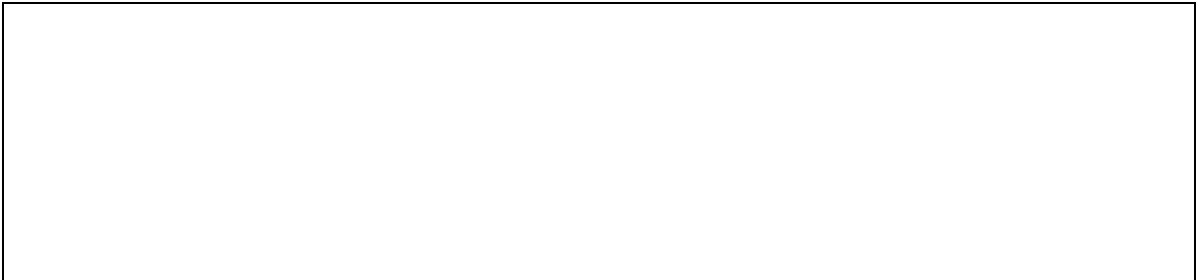


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\$QRWKHU FRQFHUQ UHJDUGLQJ WKH YLUWXDO PRGH RI
WKHLU VXEFRPPLWWHHV PHHWLQJVV XVH RI WKH SDQH
RQO\ VXEPLW ZULWWHQ FRPPHQWV WKDW IXUWKHU LQK
” \$QRWKHU VKRUWFRPLQJ RI WKH YLUWXDO FRPPXQLFDW
UHDFK RXW WR WKRVH VWXGHQWV ZH ORVW LQ WKH HQ
QHHG

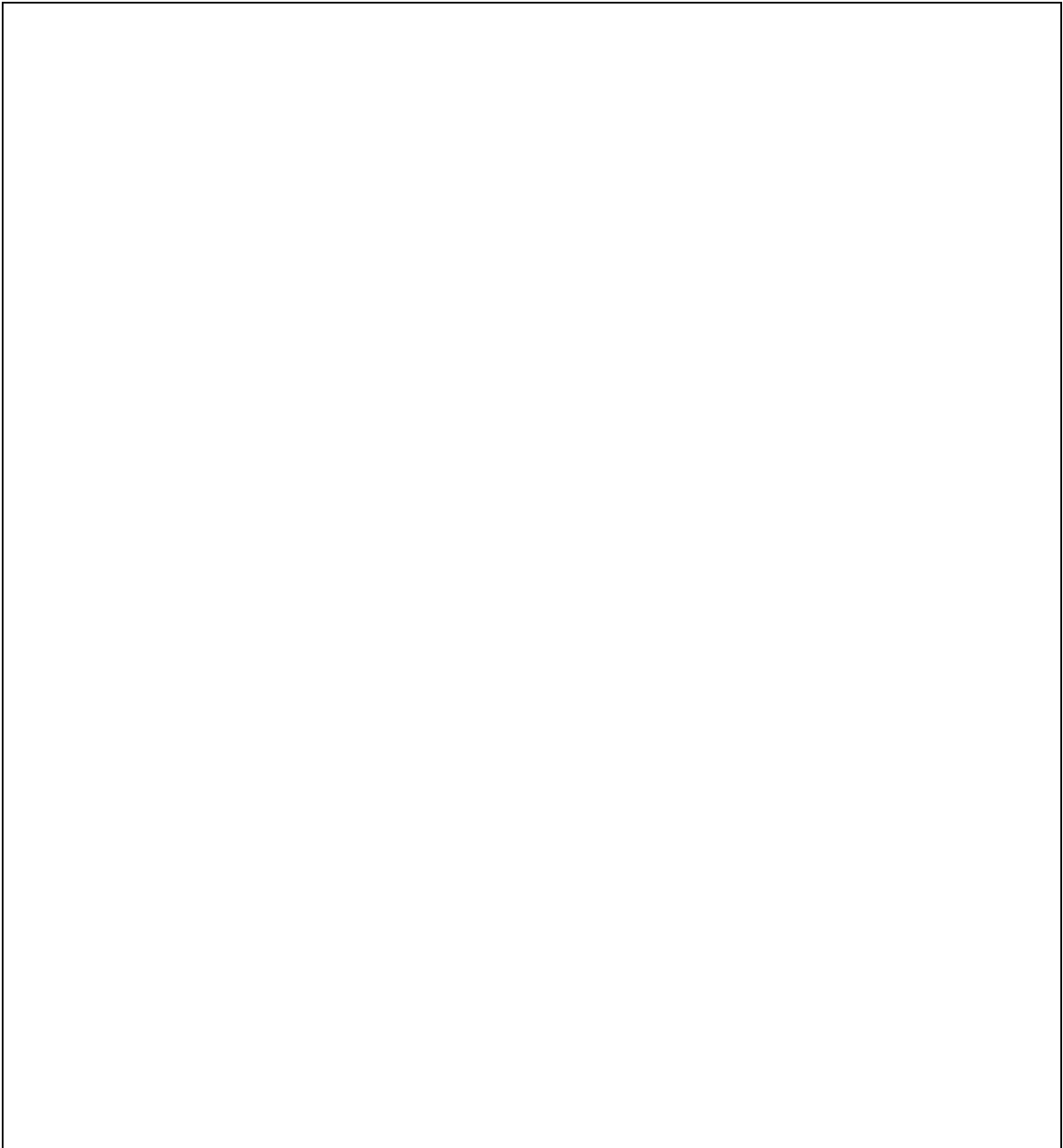
9LFH 6HFRQG 3UHVLGHQW 7HWL EULHIO\ UHSRUWHG WK
” 7KH (GXFDWLRQ 3ROLF\ &RPPLWWHH ZLOO PHHW WR GL
GHSDUWPHQW FKDLUV DERXW WKH DZDUHQHVV RI WKH



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\$ *UDGLQJ PRGLILFDWLRQV IRU 6SULQJ

3UHVVLGHQW /LW]N\ VXPPDUL]HG WKH GHYHORSPHQW I
3DVV 1R 3DVV EODQNHW SROLF\ RSWLRQ ZLWK 9LFH &
WR WKH 6WDWH &KDQFHOOV 2IILFHVV H[HFXWLYH
GLVWULFWV WR ORFDOO\ DGRSW PRGLILHG JUDGLQJ
PHW DQG UHFRPPHQGHG ZH H[WHQG WKH ZLWKGUDZD
RI WKH VPHVWHU 6WXGHQWV ZKR ZLWKGUDZ ZLOO U
ZKLFK ZRXOG QRW QHJDWLYHO\ DIIHFW WKHLU *3\$ RU
LPSDFW WKH VWXGHQWV ILQDQFLDO DLG VWDWXV R
VWXGHQWV RSWLQJ LQ 3 13 RSWLRQ LV H[WHQGWHG W
IRU 3 13 HOLJLEOH

,Q DGGLWLRQ WKH ,QFRPSOHWH JUDGH LV H[WHQGWHG
VPHVWHU IRU VWXGHQWV WR FRPSOHWH WKH UHTXL
GLVFXVVLQJ DERXW WKH SRVVLELOLW\ RI WKH FRXUV
7KH JUDGLQJ SROLFLHV KDYH GLIIHUHQW LPSOLFDWL
DJUHHPHQW ZKHQ VWXGHQWV DSSO\ IRU WUDQVIHU W
" \$ 6HQDWH PHPEHU DVNHG KRZ WKH UHSHDWLQJ D F
WKH 3 13 RSWLRQ

" \$ 6HQDWH PHPEHU SRLQWHG RXW WKDW VWXGHQWV
LQIRUPHG GHFLVLRQ

" \$ 6HQDWH PHPEHU FRPPHQWHG WKDW WKHUH KDV G



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\$SSHQGL[\$ \$FDGHPLF 6HQDWH =RRP 0HHWLQJ &KDW 7UDQVFULSW
:HGQHVGDA \$SULO SP

)URP \$OH[LV /LW]N\ +LLLL ODULH
)URP \$OH[LV /LW]N\ ,WV QLFH WR VHH \RX
)URP 6WHYHQ %URZQ ,W LV LPSHUDWLYH WKDW IDFXO
DSSRLQWPHQWV DUH QRW VKRZLQJ XS WKHQ WKH\ QHH
)URP \$OH[LV /LW]N\ #6WHYHQ , DJUHH
)URP 6WHYHQ %URZQ QR UHSODFHPHQWV
)URP (ULN *UHHQIURVW 7KH OLQN IRU DOO WKH SXEO

)URP 0LFKHOH 0F.HQ]LH ,I \RX KDYHQ W VHHQ LW ZDV
%,// KWWSV ZZZ \RXWXEH FRP ZDWFK"Y :GL]O DROV
)URP ODULH +L HYHU\RQH
)URP 6WHYHQ %URZQ ZKDW DUH \RX GRLQJ IRU 4XRUX
)URP)UHG 7HWL \$ODV , KDYH QRW FRPH XS ZLWK D T
)URP ODULH JRRG LGHD , QHYHU KDG UHFHLYHG D OL
)URP GLQDZLOVRQ &DQ VRPHRQH JLYH PH WKH OLQN V
)URP .DWU\Q :LHVH
KWWSV GRFV JRRJOH FRP VSUHDGVKHHWV G \,\$P0/ %
]YK% L<O, HGLW JLG
)URP GLQDZLOVRQ 7KDQN \RX

)URP .DWKOHHQ :KLWH
KWWSV GRFV JRRJOH FRP IRUPV G H)\$,S4/6I\$LY\$I .L=
N26.Z ;+B &45ZZ YLHZIRUP
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)URP .DWH)UHL 7KDQNV)LQJHUV FURVVHG ZH FDQ JH
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DQ\WKLQJ
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UROH IRU KHUVHOI LQ WKLV"
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VSHDNHUV OLVW
)URP \$OH[LV /LW]N\ , VHH \RX .DWU\Q
)URP (GZDUG 6LPRQ +DQVRQ , KDYH WR OHDYH WR WK