLSDWHV LQ FODVV GLVFXVVLRQ JURXS

x 6KRZV UHVSHFW IRU RWKHUV¶ RSLQLRQV

x ,V RSHQ WR IHHGEDFN IURP SHHUV IDFXOW\

x 'HPRQVWUDWHV D ZLOOLQJQHVV WR XQGHUVWDQG GLYHU

x

&RQVHQW WR 5HFRUG 3LFWXUH DQG 9RLFH

, WKH XQGHUVLJQHG KHUHE\ JUDQW &RQFRUGLD 8QLY
 DQG YRLFH RQ DQ\ PHGLD DQG WR HGLW VXFK PHGLD DQG
 DXGLF XDO SUHVHQWDWLRQV DQW DQW DQW DQW DQW DQW DQW
 WKDW &RQFRUGLD 8QLYHUVLW\ ZLOO EH WKH RZQHU RI WK
 ULJKW RI SD\PHQW WR ZKLFK , PLJKW RWKHUZLVH EH HQWL
 &RQFRUGLDW&QLDYLQJ DQ\ VXFK UHFRUGLQJ , IXUWKHU JUD
 ULJKW ZLWKRXW PDNLQJ DQ\ SD\PHQW WR PH WR XVH VXFK
 DQ\ ZD\ LW VHHV ILW 7KLV ULJKW WR XVH VXFK UHFRUGLQJ
 OLPLWDWLRQ WKH IROORZLQJ

5HSURGXFWRQ DQG SXEOLFDWLRQ RI VXFK UHFRUGLQJ
 SKRWRJUDSKV DGYHUWLVHPHQWV RU RWKHU SURPRW
 6DOH WR RU XQUHVWULFWHG XVH E\ DQ\ SHUJUDPQLUP
 6DOH WR RU XQUHVWULFWHG XVH LQ DQ\ PDVV PHGLD
 QHZVSDSHUV PDJDJLQHV ERRNV UDGLR EURDGFDVWV
 8VH LQ DQ\ DQW DQW DQW DQW DQW DQW DQW DQW DQW DQW
 8VH SXEOLFLW\ DGYHUWLVLQJ VDOHV RU RWKHU SURP

7KHUHIRUH , KHUHE\ JUDQW &RQFRUGLD 8QLYHUVLW\ SHUP
 IXWXUH SXEOLFDWLRQV

'DWBB

6LJQDWKBB

1DPH SOHDBBB

3KRQH 1BB

)22 BB



WR HQVXUHZEWKSPOLDQTH DO VLWH SROLFLHV SURFHGXU
 'HSDUWPHQW SROLFLHV' DQG 6WDWH)HGHUO &'& JXLG

)LHOG (GXFDWLRQSDRIQVHQW

\$Q\ TXHVWLRQV RU FRQFHUQV VKRXOG EH GLUHFWHG WR W
 &RRQDWRU

,I \RX DUH XQHDI\ DERXW FRQWLQXLQJ LQ \RXU ILHOG SOD
)LHOG (GXFDWLRQ RU 3URJUDP 'LUHFWRU WR GHYHORS D S
 WKH IXWXUH

&216(17)250

, XQGHUVWDQG DQG DFFHSW WKH ULNV LQYROYHG ZLWK I

6WXGHQW QDPH _____) _____

6LJQDWXUH 'DWH

%6: 3URJUDP
6WXGHQW \$FWLRQ 3ODQ IRU

