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INTRODUCTION.....	5
LAND ACKNOWLEDGEMENTS.....	5
OVERVIEW OF THE COLLEGE.....	5

Gi Xbi

CWbc[fU\m' 7ca dFY Ybgj YY Ua]bU]cbgfA G/ D8E'.....& .
Ci lgXY9l Ua]bYfD8 gi Xbhc`nI'.....%
HY5dNU`cZU: U'i fYcZh Y8YZbgY'.....&
FYcfcib'9l Ua]bU]cb: cfa'.....&
A G; YbYU FYei]fYa Ybg'.....+ .
 A G:]g\Y]Yg'.....) .
 A GA Uf]bY6]c`c[m'.....+ .
 A GCWbc[fU\m'.....+ .
A U]Yg]b'A Uf]bYDc`]WfA ADE; YbYU FYei]fYa Ybg'....., .
A U]Yg]b'A Uf]bYGi XYgfA A G; YbYU FYei]fYa Ybg'.....- .
D8; YbYU FYei]fYa Ybg'.....(%
 D8:]g\Y]Yg'.....(%
 D8`A Uf]bY6]c`c[m'.....(&
 D8`CWbc[fU\m'.....(&
; fUX UYgi Xbhl dWU]cbg'.....(' .
 9l dWU]cb`8cWa Ybg'.....(' .
 FYUWUbxHUU]b[`5gg]Ubg\]dgf5#5E'.....(' .
 HYggWXY]g'.....(' .
 bYfU]cbU`Gi Xbhc! H Ygg#7ci fgWXY]hY dWU]cb'.....((.
 8Y fYDfc[Ygg`j YG a a YfA chg'.....((.
; i]XY]bYgZcfDYdU]cb`cZh YH Ygg8]ggMU]cb`fA G#D8:]g\Y]YgZA Uf]bY6]c`c[m`
UxXCWbc[fU\m]gi Xbhc'.....() .
 K f]h]b[.....() .
 FY]Yk UbXfy]gcb'.....(+ .
 GWX `]b[XZbgY'.....(+ .
 HYgg: cfa UZcf:]g\Y]YgGi Xbhc'.....(.
 HYgg8]ggMU]cb`8YUX]bg'.....) \$.
 5dd]W]cbZcf; fUX U]cb'.....)% .
 ; YbYU H Ygg8]ggMU]cb`G Va]gg]cbDfCWY fy'.....)% .
Gla dYA G#D8`8Y fYH]a Y]bY#^ YW]gI'.....) ' .
 : i `!h]a YA U]Yfgi Xbhc]b]bX]b[`lc Wa d`YH Yf X] fYk]h]b]k c UbXU\UZ
 mUg'.....) ' .
 : i `!h]a YD8`gi Xbhc]b]bX]b[`lc Wa d`YH Yf X] fYk]h]b` j YmUg'.....) .
; fUX U]cb`7^ YW]gI'.....) - .
5gg]Ubg\]dgUx:]bUWU`5]X'.....* \$.
 ; fUX UY5gg]Ubg\]dg'.....* \$.
 : i bX]b[`Cci fWg5j U`UYZcf; fUX UYGi Xbhc'.....* %

; fUhgZGwc`Ug\|dgZUbX: Y`ckg\|dg*****%
A lGwBzCfa Ujcb*****.
: YDUa YbH*****.
C WGDuW*****.
7Ua di gA Uj*****+
FYgUAWDfa lG*****+
GUZmž 9FD5ž6i `nāA |bcfZUbXH|hY=L HFU|b|b| *****+
I 5: 'JY|WYDc`|Wm ***** ,
HFj Y***** ,
D fWUg|b| 'f|'YZDfcWfYa YbH*****-
9a d`cna YbDufc` UbX5i lc 8Ydcg|h *****-
Hā YC 'f| fUX UYg|h Xb|g`cbF5#f5#GB#GE *****-
I 5: '8|gU|`|mGfj |Wg *****-
C WcZF| |lgž7ca d|UbWUbX5Wm| bUW|`|m|CF75E *****+
Gh Xb|< YUh UbX7ci bgY|b| `7YbH *****+
; fUX UYg|h Xb|h|bg fUBW *****+%
=b|fBUjcbU`Gh Xb|g! : !%GUh g *****+%
< YUh `bg fUBWfYei |fYa YbZcf `b|fBUjcbU`Gh Xb|H *****+&
=b|fBUjcbU`Gh Xb|g! H Ygg#7ci fgYWX|hY dWU|jcb *****+&
@GhM hbch`YgH *****+.

,1752'8&7,21

'H DU & ROOHJH RI)LVKHULHV DQG 2FHDQ 6FLHQFHV &)26 6WXGH
7KLV KDQGERRN KDV EHHQ SUHSDUHG WR DFTXDLQW \RX ZLWK L

29(59,(: 2) 7+(&2//(* (

8QLYHUVLW\ RI \$ODVND)DLUEDQNV
&ROOHJH RI)LVKHULHV DQG 2FHDQ 6FLHQFHV
'HSDUWPHQWV RI 0DULQH %LRORJ\ 2FHDQRJUDSK\

7KH 6FKRRO RI)LVKHULHV DQG 2FHDQ 6FLHQFHV 6)26 ZDV FUHD
ILVKHULHV DQG PDULQH VFLHQFHV SURJUDPV RI WKH 8QLYHUVLW
RI)LVKHULHV DQG 2FHDQ 6FLHQFHV FKDQJHG WR WKH &ROOHJH
&)26 ZKLFK LV RQH RI WKH PRVW GLYHUVH FROOHJHV RI WKH 8
GLVWULEXWLRQ DQG DFDGHPLF PLVVLRQ 7KH &ROOHJH DFKLHYH
HGXFDFWLRQ DQG SXEOLF RXWUHDFK 7KHUH DUH DSSUR[LPDWH
WKH VWXGHQWV HQMR\ D ORZ VWXGHQW WR IDFXOW\ UDWLR

7KH &ROOHJH RI)LVKHULHV DQG 2FHDQ 6FLHQFHV RIIHUV XQGHU
ZHOO DV WZR XQGHUJUDGXDWL PLQRUV 8QGHUJUDGXDWL VWXG
FRQFHQWUDWLRQV LQ 5XUDO DQG &RPPXQLW\ 'HYHORSPHQW RU
6FLHQFH RU D %6 LQ)LVKHULHV DQG 0DULQH 6FLHQFHV FRQFH
%LRORJ\ 2FHDQRJUDSK\ DQG QR FRQFHQWUDWLRQ WKH QR FRQ
V\QFKURQRXV DV\QFKURQRXV RU K\EULG FRQFHQWUDWLRQ 6W
FRPSOHWH D PLQRU LQ)LVKHULHV RU 0DULQH 6FLHQFHV

7KH 8\$) &ROOHJH RI)LVKHULHV DQG 2FHDQ 6FLHQFHV RIIHUV ILY
)LVKHULHV 0DULQH %LRORJ\ 2FHDQRJUDSK\ 0DULQH 6WXGLHV
ZLWK WKH 8\$) &ROOHJH RI %XVLQHVV DQG 6HFXULW\ 0DQDJHPHQW
RI WKHVH SURJUDPV KDYH PLQLXP UHTXLUHPHQWV RI FUHGLV
LQ)LVKHULHV 0DULQH %LRORJ\ DQG 2FHDQRJUDSK\ 7KHVH QLQ
VXEVDQWLDO IOH[LLELW\ LQ UHTXLUHG DQG HOHFWLYH FRXUV

6WXGHQW 5HVSQRVLELOLWLHV

\$V D JUDGXDWH VWXGHQW \RX DUH IXOO\ UHVSQRVLEOH IRU NQ
UHJXODWLRQV DQG UHTXLUHPHQWV IRU JUDGXDWHV DQG WKH FR
UHTXLUHPHQWV)RU WKLV UHVRQ \RX PXVW EHFRPH IDPLOLDU
RXWOLQHG LQ WKLV *UDGXDWH DQG FRQW

*UDGXDWH 'HJUHH 5HTXLUHPHQWV

*UDGXDWH HGXFDWLRQ VKRXOG EH DQ LQWHQVH FRRUGLQDWHG
WLPH DQG DLPHG DW REWDLQLQJ SURIHVVLRQDO VNLOOV DQG RU
DQG VFKRODUO\ ZRUN 7R UHFHLYH D GHJUHH IURP WKH 8QLYHUV
VWXGHQW PXVW PHHW WKUHH VHWV RI UHTXLUHPHQWV JHQHUDO
UHTXLUHPHQWV DQG SURJUDP RU GHSDUWPHQW UHTXLUHPHQWV
'HJUHH SURJUDPV PXVW EH FRPSRVHG RI FRXUVHV LQ WKH VWXG
VXSSRUWLYH RI WKDW GLVFLSOLQH \$OO FRXUVHV WR EH DSSOL
WKH VWXGHQW\ V DGYLVRU\ FRPPLWWHH 'HSDUWPHQW &KDLU D

7LPH /LPLWV IRU &RPSOHWLRQ RI 'HJUHHV

<RX PD\ HOHFW WR JUDGXDWH XQGHU WKH GHJUHH UHTXLUHPHQ
HQUROOPHQW LQ \RXU JUDGXDWH GHJUHH SURJUDP RU WKH FDW

*UDGXDWH)RUPV

\$OO JUDGXDWH IRUPV 8\$U H LORF DEWHG R Q H7KH 8\$) *UDGXDWH 6FKF
XVHV WKH 1H[W*HQ '\QDPLF)RUPV SODWIRUP DQG FROOHFWV DO
WKDW \RX UHYLHZ WKH VLJQDWXUH SURFHVV DQG ZKR VLJQV HD
WKH PDMRULW\ RI WKH IRUPV EXW WKH \$VVRFLDWH 'HDQ RI \$FD
LPSRUWDQW WKDW VWXGHQWV &R U 127 VLJQDOLW FHPD8\$) V ND JH G
IDFXOW\ DQG VWDII 7KH HPDLO ZLOO QRW UHDFK WKH VLJQDWR
WR EH VHQW WR &KOLYWWVQD 6XDWV RQH SDGX

5HTXLUHG 0HHWLQJV DQG 5HTXLUHG)RUPV LQFOXGLC
<H DU

)RUPV DQG 7KHVLV 'LVVHUWC 'HDGOLQH 'DWHV

\$SSRLQWPHQW RI \$GYLVRU\ ; 6HH &RPPLWWHH JXL (QG RI WKH ILUVW VHPHV
KWWS ZZZ XDI HGX JUDGVFI \RXU SURJUDP KDYF
VLJQ WKLV IRUP 00
QRW QHHG WR ILOO

*UDGXDWH 6WXG\ 3ODQ \$SSURYHG GXULQJ F %\ WKH HQG RI WKH ILUV\
KWWS ZZZ XDI HGX JUDGVFI PHHWLQJV DOO PHP VWXGHQWV %\ WKH HQG
VWXGHQWV PXVW VL VWXG\ IRU DOO RWKHU V\
LQFOXGH D SDJH
SURSRVDO DSSURYH
FRPPLWWHH 003 VW
ZRUN ZLWK WKHLU D

\$QQXDO 5HSRUW 7KLV IRUP LV GXH H 0D\
KWWS ZZZ XDI HGX JUDGVFI PHPEHUV DQG VWXG 6WXGHQWV HQWHULQJ WK
VLJQ 7KH UHSRUW F PXVW VXEPLW DQ DQQXDC
VHOI HYDOXDWLRQ L RI WKH ILUVW \HDU RI VW
WKH VWXGHQW 003 6SULQJ PXVW VXEPLW DQ
VWXGHQWV ZLOO RQ 'HFHPEHU
LI WKHLU SURJUDP F
SURMHFWHG WR FRQ
PRQWKV

\$GYDQFHPPHQW WR &DQGLGDF

*UDGXDWH \$GYLVRU\ &RPPLWWHHV 06 DQG 3K' VW

(DFK JUDGXDWH VWXGHQW LV JXLGHG E\ D PDMRU DGYLVRU SURR
FRPPLWWHH FKDLU DQG D JUDGXDWH DGYLVRU\ FRPPLWWHH 6V
DGYLVRU ZKHQ WKH\ DUH DFFHSWHG LQWR *UDGXDWH 6FKRRO \$
DGYLVRU\ FRPPLWWHH E\ WKH HQG RI WKHLU ILUVW \HDU 6WXGH
JXLGHOLQHV JLYHQ EHORZ DQG ZLWK WKH DGYLFH DQG DSSURYD
DJUHHPHQW RI DOO SURSRVHG PHPEHUV \$W & RVLQVWHQ\ <R R V & K D Q G
*UDGXDWH & RPPLWWHH) IRUPV ZLOOLEB DWRXUWHG XIRUQJ WKH 1H[W*HQ
WKH SURSRVHG FRPPLWWHH LQFOXGHV DQ\ PHPEHUV ZKR GR QR
JXLGHOLQHV SOHDVH PDNH D QRWH RQ WKH 1H[W*HQ IRUP LQ V
WR H[SODLQ ZK\ WKH GHSDUWXUH IURP JXLGHOLQHV ZRXOG EH E

7KH SURSRVHG FRPPLWWHH LV UHYLHZHG E\ WKH 'HSDUWPHQW &
GHHPHG QHFHVVDU\ &KDQJHV PLJKW EH UHTXHVWHG LI WKH JX
IROORZHG DQG LI WKHUH LV LQVXILFLHQW MXVWLILFDWLRQ IRU
EHIRUH WKH SDSHUZRUN LV IRUZDUGHG WR WKH &)26 \$VVRFLDW
DSSURYDO DQG VLJQDWXUH

,I WKH SURSRVHG FRPPLWWHH LV QRW DSSURYHG LW LV UHWXU

&RPPLWWHH &RPSRVLWLRQ

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0 6 'HJUHH

Â 7KHVLV DGYLVRU\ FRPPLWWHHV IRU 0 6 VWXGHQWV LQ)LVKHU
PHPEHUV RQH RI ZKRP LV WKH FKDLU

Â 7KH FRPPLWWHH FKDLU PXVW EH WHQXUHG RU WHQXUH WUDFN
WKH)LVKHULHV 'HSDUWPHQW PXVW EH DQ DSSURYHG \$ODVND &
8QLW \$.&):58 IDFXOW\ ZLWK D IRFXV LQ ILVKHULHV DQ DSSURY

0DULQH %LRORJ\ RU 2FHDQRJUDSK\ RU EH DSSURYHG &ROODERU
Â 5HVHDFK DSSURYHG GRVW KHOLDWPHQW PHPEHUV LQ WKH)LVKHU

'HSDUWPHQW PD\ FR FKDLU EXW PD\ QRW FKDLU 0DVWHU V DGYL
FRPPLWWHH PHPEHUV PXVW EH DSSURYHG IDFXOW\ LQ RQH RI W
KDYH WKHLU SULPDU\ DFDGHPLF DSSRLQWPHQW LQ WKH)LVKHUL

Â 2WKHU PHPEHUV RI DGYLVRU\ FRPPLWWHHV PD\ EH IDFXOW\ IU
8\$) GHSDUWPHQWV RWKHU XQLYHUVLWLHV RU WKH\ PD\ EH VXL
IURP RXWVLGH DFDGHPLD

Â \$GGLWLRQDO PHPEHUV EH\RQG WKH WKUHH UHTXLUHG PD\ LQF
GR QRW KROG D JUDGXDWH GHJUHH EXW DUH DSSURYHG E\ D PD
IDFXOW\

3K' 'HJUHH

Â 'LVVHUSDWLRQ DGYLVRU\ FRPPLWWHHV IRU 3K' OHDVW GRVW LQ
PHPEHUV ZKR KROG GRFWRUD DQG KHU UHTXLU

Â 7KH FRPPLWWHH FKDLU PXVW EH WHQXUHG RU WHQXUH WUDFN
WKH)LVKHULHV 'HSDUWPHQW PXVW EH DQ DSSURYHG \$ODVND &
5HVHDFK 8QLW \$.&):58 IDFXOW\ ZLWK D IRFXV LQ ILVKHULHV
WHQXUH WUDFN IDFXOW\ LQ 0DULQH %LRORJ\ DQG 2FHDQRJUDSK

Â 5HVHDFK DSSURYHG GRVW KHOLDWPHQW PHPEHUV LQ WKH)LVKHULHV 'HSD
FR FKDLU EXW PD\ QRW FKDLU GRFWRUDO DGYLVRU\ FRPPLWWHH
Â \$W OHDVW WZR FRPPLWWHH PHPEHUV PXVW EH DSSURYHG IDF

OHDVW RQH PXVW KDYH WKHLU SULPDU\ DFDGHPLF DSSRLQWPHQ
Â 2WKHU PHPEHUV RI DGYLVRU\ FRPPLWWHHV PD\ EH IDFXOW\ IU
8\$) GHSDUWPHQWV DQG RWKHU XQLYHUVLWLHV RU WKH\ PD\ EH

VFLHQWLWV IURP RXWVLGH DFDGHPLD
\$GGLWLRQDO PHPEHUV EH\RQG WKH IRXU UHTXLUHG PD\ LQFOXG
GR QRW KROG D GRFWRUDO GHJUHH EXW DUH DSSURYHG E\ D PD
IDFXOW\ WKH &)26 'HDQ DQG WKH *UDGXDWH 6FKRRO

&RPPLWWHH DSSURYDO

7KH FRPSRVLWLRQ RI JUDGXDWH DGYLVRU\ FRPPLWWHHV LQ)LVK
YRWH RI WKH)LVKHULHV 'HSDUWPHQW IDFXOW\ XQOHVV WKH\ KI
WHQXUH WUDFN HPHULWXV RU DSSURYHG UHVHDFK IDFXOW\ L

RU FROODERUDWLQJ IDFXOW\ DSSRLQWPHQW RU DUH DSSURYHG

%BchYa dcmXVnhYI bJ YfglnrZ5 Ug U'

g9a dcmXVnhYI bJ YfglnrZ5 Ug UVHchUmi fYUWcfngUWZWlna Ya VfbhY: lg Yfg8YUfa Ybzchc Xbl U'c]hUhc]ba YhjbhY

: lg Yfg8YUfa Ybzchc Yh]g]bhY: lg Yfg8YUfa YbzUxch]b5 Ug U7ccdmUjY: lg UbXK]XIZI b]hZWlnk]h UzWg]b' gYfg

'OE μ š À]•}OE Ç •}μu]© v}P OE %o Z Ç

7KH LQWURGXFWRQ VKRXOG JLYH VRPH EDFNJURXQG
WRSLF DQG \RXU V\WHP UHJLRQ DQG KDELWDW

7KH LQWURGXFWRQ VKRXOG DGGUHV

:K\ DUH \RX GRLQJ WKLV"

:K\ VKRXOG ZH FDUH DERXW WKLV"

:KDW LV NQRZQ DERXW WKLV WRSLF"

:KDW DUH \RX FRQWULEXWLQJ WR WKH H[LVWLQJ

7KH LQWURGXFWRQ VKRXOG GHPRQVUDWH WKDW \RX

<RX QHHG VRPH UHIHUHQFHV LQ \RXU LQWURGXFWRQ
UHVHDFKHG \RXU WRSLF

R 5HVHDFK TXHVWLRQ

&OHDUO\ VWDWH \RXU K\SRWKHVLV RU TXHVWLRQV DQ
WR MXVW KDYH RQH K\SRWKHVLV RU TXHVWLRQ

R *RRG UHVRXUFHV WR UHIHU WRR

' (6\$ JXLGH MIRXM»G ;VMXMRK 1EHI+)EMHI%S7XIT•F]•
9RHIVKVEHYEXI ;VMXMRK MR XLI &MSPSKMGEP 7GM

' 4YVHYI K;VMXMRK MW E 'SRZIVWEXMSR 4YVHYI 3;C

R 0HWKRGV

\$ PHWKRGV VHFWRQ WKDW VKRZV \RX KDYH WKRXJKW
DGGUHV \RXU P@

7KH *UDGXDWH 6WVG\ 3ODQ VKRXOG EH WKH EDVLV IRU FRPSOHV
&DQGLGDF\ EXW LW LV QRW QHFHVVDU\ WR VXEPLW DQRWKHU *U
6FKRRO ZLWK WKH \$SSOLFDWLRQ IRU \$GYDQFHPHQW WR &DQGLG
\$ SHWLWLRQ IRUP LV XVHG WR UHTXHVW DQ\ FKDQJHV WR WKH \$
EHHQ ILOHG 7KH SHWLWLRQ PXVW EH VLJQHGE E\ WKH FRPPLWWH
'HDQ RI \$FDGHPLF 3URJUDPV 7KH SHWLWLRQ IRUP FDQ EH IRXQQ
D^ P O E W

<RX PD\ DSSO\ IRU DGYDQFHPHQW WR FDQGLGDF\ LI \RX DUH LQ
6DWLVIDFWRULO\ FRPSOHWHG SURJUDP FRUH FRXUVHV
)RU 2FHQRJUDSK\ GHQWV FRPSOHVWV DU\ FRXUWHU DQG
VXFFHVVIXOO\ GHIHQG D WKHVLV SURSRVDO
)RU VLKHWVGHQWV VXFFHVVIXOO\ GHIHQG D WKHVLV
)RU 0DULQH %LRORJ\ SDVV \RXU UHTXHVW IRU 0DULQH RORJ
2FHQRJUDSK\ 3K\VLORJ\ RZLWK%QRU EHHQV DQG VXFFH
GHIHQG WKH WKHVLV SURSRVDO LQ D SXEOLF VHPLQDU VHW
)RU 0DULQH 3RVLGHQWV VXFFHVVIXOO\ FRPSOHVW KRUV R
DQG HOHFWLYH FRXUVHZRUN ZLWK JUDGHV RI % RU EHHW
)RU 0DULQH 6WVG\GHQWV VXFFHVVIXOO\ FRPSOHVW KRUV R
DQG HOHFWLYH FRXUVHZRUN ZLWK JUDGHV RI % RU EHHW
+DYH D *3\$

WZ P O E W

<RX PD\ DSSO\ IRU DGYDQFHPHQW WR FDQGLGDF\ IRU WKH 3K' GH
DQG KDYH DFRPSOLVKHG WKH IROORZLQJ
&RPSOHWHG WKH IXOO WLPH HTXLYDOHQW RI WZR DFDGHP
5HFHLYHG DSSURYDO RI WKH *UDGXDWH 6WVG\ 3ODQ
2EWDLQ FRPPLWWHH DSSURYDO RI GLVVHUSDWLRQ SURSR
3DVVHG D ZULWWHQ DQG RU RUDO TXDOL\LQJ H[DPLQDWL
WR VHH ZKLFK LV UHTXLUHG
0DULQH %LRORJ\ DQG 2FHQRJUDSK\ SURSRVDO LQ D
VHPLQDU
)RU 0DULQH %LRORJ\ VHWGHQWV +DYH FRPSOHWHG RU FD
XQGHVWDQGLQJ RI WKH FRXUVH PDWHULDO FRYHUHG LQ 0D
2FHQRJUDSK\ DQG 3K\VLORJ\ RI 0DULQH 2UJDQLVPV 7KH
,) VLPLODU FRXUVHV ZHUH WDNHQ

([DPLQDWLRQV

7KH SULPDU\ SXUSRVH RI WKH FRPSUHKHQVLYH H[DPLQDWLRQ LV
LQWHJUDWHG NQRZOHGJH DQG XQGHUVWDQGLQJ RI WKH SULQFL
DQG UHODWHG ILHOGV

)LVKHULHV &RPSUHKHQVLYH H[DPLQDWLRQ 06 DQG 3

06 VWXGHQWV LQ)LVKHULHV F, RPSOHPHQ & RPSUHKHQVLYH ([DPLQDWLRQ
06)LVKHULHV VWXGHQWV DUH UHTXLUHG WR SUHVHQW DQG GHIH
EHIRUH WKH DGYLVRU\ FRPPLWWHH DQG ILOH D 5HSRUW RQ &RPS
7KH IRUPDW RI WKH SURSRVDO VKRXOG DGKHUH WR VWDQGDUG S
HVVDEOLVKH ~~136% RPH WKHU RI 30KHUR~~ MHFW 'H & R DSSMLRQ 3URSRV
3UHSUDUDWLRQ , \$VWSXJHWLROLVXPUDHFRPQGHG , Q DQ RUDO H[
IROORZLQJ WKH VWXGHQW V SUHVHQWDWLRQ WKH FRPPLWWHH
SURSRVDO E WKH VWXGHQW V DELOLW\ WR H[SODLQ DQG MXVV
XQGHUVWDQGLQJ RI WKH EURDGHU FRQWH[W DQG VLJQLILFDQFH
DQG PDQDJHPHQW DQG G DQ\ DGGLWLRQDO WRSLFV LGHQWLILH
*63 DV VSHFLILHG E\ WKH FRPPLWWHH \$GGLWLRQDO WRSLFV V
HVVHQWLDQ WR WKH VWXGHQW V WKHVLV DQG VKRXOG EH EDVHG
DJUHHG XSRQ EDFNJURXQG PDWHULDQV 4XHVWLRQV DERXW WKH
G VKRXOG EH DSSURSULDWH WR DQ 0 6 OHYHO VWXGHQW HDUO

7KH SURSRVDO GHIHQVH PXVW EH FRPSOHWHG GXULQJ RU EHIRU
VRPH FLUFXPVWDQFHV H J ZKHQ D FODVV WKDW LV HVVHQWLDQ

WR 3DVV ,I WKH JUDGH LV QRW FKDQJHG WR 3DVV ZLWKLQ WKH
DW WKH FRPSUHKHQVLYH H[DPLQDWLRQ WKH JUDGH EHFRPHV)D
,I WKH \$GYLVRU\ &RPPLWWHH ILQGV WKDW WKH VWXGHQW V SHU
NQRZOHGJH WKH H[DP ZLOO EH JUDGHG)DLO 6WXGHQWV IDLO
HQWLWOHG WR D VHFRQG H[DPLQDWLRQ \$IWHU WZR IDLOXUHV
'HSDUWPHQW &KDLU WR VLW LQ WKH H[DPLQDWLRQ D WKLUG WLF
SHWLWLRQ ,I D WKLUG DWWHPSW LV XQVFFHVVIXO DQG WKH
SHUIRUPDQFH WR EH XQVDWLVIDFWRU\ WKH VWXGHQW ZLOO EH
,I WKH VWXGHQW GLVDJUHHV ZLWK WKH RXWFRPH RI WKH H[DPV
VWXGHQW FDQ DSSHDO WKH GHFLVLRQ RI WKH FRPPHWWHU WKU
DFDGHPLF DSSHDOV

003 VWXGHQWV &RPSUHKHQVLYH H[DPLQDWLRQ RU &D

5HWDNLQJ WKH 06 0DULQH %LRORJ\I&WRSUHKHQLWVHWH(GRFLGHV
VWXGHQW ODFNV NQRZOHGJH LQ VRPH RI WKH DUHDV FRYHUHG C
3&RQGLWLRQDO 3DVV' 7KH FRPPLWWHH ZLOO WKHQ GLFWDWH ZK
FRQGLWLRQV FDQ LQFOXGH EXW DUH QRW OLPLWHG WR UHPHGL
DQG RU VDWLVIDFWRU\ DQVZHUV WR ZULWWHQ TXHVWLRQV DIWH
FDVHV WKH FRPPLWWHH PD\ UHTXLUH DQ DGGLWLRQDO H[DPLQD
GHILFLHQF\ KDV EHHQ RYHUFRPH 7KH FRQGLWLRQV PXVW EH PH
33DVV' ([FHSW XQGHU XQVXDO FLUFXPVWDQFHV ZKLFK VKRXOG
'HSDUWPHQW &KDLU WKH FRQGLWLRQV PXVW EH PHW ZLWKLQ RQ
RQH VHPHVWHU WKH VWXGHQW LV QRW PDNLQJ VXEVDQWLDO S
DQG GRHV QRW KDYH DQ DFFHSWDEOH UHDVRQ IRU WKH GHOD\ V
H[DP JUDGH WR 3)DLO' ,I WKH VWXGHQW V DQVZHUV DUH RYHU
H[DP ZLOO EH JUDGHG 3)DLO' \$ IDLOHG H[DP FDQ EH UHSHDWHG
H[DP 7KH &)26 \$FDGHPLF 3URJUDPV 2IILFH VKRXOG DJDLQ EH QR
SODQQHG H[DP GDWH DQG D QHZ IDFXOW\ H[DPLQHU IURP WKH 0
DVVLJQHG 6WXGHQWV VKRXOG ZRUN ZLWK WKHLU FRPPLWWHH W
DWWHPSW ,I WKH H[DP LV IDLOHG D VHFRQG WLPH WKH VWXGHQ
H[DP WR UHWDNH WKH H[DP IRU WKH WKLUG WLPH 7KH SHWLWL
VWXGHQW V DGYLVRU\ FRPPLWWHH PHPEHUV DQG FKDLU VDWLQ
VXEPLWWHG WR WKH 'HSDUWPHQW &KDLU IRU DSSURYDO 7KH OH
FRQYLQFLQJ H[SODQDWLRQ RI WKH UHDVRQV ZK\ WKH ILUVW WZR
GHWDLOHG VWHSV LQFOXGLQJ D WLPOLQH IRU FRPSOHWLQJ W
,I D WKLUG DWWHPSW LV XQVFFHVVIXO QR RWKHU DWWHPSWV
DEOH WR FRPSOHWH WKH 06 GHJUHH UHTXLUHPHQWV IRU 0DULQ
WKH RXWFRPH RI WKH H[DP WKH VWXGHQW FDQ DSSHDO WKH GH
HVWDE 0\$YKSHG FHV V IRU DFDGHPLF DSSHDOV

7KH FRPSUHKHQVLYH H[DPLQDWLRQ IRU 3K' UHTXLUHQW %LRORJ\ VW
FRPSUHKHQVLYH H[DPLQDWLRQ ZULWWHQ DQG RUDO IRU 3K' VW
WKH VHFRQG \HDU 7KH SXUSR VH RI WKH H[DPLQDWLRQ LV WR GH
WR XQGHUWDNH WKH SURSRVHG GLVVHUWDWLRQ UHVHDFK 7KH
FRPSOHWHG EHIRUH WKH PDMRULW\ RI WKH UHVHDFK LV FRQGX
FDQGLGDF\ XQWLO WKH H[DP LV VFFHVVIXOO\ FRPSOHWHG (DFI
ZULWWHQ IRU KLP RU KHU E\ WKH PHPEHUV RI WKH JUDGXDWH D
DUHDV WR EH FRYHUHG LQ WKH H[DPLQDWLRQ VKRXOG EH GLVFX
DUHDV VKRXOG EH QRWHG LQ WKH *UDGXDWH 6WXG\ 3ODQ 2IWH
JUDGXDWH FRXUVHV WR KHOS SUHSDUH IRU WKH H[DPLQDWLRQ
PHPEHUV PRQWKV EHIRUH WKH H[DPLQDWLRQ LV SODQQHG D
FRYHUHG 6WXGHQWV W\SLFDOO\ VFKHGXOH LQGLYLGXDO PHHWL
VWUDWHJLHV IRU SUHSDULQJ IRU WKH H[DP DQG RU REWDLQ UH
FRQVLVWV RI D ZULWWHQ SRUWLRQ DQG DQ RUDO SRUWLRQ (DFI
TXHVWLRQ RU VHULHV RI TXHVWLRQV WKDW JHQHUDOO\ UHTXLUH
PLQLXP RI ILYH GD\ V WR FRPSOHWH WKH ZULWWHQ H[DP IRU D
6HFWRQV RI WKH ZULWWHQ H[DP GR QRW KDYH WR EH FRPSOHW
LGHDOO\ RFFXU ZLWKLQ D ZHHN WLPH IUDPH \$IWHU WKH FRPPL
ZULWWHQ H[DP QrupDOO\ ZLWKLQ RQH WR WKUHH ZHHNV D FO
RUDO H[DPV 0867 LQFOXGH DQ RXWVLGH H[DPLQHQ \$Q DSSRLQWHG
DSSOLFOLWBSQ XDI HGX JUDGVFKRRO FURUWGM R\WXGLGHWHN[DPLE
D 3K' RUDO H[DPLQDWLRQ \WKH BK'PDW XGM QW *UDGXDWH 6FKRRO
GD\ V EHIRUH WKH VFKHGXOHG RUDO H[DP

UHVHDFK DQG DSSURDFK PHWKRGV DQG PD\ LQFOXGH SUHOLP
WKH SUHVHQWDWLRQ WKH DXGLHQFH ZLOO KDYH WKH RSSRUWX
DUHD RI UHVHDFK a PLQXWHV)DFXOW\ PHPEHUV SUHVHQW
IRUP ZLWK DQ\ FRQFHUQV DERXW WKH SURSRVHG UHVHDFK 06
UHVHDFK LV RQ WUDFN 3K' 2FHDQRJUDSK\ VWXGHQWV 7KHUH
FRPPLWWHH ZLOO FRQYH\ DQ\ DUHDV RI ZHDNQHVV WR WKH VWX
PHPEHUV RI WKH 2FHDQRJUDSK\ WHQXUH WUDFN L H WHDFKLQ
SXEOLF SURSRVDO GHIHQVHV EDUULQJ DQ\ XQDYRLGDEOH VFKH

5HSRUW RQ ([DPLQDWLRQ)RUP IRU 06 2FHDQRJUDSK\ VWXGHQ
\$IWHU WKH FRPSOHWLRQ RI DQ\ SURSRVDO GHIHQVH DQG FRXUV
([DPLQDWLRQ\ VLJQHGE\ \RXU FRPPLWWHH FKDLU FRPPLWWHH P
WKH 'HDQ DQG LI UHTXLUHG WKH RXWVLGH H[DPLQHU 7KH VWX
ILOLQJ WKLV IRUP 7KH 35HSRUW RQ ([DPLQDWLRQ\ IRUP FDQ EH
ZHEVLWH XQGHU 3IRUPV 6WXGHQWV FDQQRW DGYDQFH WR FDQ
SUHVHQWDWLRQ LV VXFFHVVIXOO\ FRPSOHWHG DQG H[DPLQDWLR

&RPSUHKHQVLYH H[DPLQDWLRQV IRU 3K' 6WXGHQWV

7KH 2FHDQRJUDSK\ 'HSDUWPHQW UHTXLUHV D SURSRVDO SUHVHQ
2FHDQRJUDSK\ VWXGHQWV 3SXEOLF SUHVHQWDWLRQ\ VHFWRQ R
VWXGHQW QHDU WKH VWDUW RI WKHLU VHFRQG \HDU DQG D TXD
QRUPDOO\ WDNHQ QHDU WKH HQG RI WKH VHFRQG \HDU 7KH SXU
H[DPLQDWLRQ LV WR GHPRQVUDWH WKDW WKH VWXGHQW LV UH
IRU KLV RU KHU GLVVH[WLDWLRQSRKLDWLRQV RI UH VXFFHVVIXOO\ F
EHIRUH PDMRU SRUWLRQV RI WKH 6WXGHQWV DQQRW SCHW 6SHV
FDQGLGDF\ XQWLO WKH H[DP LV VXFFHVVIXOO\ FRPSOHWHG (DFI

ZDV ERWK ULJRURXV DQG IDLU 7KH VWDQGDUG IRU D '3DVV' LV
VWXGHQW¶V UHVSQRVHV WKLQNV WKDW WKH VWXGHQW KDV WKH
FRPSOHWH WKHLU GLVVHUUWDLRQ UHVHDFK 7KH VWDQGDUG IRU
FRPPLWWHH EDVHG RQ WKH VWXGHQW¶V UHVSQRVHV WKLQNV W
NQRZOHGJH QHFHVVDU\ WR V\FFHVVIXOO\ FRPSOHWH WKHLU GLV
RQH RU PRUH DUHDV RI GHILFLHQF\ 7KH FRPPLWWHH ZLOO VSHE
GHILFLHQFLHV 7KH FRQGLWLRQV FDQ LQFOXGH VDWLVIDFWRU\ D
TXHVWLRQV WR EH DWWHPSWHG DIWHU DQ DGGLWLRQDO SHULR
WDNH DQ DGGLWLRQDO FRXUVH 7KH FRQGLWLRQV PXVW EH PHW
DQG H[FHSW XQGHU XQXVXDO FLUFXPVWDQFHV ZKLFK VKRXOG E
'HSDUWPHQW &KDLU DQG WKH FKDLU RI WKH H[DP FRPPLWWHH V
VPHVWHU RI WKH H[DP GDWH ,I DIWHU RQH VPHVWHU WKH V
SURJUHVV WRZDUG FRPSOHWLQJ WKH FRQGLWLRQV DQG GRHV Q
GHOD\ WKH H[DP FRPPLWWHH FDQ FKDQJH WKH H[DP JUDGH WR
QRW WKLQN WKDW WKH VWXGHQW¶V SHUIRUPDQFH GHPRQVWUDW
FRPSOHWH WKH GLVVHUUWDLRQ UHVHDFK WKH H[DP ZLOO EH J

5HSRUW RQ ([DPLQDWLRQ)RUP IRU 3K ' VWXGHQWV
\$IWHU WKH FRPSOHWLRQ RI DQ\ H[DPLQDWLRQ H J FRPSUHKKH
VWXGHQW PXVW VXEPLW D '5HSRUW RQ ([DPLQDWLRQ' VLJQHGE
PHPEHUV WKH 'HSDUWPHQW &KDLU DQG WKH 'HDQ DQG LI UHTX
VWXGHQW DQG RU DGYLVRU LV UHVSQRVLEOH IRU ILOLQJ WKLV I
*UDGXDWH 6FKRRO ZHEVLWH XQGHU 'IRUPV'

5H WDNLQJ W~~W~~X~~(D~~H~~Q~~WV IDLOLQJ W~~K~~D~~P~~E~~R~~S~~W~~L~~R~~I~~O~~H~~D~~V~~H~~Y~~H~~Q~~W~~L~~W~~O~~H~~G
UHWDNH 6W~~X~~G~~H~~Q~~W~~V LQ WKLV VLWXDWLRQ DUH VWURQJO\ HQFRX
WR JHW D GHWDLOHG HYDOXDWRQ RI WKH SUREOHPV ZLWK WKH
RQ WKH QH[W DWWHPSW ,Q WKH FDVH RI WZR IDLOXUHV WKH VV
WKLUG WLPH ZLWKLQ GD\ DIWHU EHLQJ QRWLILHG RI WKH IDL

" ,W LV WKH VWXGHQW TV UHSRQWWEIROLWQWRXWLOLGH H[DPLQH
,Q WKH FDVH RI D GLVVHUWDWLRQ GHIHQVH \RX PXVW VXSSO\ W
GLVVHUWDWLRQ DW OHDVW RQH ZHHN EHIRUH WKH GHIHQVH 7KH
RQ ([DPLQDWLRQ IRUP EXW QRW WKH \$SSURYDO RI WKH 'LVVHUW

7KH \$SSHDO RI D)DLOXUH RI WKH 'HIHQVH
)DLOXUH RI WKH WKHVLV RU GLVVHUWDWLRQ GHIHQVH LV XQFRP
H[DPLQDWLRQV DUH YLUWXDOO\ LPSRVVLEOH WR HYDOXDWH LQ
DUH XQOLNHO\ WR EH VXFFHVVIXO +RZHYHU WKH VWXGHQW FDC
WKURXJK WKH 85VSDROELVWHRU DFDGHPLF DSSHDOV

5HSRUW RQ ([DPLQDWLRQ)RUP
\$IWHU WKH FRPSOHWLRQ RI DQ\ H[DPLQDWLRQ L H SURSRVDO
WKHVLV RU GLVVHUWDWLRQ GHIHQVH WKH VWXGHQW PXVW VXE
\RXU FRPPLWWHH FKDLU FRPPLWWHH PHPEHUV WKH 'HSDUWPHQ
\$FDGHPLF 3URJUDPV DQG LI UHTXLUHG WKH RXWVLGH H[DPLQH
LQLWLDWH WKH 5HSRUW RI ([DPLQDWLRQ IRUP KRZHYHU LQ VRF
WKH VWXGHQW WR VWDUW WKH IRUP* UTKXDRUP LFVQRQDIWHQVRQH

06 *HQHUDO 5HTXLUHPHQWV

7KH PLQLPXP UHTXLUHPHQWV IRU D PDVWHU¶V GHJUHH DW 8\$) D
PD\ KDYH DGGLWLRQDO UHTXLUHPHQWV

" 6WHSV 5HTXLUHG IRU \$OO ODVWHU¶V 'HJUHHV H[FOXGHV
DQG 003 GHJUHHV

)RUPXODWH D XQLILHG GHJUHH SURJUDP LQ FRRSHUDWLI
DGYLVRU\ FRPPLWWHH 'HJUHH SURJUDPV PXVW EH FRPS
GLVFLSOLQH RU FOHDUO\ UHODWHG WR DQG RU VXSSRUV
DSSOLHG WRZDUG WKH GHJUHH PXVW EH DSSURYHG E\ W
WKH UHTXLUHPHQWV VHW IRUWK E\ WKH GHSDUWPHQW W
ODVWHU¶V GHJUHH VWXGHQWV PXVW

0HHW DOO UHTXLUHPHQWV IRU 8\$) DW 8\$) DW 8\$) DW 8\$)
5HTXLUHPHQWV IRU

E 6XEPLW D 5HSRUW RI \$GYLVRU\ &RPPLWWHH IRUP
RI HYHU\ \HDU IRU VWXGHQWV VWDUWLQJ LQ WKH
VHPHVWHU UHVSHFWLYHO\ HYHU\ \HDU
F 6XEPLW DQ \$GYDQFHPHQW WR &DQGLGDF\ IRUP W
2QFH VXEPLWWHG WKLV IRUP IRUPDOO\ HVWDEOL
UHTXLUHPHQWV
G 5HJLVWHU DV QHFHVVDU\ DQG DSSO\ WR JUDGDW
QRWHG LQ WKH *UDGDWLRQ VHFWRQ
H &RPSOHWH DOO GHJUHH UHTXLUHPHQWV ZLWKLQ
" &UHGLW 5HTXLUHPHQWV
6XFFHVVIKOO\ FRPSOHWH D PLQLXP RI VHPHVWHU FU
FUHGLWV PXVW EH DW WKH JUDGDW OHYHO LQFOXGLQJ
UHPDLQLQJ FUHGLWV PD\ EH DSSOLHG IURP FRXUVHV DW
1R))) RU) OHYHO FUHGLWV RU DXGLWHG
WRZDUG PDVWHU¶V GHJUHH UHTXLUHPHQWV
)RU SURJUDPV UHTXLULQJ D WKHVLV D PD[LPXP RI FU
ZLWK D PLQLXP RI FUHGLWV RI WKHVLV PD\ EH D
UHTXLUHPHQWV)RU SURJUDPV UHTXLULQJ D SURMHFW
FUHGLWV PD\ EH DSSOLHG WRZDUG GHJUHH UHTXLUHPHQW
PDQ\ WKHVLV DQG RU UHVHDFK FUHGLWV DV QHHGHG W
003 DQG 006 VWXGHQWV PXVW FRPSOHWH D PLQLXP RI
OHDVW VHPHVWHU FUHGLWV PXVW EH DW WKH OHYH
" 6HFRQG 0DVWHU¶V 'HJUHH 3URJUDPV
\$W WKH GLVFUHWLRQ RI WKH VWXGHQW V DGYLVRU\ FRPP
GHDQ WKH VWXGHQW PD\ WUDQVIHU XS WR RI WKH PLQ
IRU D 8\$) PDVWHU¶V GHJUHH IURP D SUHYLRXVO\ HDUQH
FUHGLW PD\ QRW EH UHVHDFK SURMHFW RU WKHVLV FU
FRPSOHWHG JUDGDW OHYHO FRXUVHV DQG QRW IRU SR
PDVWHU¶V GHJUHH IRU H[DPSON XS WR JUDGDW FUH
FUHGLW PDVWHU¶V GHJUHH XS WR JUDGDW FUHGLW
UHTXLUHPHQWV DSSO\ WR VWXGHQWV ZKR ZLVK WR SXUVX
6XEPLW D QHZ DSSOLFDWLRQ LQFOXGLQJ WKH DSS
XSGDWHG WUDQVFULSWV DQG WKUHH QHZ UHIHU
\$FFHSWDEOH *5(VFRUHV VXEPLWWHG SUHYLRXVO\
VHFRQG PDVWHU¶V GHJUHH
)XOILOO DOO JHQHUDO XQLYHUVLV\ UHTXLUHPHQW
GHJUHH LQFOXGLQJ WDNLQJ D FRPSUHKHQVLYH H[
D PLQLXP RI VHPHVWHU FUHGLWV LQFOXGLQJ V
WUDQVIHU FUHGLWV DQG SDVVLQJ GHIHQVH RI WK
\$OO ZRUN XVHG WR IXOILOO GHJUHH UHTXLUHPHQW
PXVW EH FRPSOHWHG ZLWKLQ VHYHQ \HDUV
" ([FHSWLRQV WR 'HJUHH 5HTXLUHPHQWV
'HYLDWLRQV IURP DFDGHPLF UHTXLUHPHQWV DQG UHJXOD
EH DSSURYHG E\ DFDGHPLF SHWLWLRQ XVLQJ WKH IRUP D
ZHEVLWH 0p° XGHQWàH 2s]SDS]PPEV E@ ñx™ V GHJUHH

67\$7) ²5HJUHVLRQ DQG \$QDO\VLV RI 9DULDQFH
*UDGXDWH VHPLQDUV

D ^ D Æ]v }}o}P Ç

&RPSOHWH WKH JHQHUDO XQLYHUVLW\ UHTXLUHPHQWV SOHDV

&RPSOHWH WKH PDVWHU¶V GHJUHH UHTXLUHPHQWV SOHDVH U

&RPSOHWH D WKHVLV

&RPSOHWH WKH IROORZLQJ

0%,) 0DULQH %LRORJ\ FUHGLWV

0%,) 3K\VLORRJ\ RI 0DULQH 2UJDQLVPV FUHGLWV

2&1) %LRORJLFDO 2FHDQRJUDSK\ FUHGLWV

)LHOG &RXUVH ZLWK \$TXDWLF 6FLHQFH)RFXV

(OHFWLYHV LQ \$TXDWLF 6FLHQFHV DW OHYHO

0LQLPXP FUHGLWV UHTXLUHG FUHGLWV

6WXGHQWV PXVW KDYH D % RU EHWWHU JUDGH LQ WKH FRUH FRXUVHV RI WKH GHJUHH
H[DP

([DPSOHV LQFOXGH 0%,) 0%,) 0%,) 0%,)

([DPSOHV LQFOXGH EXW DUH QRW OLPLWHG WR 0%,) 0%,) 0%,) 0%,) 0%,)

6XFFHVVIXOO\ FRPSOHWH D PEQHV RI RI ZKLFK WHUHPHVWHU FUHGLWV PXVW EH DW V
WKHVLV DQG UHVHDFK 7KH UHPDLQLQJ FUHGLWV PD\ EH DSSOLHG IURP FRXUVHV DW W

D ^ K v}P Æ %oZ Ç

&RPSOHWH WKH JHQHUDO XQLYHUVLW\ UHTXLUHPHQWV SOH

&RPSOHWH WKH PDVWHU¶V GHJUHH UHTXLUHPHQWV SOHDVH

&RPSOHWH D WKHVLV

&RPSOHWH RI WKH IROORZLQJ FRQFHQWUDWLRQV

)25 %2/2*,&\$/ &(0,&\$/ †2/2*,&\$/ 3<6,&\$2&(\$12*5\$3+ &21&(175\$7,216

D &RPSOHWH WKH IROORZLQJ

2&1) 3K\VLFDO 2FHDQRJUDSK\ FUHGLWV

2&1) *HRORJLFDO 2FHDQRJUDSK\ FUHGLWV

2&1) %LRORJLFDO 2FHDQRJUDSK\ FUHGLWV

2&1) &KHPLFDO 2FHDQRJUDSK\ FUHGLWV

2&1) ,QWH0

6WXGHQWV P XVW KDYH D % RU EHWWHU JUDGH LQ WKH FRUH FRXUVHV RI WK
FRPSUHKHQVLYH H[DP

0LQLPXP FUHGLWV UHTXLUHG FUHGLWV

)25),6+(5,(2&(\$12*5\$3+&21&(175\$7,21

D &RPSOHWH WKH IROORZLQJ

2&1) 3K\VLFDQ 2FHDQRJUDSK\ FUHGLWV

2&1) *HRORJLFDQ 2FHDQRJUDSK\ FUHGLWV

2&1))LVKHULHV 2FHDQRJUDSK\ FUHGLWV

2&1) %LRORJLFDQ 2FHDQRJUDSK\ FUHGLWV

2&1) &KHPLFDQ 2FHDQRJUDSK\ FUHGLWV

2&1) ,QWHJUDWLYH 2FHDQRJUDSK\ FUHGLWV

2&1) 7KHVLV FUHGLWV

(OHFWLYHV DSSURSULDWH WR DUHD RI FURQGHUWUDWLRQ

0LQLPXP FUHGLWV UHTXLUHG FUHGLWV

6WXGHQWV P XVW KDYH D % RU EHWWHU JUDGH LQ WKH FRUH FRXUVHV RI WKH GHJUHH
H[DP

6XFFHVVIXOO\ FRPSOHWH D PLQLPXP RI VPHVWHU FUHGLWV RI ZKLFK VPHVWHU
LQFOXGLQJ WKHVLV DQG UHVHDFK 7KH UHPDLQLQJ FUHGLWV PD\ EH DSSOLHG IURP FRX

0DVWHUV LQ 0DULQH 3ROLF\ 003 *HQHUDO 5HTXLU

7KLV SURJUDP LV MRLQWO\ RIIHUG E\ 8\$6 DQG 8\$) ZLWK 8\$) DFW


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: / ) ) 'DWD $QDO\VLV LQ %LRORJ\
J (OHFWLYHV &RPSOHWH FUHGLWV RI HOHFWLYHV
$Q\ FRUH FODVV QRW XVHG WR VDWLVI\ WKH FRUH
UHTXLUHPHQW FDQ EH XVHG DV DQ HOHFWULWV
$&16 ) ,QWHUQDWLRQDO /DZ DQG WKH (QYLURQPHQW
$&16 ) 6FLHQFH 7HFKQRORJ\ DQG 3ROLWLFV
$&16 ) &RPSDUDWLYH ,QGLJHQRXV 5LJKWV DQG 3
$&16 ) $UFWLF 3ROLWLFV DQG *RYHUQDQFH
%,2/ ) 6FLHQWLILF :ULWLQJ (GLWLQJ DQG 5HYLV
6FLHQFHV
%,2/ ) %LRJHRJUDSK\
%,2/ ) 3ODQW 3K\VLRORJ\ DQG 'HYHORSPHQW
%,2/ ) 3RSXODWLRQ *HQHWLFV
%,2/ ) (QYLURQPHQWDO 0LFURELORJ\
%,2/ ) 9HUWHEUDWH 3DOHRQRORJ\
),6+ ) ,FKWK\RORJ\
),6+ ) &RPPXQLFDWLQJ 6FLHQFH WR WKH 3XEOLF
),6+ ) ,QGLJHQRXV )LVKHULHV RI $ODVND
),6+ ) (VWLPDWLRQ RI )LVK $EXQGQFH
),6+ ) 3RSXODWLRQ \QDPLFV RI 9HUWHEUDWHV
),6+ ) %HKDYLRUDO (FRORJ\ RI )LVKHV
),6+ ) 3K\VLRORJLFDQ (FRORJ\ RI )LVKHV
),6+ ) 3DFLILF 6DOPRQ /LIH +LVWRULHV
),6+ ) (FRV\VWHP EDVHG )LVKHULHV 0DQDJHPHQW
),6+ ) %LRHFRQRPLF 0RGHOLQJ DQG )LVKHULHV 0
),6+ ) $TXDWLF &RQVHUYDWLRQ DQG 0DQDJHPHQW
),6+ ) )RXQGDLRQV RI 0DULQH 3ROLF\ DQG 2FHD
),6+ ) /DZ DQG )LVKHULHV
),6+ ) ,QWHUQDWLRQDO 0DULWLPH /DZ DQG ,88 )L
),6+ ) (FRQRPLF 'HYHORSPHQW IRU )LVK GHSHQGH
),6+ ) 3ROLWLFDO (FRORJ\
-285 ) $GYDQFHG 'LJLWDO 3KRWRJUDSK\ 3RUWIRQ
-285 ) 'RFXPHQWU\ )LOPPDNLQJ
-285 ) 3XEOLF 5HODWLRQV DQG 3XEOLF ,QIRUPDW
0%, ) 0DULQH %LUG (FRORJ\ DQG &RQVHUYDWLRQ
0%, ) +XPDQ ,PSDFWV WR WKH 0DULQH %LRVSKHU
0%, ) &RQWURYHUVLHV LQ 0DULQH 6FLHQFH
0%, ) (DUO\ /LIH +LVWRULHV RI 0DULQH ,QYHUWH
0%, ) %LRORJ\ RI 0DULQH 0DPPDOV
0%, ) 1HDUVKRUH (FRORJ\ )LHOG &RXUVH
0%, ) 0DULQH %LRORJ\ DQG (FRORJ\ )LHOG &RXUV
0%, ) 0DULQH (FRV\VWHPV
0%, ) %HQWKL (FRORJ\
0%, ) .HOS )RUHVW (FRORJ\
0%, ) 6WDEOH ,VRWRSH 7HFKQLTXHV LQ (QYLURQ
0%, ) (FRORJ\ DQG 3K\VLRORJ\ RI 0DULQH 0DFUR
0%, ) $TXDWLF )RRG :HE (FRORJ\
150 ) (QYLURQPHQWDO /DZ
150 ) 5HYLVXUH 0DQDJHPHQW 3ODQQLQJ
150 ) *,6 $QDO\VLV
150 ) *,6 3URJUDPPQLQJ

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*UDGXDWH VWXGHQW H[SHFWDWLRQV

([SHFWDWLRQ 'RFXPHQWV

\$ GRFXPHQW WR FRPPXQLFDWH H[SHFWDWLRQV IRU JUDGXDWH V
'HSDUWPHQW LV ORFDWHG RQ WKH &)26 \$FDGHPLF FRXUWHUHQXQG
WKH 0DULQH %LRORJ\ JUDGXDWH SURJUDP SOHDVH UHYLHZ WKH
RU FRQFHUQV ZLWK \RXU IDFXOW\ DGYLVRU 3OHDVH QRWH WKDY
PD\ GHYLDWH VOLJKWO\ IURP WKLV GRFXPHQW 7KLV GRFXPHQW
WKH EDVLV RI GLVFXVVLRQV EHWZHHQ VWXGHQWV DQG WKHLU D
\RX KDYH WKHP

2FHDQRJUDSK\ DQG)LVKHULHV GHSDUWPHQWV KDYH DGYLVRU V
KDYH QRW EHHQ SURYLGHG ZLWK RQH SOHDVH FRQWDFW \RXU D
DQG VWXGHQWV DUH H[SHFWHG WR UHDG WKH &)26 DQG 8\$) *UDG
WKH FRQWHQWV

5HVHDFK DQG 7HDFKLQJ \$VVLVWDQWVKLSV 5\$ 7\$

6WXGHQWV DUH DZDUGHG DVVLVWDQWVKLSV WR KHOS VXSSRUW
DFDGHPLF JRDOV DQG HDUQ WKHLU GHJUHH :KLOH WKH DVVLVW
SXUVXLW LV D SHUVRQDO DQG SURIHVVLRQDO GHYHORSPHQW DQ
7HDFKLQJ \$VVLVWDQWVKLSV DUH SDLG EL ZHHNO\ VDODU\ 7KRVI
ZKLOH RQ D 5\$ 7\$ PXVW FOHDU WLPH RII ZLWK WKHLU IDFXOW\ D
IRU WKH FRXUVH WKH\ DUH DVVLJQHG WR 5HVHDFK DQG 7HDFK
SRVLWLRQV DQG WKH IXQGLQJ DJHQF\ DGYLVRU KDV WKH ULJKW
WKH VWXGHQW\V DFDGHPLF FDUHHU

7KHVLV FUHGLWV

%DVHG RQ 8\$) *UDGXDWH 6FKRRO SROLF\ WKH H[SHFWDWLRQ IR
FRPSOHWH D PLQLXP RI IRXU KRUV D ZHHN WRZDUGV ZRUNLQJ
SHU WKHVLV FUHGLW WKDW WKH\ HQUROOHG IRU WKDW VHPHVW
UHJLVWHUV IRU QLQH FUHGLWV RI),6+ 2&1 RU 0%, WKHQ W
RI KRUV RI ZRUN SHU ZHHN RQ WKHLU WKHVLV UHVHDFK H
SURFHVV LQJ DQG RU H[SHULPHQWDWLRQ DQG RU PRGHOLQJ GI
RQ D UHVHDFK RU WHDFKLQJ DVVLVWDQWVKLS WKHVH WKHVLV
KRUV RI ZRUN DVVRFLDWHG ZLWK WKDW DVVLVWDQWVKLS

,QWHUQDWLRQDO 6WXGHQWV 7KHVLV &RXUVH FUHGLV

7KH 'HSDUWPHQW RI +RPHODQG 6HFXULW\ YLHZV LQWHUQDWLRQDO
DQG UHTXLUHV VWXGHQWV WR FRPSOHWH WKHLU SURJUDP H[SHC
WR HQUROO IXOO WLPH DW FUHGLWV D VPHVWHU 7KLV HQVXU
DQG FDQ PDNH WLPHO\ SURJUHVV WR WKHLU GHJUHHV)RU PRUH
SOHDVH UHYLHZ [WV](#) QWHUQDWLRQDO 6WXGHQW

*XLGHOLQHV IRU 3UHSDUDWLRQ RI WKH 7KHVVLV 'LV
)LVKHULHV 0DULQH %LRORJ\ DQG 2FHDQRJUDSK\

127(7+(5(\$5(63(&),&5(&7,21625),6+(5,(678'(17677+((1' 2) 7+,66(&7,21

%H VXUH WR DWWHQG WKH WKHVLV SUHSDUDWLRQ ZRUNVKI
6FKRRO HYHU\ VHPHVWHU

:ULWLQJ

6WXGHQWV DUH XUJHG WR SULQW RXW DQG FDUHIXOO\ UH DG WK
DYDLODEOH DW WKH *UDGXDWH 6FKRRO ZHEVLWH

KWWSV ZZZ XDI HGX JUDGVFKRRO FXUUHQW VWXGHQWV UH DG\ V
J SKS

%()25(EHJLQQLQJ WR ZULWH 0DQ\ DVSHFWV RI WKH UHTXLUHG I
WKH GRFXPHQW LV ZULWWHQ EXW GLIILFXOW DQG WLPH FRQVXP
GRQH 7KH VWXGHQW VKRXOG UHDFK DQ DJUHHPHQW ZLWK WKHL
ZKHWKHU WKH WKHVLV RU GLVVHUWDWLRQ ZLOO EH ZULWWHQ LC
UH DG\ IRU VXEPLVVLRQ WR D SURIHVVLRQDO MRXUQDO RU LQ V

3URSRVDOV 7KDW :RUN \$ *XLGH IRU 3ODQQLQJ 'LHVHUEDWLRQV
/DZUHQFH) /RFNH \$XWKRU HW DO \$PDJRQ ,6%1

7KH (OHPHQVV RI 6W\OHE\)~~FLXOWL D F GLVWUQFN~~ % :KLWH \$PDJRQ
,6%1

+RZ 7R :ULWH 3XEOLVK D 6FLHQWELI 15R BBSWUS VDK (\$GLWKLRIQ \$P
,6%1

6WXGHQWV ZKR KDYH GLIILFXOW\ ZULWLQJ RU IRU ZKRP (QJOLV
8\$) :ULWLQJK&HOSWUJ +RZHYHU WIRFXVHWLQDLQDQWUZULWLQJ IR
XQGHUJUDGXDWHV DQG GRHV QRW KDYH WKH UHVRXUFHV WR HG
VFLHQWLILF NQRZOHGJH QHFHVVDU\ IRU VRPH DVSHFWV RI HGLW
VSHFLILF SUREOHPV KRZHYHU DQG DUH ZRUWK D WU\ 6WXGHQV
RU ZHDN VNLOOV LQ (QJOLVK VKRXOG SODQ WR WDNH H[SRVLW
/DQJXDJH FRXUVHV RU SXUVXH RWKHU VWUDWHJLHV WR LPSURY
6RPH VXJJHVVHG FRXUVHV WKDW PD\ EH EHQHILFLDO WR \RXU S
WKHVLV GLVVHUEDWLRQ

QRW DOO VWXGHQWV DUH DEOH RU ZLOOLQJ WR SURYLGH VXFK D
WR GR VR 1RWH WKDW VXFH HGLWRULDO DVVLVWDQWV FDQ FRU
QRW EH H[SHFWHG WR H[WHQV, WYHO\ SUHLZDUM\ WKHHPDWXGHLOV
ZULWH WKH WKHVLV RU GLVVHUWDWLRQ LQ DFFHSWDEOH (QJOLV
PDNH WKDW LPSRVVLEOH WKH VWXGHQW PXVW LPSURYH WKRVH

5HYLHZ DQG UHYLVLRQ

1RUPDOO\ WKH VWXGHQW ZLOO VXEPLW HDFK FKDSWHU RI WKH
WKHLU DGYLVRU\ FRPPLWWHH FKDLU 6RPH FRPPLWWHH FKDLUV
WKHVLV GUDIW EHIRUH EHJLQQLQJ UHYLHZ 6WXGHQWV VKRXOG
WKH\ EHJLQ WR ZULWH DQG WKLV LV DOVR D JRRG WLPH WR ILQ
RWKHU REOLJDWLRQV WKDW FRXOG DIIHFW KRZ ORQJ LW WDNHV
FRPPLWWHH PHPEHUV PD\ RU PD\ QRW UHFG WKH ILUVW GUDIW F

*HQHUDOO\ PXOWLSOH GUDIWV DQG HGLWRULDO H[FKDQJHV ZLW
FKDSWHU E\ FKDSWHU RU DV D FRPSOHWH WKHVLV RU GLVVHUW
URXQGV RI FRUHFWRQV DQG \RXU DGYLVRU FRPPLWWHH FKDL
GRFXPHQW ZLOO EH UHGD\ IRU VXEPLVLRQ DQG UHYLHZ E\ WKH
IHHGEDFN IXUWKHU GUDIWV PD\ EH UHTXLUHG

5DUHO\ D VWXGHQW ZLOO WKLQN WKDW KLV RU KHU WKHVLV RU
FRPPLWWHH FKDLU DQG RU FRPPLWWHH PHPEHUV WKLQN WKDW I
FRPPLWWHH PHPEHUV UHTXLUHPHQWV IRU DGGLWLRQDO UHYLVI
LQWHUHVW .HHS LQ PLQG WKDW WKH FRPPLWWHH LV WU\LQJ WR
RI D VXFFHVVIXO GHIHQVH 2FFDLRQDOO\ D PDMRULW\ RI FRPP
GLVVHUWDWLRQ @VHWHGE IRU WU\H)HQVH EXW D VLQJOH FRPPLW
VWXGHQW DQG KLV RU KHU PDMRU DGYLVRU VKRXOG DVN WKH 'H
DGYLFH

\$IWHU SRVW GHIHQVH FRUHFWRQV DUH FRPSOHWHG DQG WKH

7KH IROORZLQJ IRUPV VKRXOG EH VXEPLWWHG QR ODWHU W
\RX ZLOO EH VXEPLWWLQJ WKH IRUPV ODWH \RX ZLOO QHHG
([WHQVLRQ WR VXEPLW ODWH IRUPV /LQN

" \$QQXDO 5HSRUW
" 5HSRUW RI ([DPLQDWLRQ)RUP LI FRPSOHWHG FRPSUHK
GHIHQVH
" \$GYDQFHPPHQW WR &DQGLGDF\ LI 5HSRUW RI ([DPLQDWL
VXEPLWWHG

)LIWK VHPHVWHU

" 7LH XS DQ\ ORRVH HQGV LQ \RXU UHVHDFK DQG GDWD DQD
")LQLVK ZULWLQJ \RXU WKHVLV FRQIHUULQJ RIWHQ ZLWK \RX
" 6FKHG\OH \RXU 'HIHQVH
" 'HIHQG
")LOH \RXU RI 'HIHQVH IRUP
")LOH \RXU \$SSURZHOQ IRUP DGYLVRU DHDUQFH
WKDW WKH WKHVLV LV UHGD\ IRU 'HSDUWPHQW &KDLU L
")LOO RXW GHSUWPHQW H[LW VXUYH\

)XOO WLPH 3K' VWXGHQWV LQWHQGLQJ WR FRPSOHWH

%HIRUH WKH EHJLQQLQJ RI \RXU ILUVW VHPHVWHU
" &RQIHU ZLWK \RXU PDMRU DGYLVRU RU LQWHULP DGYLVRU W
\RXU ILUVW DQG VHFRRG VHPHVWHU
" ,I \RX KDYH D PDMRU DGYLVRU DQG D VSHFLILF UHVHDFK D
WR DFRPSOLVK GXULQJ WKH ILUVW \HDU DQG VHW XS D UR
VXEMHFW WR UHVLVLRQ
" \$VN \RXU PDMRU DGYLVRU IRU UHGLQJ VXJJHVWLRQV UHOD
UHGLQJ DQG GLVFXVV LW ZLWK \RXU DGYLVRU
" ,I \RX KDYH DQ LQWHULP DGYLVRU DVN KLV RU KHU DGYLFH
RQ IDFXOW\ PHPEHU WR FRQWDFW UHODWLYH WR SRWHQWL
WR DQ\ IDFXOW\ PHPEHU ZKRVH UHVHDFK LQWHUHVWV \RX
" &RPSOHWH 8\$) DQG &)26 VDIHW\ WUDLQLQJ 0867 EH FRPSOHV
ODEV
" &RPSOHWH DQ\ UHTXLUHG WUDLQLQJ FKHFN ZLWK \RXU DGY

'XULQJ \RXU ILUVW \HDU

" 0HHW IUHTXHQWO\ D VKRUW PHHWLQJ DW OHDVW ELZHNO\
DGYLVRU WR GLVFXVV \RXU SURJUHVV LQ UHVHDFK DQG FR
GLILFXOWLHV <RX VKRXOG UHILQH DQG UHVLV \RXU UHVH
" ,I \RX KDYH DQ LQWHULP DGYLVRU WKHVLV PHHWLQJVKRXO
D SURMHFW DQG PDMRU DGYLVRU DV ZHOO DV SURJUHVV LQ
" \$SSO\ IRU IXQGLQJ LI \RX GR QRW KDYH IXQGLQJ WR VXSSRU
WKH 26 VWXGHQV SDJKSHO\ WDLQLQJ DQWLRQV DGYLVRU RU L
DGYLVRU PD\ NQRZ RI DGGLWLRQDO RXWVLGH VRXUFHV DQ
SUHSDUDWLRQ \$OO VWXGHQWV \RXU VXEPLW DQDSSOLF
6FKRODHYHUS \HDU 2QH DSSO\ WDLQLQJ DQWLRQV \RX PD\
HOLJLEOH WR EH DZDUGHG

" \$W WKH HQG RI WKH ILUVW VPHVWHU RU WKH EHJLQQLQJ R
 FKDQJHV LQ \RXU FODVV VFKHGXOH QHHGHG GXH WR FRXUVH
 WKH ILUVW VPHVWHU FKDQJHV LQ \RXU LQWHUHVWV HWF
 " %\ WKH EHJLQQLQJ RI WKH VFRRQG VPHVWHU GLVFXVV SRY
 \RXU PDMRU DGYLVRU RU LQWHULP DGYLVRU ,I \RX KDYH QR
 FDQGLGDWHV DUUDQJH D PHHWLQJ WR WDN DERXW \RXU S
 " &KRRVH \RXU FRPPLWWHH PHPEHUV SOXV RQH RU WZR DOW
 FDQQRW VHUYH
 " &RQWDFW \RXU FKRLFHV DQG DVN WKHP LI WKH\ DUH ZLOOLC
 FRPPLWWHH
 " &RPSOHHW DQG \$SXEEDWPHQW RI *U&R&DWRUH
 " 6FKHGXOH D PHHWLQJ ZLWK \RXU *FRPPLWV SURSRVUVS DQG D G
 FRQVXOWDWRQ ZLWK \RXU PDMRU DGYLVRU EHIRUH WKH PH
 " \$OVR EHIRUH WKH PHHWLQJ PHHW ZLWK \RXU PDMRU DGYLV
 LV IDLUO\ ZHOO RXWOLQHG :KDW LV WKH SUREOHP \RX DUH
 WHVWHG" 7KH DSSURDFKHV DQG PHWKRGV \RX DUH XVLQJ" S
 " \$W WKH PHHWLQJ GLVFXVV WKH *63 SURSRVUVS DQG UHVHD
 3URJUHVV 5HSRUW IRUP

7KH IROORZLQJ IRUPV VKRXOG EH VXEPLWWHG QR ODWHU W
 \RX ZLOO EH VXEPLWWLQJ WKH IRUPV ODWH \RX ZLOO QHHG

7KH IROORZLQJ IRUPV VKRXOG EH VXEPLWWHG QR ODWHU W
\RX ZLOO EH VXEPLWWLQJ WKH IRUPV ODWH \RX ZLOO QHHG
([WHQVLRQ WR VXEPLW ODWH IRUPV /LQN

" \$QQXDO 5HSRUW

7K LUG \H DU

- " 6FKHGXOH DQG SDVV \RXU TXDOLI\LQJ H[DPLQDWLRQ ,I DQ
QRW IRU JHW WR UHTXHVW DQ RXWVLGH H[DPLQHU
- ")LOH 5HSRUW RI &RPSUHKHQVLYH ([DP IRUP
- ")LOH 5HSRUW RI &RPSUHKHQVLYH ([DP IRUP
,\RX DUH RQ D 5\$ RU 7\$ EH VXUH WR FRPPLWWHH 26\$
WKHP WR ILOH DQ LQFUHDVH RI SD\ UDWH LW LV WKH
&)26 \$FDGHPLF 3URJUDPV
- " &RQWLQXH WR PHHW IUHTXHQWO\ ZLWK \RXU PDMRU DGYLVR
IXWXUH JRDOV IRU \RXU UHVHDFK
- " &RQGXFW ILHOG RU ODERUDWRU\ UHVHDFK RU GDWD DQDO
SURMHFW
- " 0HHW ZLWK FRPPLWWHH PHPEHUV DV QHHGHG IRU DGGLWLRQ
- " 6FKHGXOH D PHHWLQJ ZLWK \RXU DGYLVRU\ FRPPLWWHH 5H
DVN IRU LQSXW RQ VWHSV QHHGHG IRU FRPSOHWLRQ RI \RXU

7KH IROORZLQJ IRUPV VKRXOG EH VXEPLWWHG QR ODWHU W
\RX ZLOO EH VXEPLWWLQJ WKH IRUPV ODWH \RX ZLOO QHHG
([WHQVLRQ WR VXEPLW ODWH IRUPV /LQN

" \$QQXDO 5HSRUW

)RXUWK \H DU

- " &RQWLQXH WR PHHW IUHTXHQWO\ ZLWK \RXU PDMRU DGYLVR
IXWXUH JRDOV IRU \RXU UHVHDFK
- " 0HHW ZLWK FRPPLWWHH PHPEHUV DV QHHGHG IRU DGGLWLRQ
- " &RQGXFW ILHOG RU ODERUDWRU\ UHVHDFK RU GDWD DQDO
SURMHFW
- " %HJLQ ZULWLQJ LI SRVVLEOH 3UHSDUH D PDQXVFULSW IRU
SURJUHVVHG WR WKDW SRLQW :ULWH XS PHWKRGV LQWURG
QDWLRQDO RU LQWHUQDWLRQDO PHHWLQJ WR SUHVHQW VRP
- " \$SSO\ IRU D WKHVLV FRPSOHWLRQ IHOORZVKLS LI QHHGHG
- " 6FKHGXOH D PHHWLQJ ZLWK \RXU DGYLVRU\ FRPPLWWHH 5H
DVN IRU LQSXW RQ VWHSV QHHGHG IRU FRPSOHWLRQ RI \RXU

7KH IROORZLQJ IRUPV VKRXOG EH VXEPLWWHG QR ODWHU W
\RX ZLOO EH VXEPLWWLQJ WKH IRUPV ODWH \RX ZLOO QHHG
([WHQVLRQ WR VXEPLW ODWH IRUPV /LQN

" \$QQXDO 5HSRUW

)LIWK \H DU
" 7LH XS DQ\ ORRVH HQGV LQ \RXU UHVH DUFK DQG GDWD DQD
")LQLVK ZULWLQJ \RXU GLVVHUWDWLRQ FRQIHUULQJ RIWHQ Z
6XEPLW PDQXVFULSWV IRU SXEOLFDWLRQ DV WKH\ DUH FRPS
" \$WWHQG D QDWLRQDO RU LQWHUQDWLRQDO PHHWLQJ RU V
" \$SSO\ IRU SRVWGRFV RU RWKHU MREV DSSURSULDWH IRU \R
" \$SSO\ IRU JUDGXDWLRQ
" 6FKHG XOH 'HIHQVH GR QRW IRUJHW WR UHTXHVW RXWVLGH
" 'HIHQG \RXU GLVVHUWDWLRQ
")LOH 5HSRUW RI 'HIHQVH IRUP
")LOH \$SURYDO RI 'LVVHZO HQ RRU XURDG YHVWRU X WKH
FOHDUDQFH \RXU GLVVHUWDWLRQ LV UH DG\ WR VXEPLW
")LOO RXW GHSDUWPHQW H[LW VXUYH\
" *UDGXDWH

* UDGXDWLRQ &KHFNOLVW

")LQ\$BYDQFHPHQW WIRUPDQGLGDF\
" \$SSO\JURUGXDWLRQ
" 6FKHGXOH D GHIHQVH GDWH DQG URRP FRQWDFW &)26 \$FDG
" 3K' VWXGHQWV ZLOO QXHG\WGHUHTXPHQWUDQ
" (PDLO WKH &)26 \$FDGHPLF 3URJUDPV 2IILFH DQG 8\$) *UDGXD

" 7KHVLV 'LVVHUWDWLRQ WLWOH
" \$EVWUDFW
" =RRP OLQN DQG SDVVZRUG
" 3KRWRJUDSK IRU VRFLDO PHGLD SRVW
" \$Q\ DGGLWLRQDO LQIRUPDWLRQ WKDW \RX ZRXOG OLNH

" 'HIHQG WKHVLV GLVVHUWDWLRQ 'DWH BBBBBBBBBBBB 7LPH
BBBBBBBBBBBBBBBBBBBB
" 0DNH WKH QHHGHG IDFXOW\ FRUUHFWLRQV WR WKHVLV GLVV
")LOO7RXWL'LVVHUWDWLRQ \$SSURYDO IRUP
" 7XUQ LQ WKHVLV GLVVHUWDWLRQ WR 'HSDUWPHQW &KDLU
" 0DNH QHHGHG 'HSDUWPHQW &KDLUV FRUUHFWLRQV
" 7XUQ LQ WKHVLV GLVVHUWDWLRQ WR 'HDQ WKLV PXVW JR W
'XH 'DWH BBBBBBBBBBBBBBBBBBB

" 6XEPLW \RXU WKHVLV HOHFWURQLFDOO\ WR WKH *UDGXDWH
LQVWUXFWLRQV XDI HGX JUDGVFK FXUUHQW UH DG\ WR JUDG
" 0DNH QHHGHG *UDGXDWH 6FKRRO FRUUHFWLRQV
" 0DULQH %LRORJ\ DQG 2FHQRJUDSKQH %LRORJ 2FHQRJUD
IRUP

" 0DULQH %LRORJ\ 2FHQRJUDSK\ DQG)LVKHULHV)LOO RXV
0DULQH %LRORJ\ JRR JO IRUPV /PK* 6\ <+,]19S
2FHQRJUDSKSV JRR JO IRUPV VGL09; 6W%\HF]S9
)LVKHULHWSV JRR JO IRUPV 575'\X,%N L F9)

" 3K' &DQGLGDWHV DOVR QHHG WR VXEPLW
6/(' 6XUYH\ DYDLODEOH *UDGXDWH 6FKRRO :HEVLWH
80, 0LFURILOP DQG FRS\ULJKW IRUP
ZRUG DEWUDFW IRU FRPPHQFHPHQW ERRNOHW

GRADUATION (now you are at the finish line)!!
Congratulations!!

\$VVLVWDQWVKLSV DQG)LQDQFLDO \$LG

*UDGXDWH \$VVLVWDQWVKLSV

5HVHDFK DQG WHDFKLQJ DVVLVWDQWVKLSV DUH DZDUGHG WR T
SURJUDP EDVHG RQ DYDLODELWLW\ &)26 VWXGHQWV DUH DZDUG
XVXDOO\ DW WKH WLPH WKH\ DUH DGPLWWHG LQWR WKHLU JUDG

*UDGXDWH DVVLVWDQWV FDQQRW EH SDLG IRU D PD[LPP RI K
VHVLRQ H[FHSWLRQV PD\ DSSO\ 6WXGHQWV ZLWK DVVLVWDQW
FUHGLWV GXULQJ WKH IDOO DQG VSULQJ VHPHVWHU\ DXGLWHG
ZRUNORDG 127(,QWHUQDWLRQDO VWXGHQWV 0867 EH HQUROO

7HDFKLQJ DVVLVWDQWVKLSV LQFOXGH D WXLWLRQ SD\PHQW E\ W
GXULQJ HDFK VHPHVWHU LI WKH ZRUNORDG LV WR KRUV SH
5HVHDFK DVVLVWDQWVKLSV FDQ LQFOXGH D WXLWLRQ SD\PHQW
FUHGLWV SHU VHPHVWHU 1R WXLWLRQ ZLOO EH LQFOXGHG LI W

7XLWLRQ VXSSOHPHQWV PD\ EH XVHG IRU WXLWLRQ RQO\ *HQHU
DQG 5\$V 6SHFLDO IHHV H J IRU DILHOG FRXUVH DUH RIWHQ V
WKH GHSDUWPHQW RU JUDQW PDNHV RWKHU DUUDQJHPHQWV ZLV
*UDGXDWH 6FKRRO EHIRUH UHJLVWUDWLRQ

\$ JUDGXDWH VWXGHQW ZLWK D *3\$ RI OHVV WKDQ IRU RQH VH
FRQWLQXH DV D JUDGXDWH DVVLVWDQW IRU WKH QH[W VHPHVWHU
EH DOORZHG SHU VWXGHQW 7KH VWXGHQW\V DGYLVRU\ FRPPLW
PXVW DSSURYH WKH SHWLWLRQ E\ WKH VWXGHQW

5DWH RI 3D\ IRU &)26 *UDGXDWH 5HVHDFK DQG 7HDFKL
\$FDGHPLF <HDU

<u>2024-2025 Rates</u>	<u>MS, MMS, MMP, (if funded)</u>	<u>PhD</u>
Hourly Rate	\$24.87	\$29.00
Bi-weekly 20 hours	\$994.80	\$1160.00
Bi-weekly 40 hours	\$1989.60	\$2320.00

"Hga Uik Ugd Vlg XVZfYk YfWj YXhYZ ``5; K5 765 !: ga Yc Zh Yg dc Wgga UihWb YUZf
d Vlg Jd "DYg WbWw7: CG5WkA Jdc flg gkjh Umei Yghgcfi dNg"

*\$

)XQGLQJ 6RXUFHV \$YDLODEOH IRU *UDGXDWH 6WXGHQV
\$ YDULHW\ RI IXQGLQJ VRXUFHV DUH DYDLODEOH WR DVVLVW JUI
HGXFDFWLRQDO DQG UHVHDFK JRDOV ZKLOH DW 8\$) 7KHUH DUH

LV DZDUGHG DV D PRQWKO\ IHOORZVKLS SD\PHQW ,QFRPH WD[HY
IHOORZVKLSV VWXGHQWV UHFHLYLQJ WKH IHOORZVKLS PXVW SO
± IRU WD[HV 7KH 5)5& ERDUG KDV WKH GLVFUHWLRQ WR FK
GSHQGLQJ RQ HQGRZPHQW HDUQLQJV 5)5& ZHREUHLWQ IRUPDWLRQ

3&&5& 3ROORFN &RQVHUYDWLRQ &RRSHUDWLYH 5HVHDFK
:KHQ IXQGV DUH DYDLODEOH WKH 3&&5& DZDUGV JUDGXDWH VW
SURVSHFWLYH 8\$) JUDGXDWH VWXGHQWV ZKRVH UHVHDFK DOLJ
DQQXDO 5HVHDFK 5)3 7KH IHOORZVKLS LQFOXGHV D VWDQGDU
WXLWLRQ IHHV KHDOWK LQVXUDQFH DQG WKDW FDQ EH DS
\$ZDUGV DUH UHQHZDEOH SHQGLQJ VXFFHVVIXO DQQXDO SURJUH
PD[LXP RI \HDUV RI VXSSRUW 3K' VWXGHQWV PD\ UHFHLYH D
3&&5& ZLOO VHQQ RXW D FDOO IRU SURSRVDOV LI ZKHQ WKH\ GH
%DVHG RQ IXQGLQJ DYDLODELOLW\

/DGG 0DFDXOD\ 0HPRULDO 6FKRODUVKLS ',3\$&
7KH /DGG 0DFDXOD\ *UDGXDWH)HOORZVKLS LQ 6DOPRQ)LVKHUL
HQGRZPHQW DQG GRQDWLRQV SURYLGHG WR WKH 8QLYHUVLW\ R
&KXP ,QF ',3\$& D SULDYDWH QRQ SURILW VDOPRQ HQKDQFHPHQ
\$ODVND 7KH IHOORZVKLS ZLOO VXSSRUW JUDGXDWH VWXGLHV L
LQFRPLQJ SURVSHFWLYH JUDGXDWH VWXGHQW DQG ZLOO FRYH
DQG KHDOWK LQVXUDQFH IRU XS WR WKUHH \HDUV VHFRQG DQG
VXFFHVVIXO DQQXDO SURJUHVV 6HOHFWLRQ LV FRPSHWLWLYH
ZLOO EH VHQQ RXW LQ 1RYHPEHU 'HFHPEHU LI IXQGLQJ DOORZV

7KH .DWKU\Q (DQG -RKQ 3 'R\OH 6FKRODUVKLS
6XSSRUW 8QGHUJUDGXDWH DQG *UDGXDWH IHPDOH VWXGHQWV S
DWWHQGLQJ WKH 8QLYHUVLW\ RI \$ODVND)DLUEDQNV 8S WR IRX
8QGHUJUDGXDWH VWXGHQWV DW XS WR HDFK 7ZR IRU *UDG
HDFK 2QH *UDGXDWH OHYHO VFKRODUVKLS ZLOO EH VSHFLILFD
LQIRUPDWLRQ [SONDWH6FKRODUVKLSZHEVRFWDWLRQDO](#)

1RUWK *XOI RI \$ODVND 6FKRODUVKLS
7KH SXUSRVH RI WKLV DZDUG LV WR SURYLGH VXSSRUW IRU WKH
6FLHQFHV &)26 JUDGXDWH VWXGHQW UHVHDFK SURMHFWV 7K
WR RU KDYH LPSOLFDWLRQV IRU FXUUHQW LVVXH RI LPSRUWDQ
DQG FDQ EH LQ DQ\ RI WKH DUHDV RI VLJQLILFDQFH IRU ILVKHUL
ELRORJ\ VRFLRHFRRPLFV HWF *UDGXDWH VWXGHQW UHFSLH
FRQVXOWDWLRQ ZLWK UHVHDFK VFLHQWLWV DW WKH \$ODVND
WKH 1DWLRQDO 0DULQH)LVKHULHV 6HUYLFH 10)6 DQG WKH UH
WR ILVKHULHV PDQDJHPHQW DQG RI LQWHUHVW WR ILVKHULHV P
WKH 6WDWH RI \$ODVND %RDUG RI)LVKHULHV RU WKH 1RUWK 3DF
13)0& \$Q DQQRXQFHQW UHTXHVWLQJ SURSRVDOV ZLOO EH V
IXQGLQJ DOORZV \$FDGHPLF 3URJUDPV DFDGHPLFV#FIRV XDI HG

8\$) *UDGXDWH 6FKRRO 'HJUHH FRPSOHWLRQ DQG VFKRODUVKLS D
:KHQ IXQGLQJ LV DYDLODEOH WKH 8\$) *UDGXDWH 6FKRRO RIIHUV
\RX FRPSOHWH \RXU JUDGXDWH GHJUHH 7KHVH DZDUGV DUH PDC
UHYLHZ RI DQ DSSOLFDQW V 5HSRUW RI WKH \$GYLVRU\ &RPPLWW
6WXGHQWV PD\ DSSO\ IRU ERWK WKH IHOORZVKLS DQG VFKRODU
UHFHLYH RQO\ RQH DZDUG 6WXGHQWV FDQ UHFHLYH RQO\ RQH D
GHJUHH 7KH DZDUGV DUH IRU XVH LQ WKH VHPHVWHU IDOO VS
WKH DSSOLFDWLRQ &RQWDFW WKH 8\$) *UDGXDWH 6FKRRO IRU P

*UDGXDWH 6FKRRO 7UDYHO *UDQW
7UDYHO JUDQWV ZLOO EH DZDUGHG DV IXQGLQJ LV DYDLODEOH
FRYHUDJH RI H[SHQVHV IRU WUDYHO WKDW FRQWULEXWHV GLUHFW
UHVHDFK DQG RU QHWZRNLQJ ZLWK WKH EURDGHU SURIHVVLF
7KH WUDYHO JUDQW RSSRUWXQLW\ LV IRU 8\$) VWXGHQWV HQURC
SURJUDP IRU XS WR 7KLV JUDQW ZLOO OLNHO\ EH OHVV WK
PDNH LW IHDVLEOH IRU PDQ\ VWXGHQWV WR WUDYHO QRW WR S
DUH UHVSQRVLEOH IRU REWDLQLQJ DQ\ DGGLWLRQDO IXQGV QHH
&RQWDFW WKH 8\$) *UDGXDWH 6FKRRO IRU PRUH LQIRUPDWLRQ

5REHUW / DQG 9LUJLQLD 5 5DXVFK 6FKRODUVKLS
7KH 5REHUW / DQG 9LUJLQLD 5 5DXVFK 6FKRODUVKLS DWWUDFW
KDYH D FRPPLWPHQW WR WKH VWXG\ RI ODQJXDJHV DQG WKH KL
\$ODVND 5HTXLUHPHQWV EH D JUDGXDWH VWXGHQW HQUROOHG
PRWLDWLRQ DQG DFDGHPLF DQG OHDGHUVKLS SRWHQWLDO EH
PLQLXP *3\$ RI DSSOLFDQW\ SURJUDP PDMRU RU UHVHDFK
WR WKH VWXG\ RI ODQJXDJHV DQG KLVWRU\ RI WKH LQGLJHQRXV
JLYHQ WR PHPEHUV RI WKH LQGLJHQRXV SRSXODWLRQV RI \$ODVND
[8\\$2QOLQH](#)

\$ODVND)O\)LVKHUV 1DWXUDO 6FLHQFHV 6FKRODUVKLS
7KH \$ODVND)O\)LVKHUV DZDUGV D)LVKHULHV 6FKRODUVKLS
VWXGHQWV HQUROOHG LQ HGXFDWLRQDO SURJUDPV UHODWHG W
7KH 6FKRODUVKLS)XQG ZDV HVWDEOLVKHG LQ WR IXUWKHU
WKH IUHVKZDWHU ILVKHULHV LQ \$ODVND SDUWLFXODUO\ 3DFLIL
FKDU DQG \$UFWLF JUD\OLQJ 7KH VFKRODUVKLS LV RSHQ WR XQ
DUH \$ODVND UHVLGHQWV

\$SSOLFDQWV PXVW GHPRQVWUDWH DQ LQWHUHVW LQ WKH ILHOG
SURJUDPV DV ZHOO DV EH DGPLWWHG ZLWK D GHFODUHG PDMRU
MXQLRU VHQLRU RU JUDGXDWH VWXGHQW LQ WKH ILHOG RI QD
SURJUDPV 7KH DSSOLFDQW PXVW EH D IXOO WLPH VWXGHQW DW
\$ODVND GXULQJ WKH WHUP IRU ZKLFK WKH VFKRODUVKLS LV DZD
DFDGHPLF VWDQGLQJ ZLWK DQ RYHUDOO *3\$ RI DW OHDVW GX
\HDU [KWWS](#) [ZZZ.DODVND.IO\ILVKHUV](#) WKH \$) VFKRODUVKLS DSSOLFDW
GRZQORDGHG LQ [SGI](#) [RUFGRFDUWLRQ](#) [DSSOLFDWLRQ](#) [GRF](#)
[\\$\) 6FKRODUVKLS \\$SSOLFDWLRQ SGI](#)

12\$\$ 6FKRODUVKLSV
3OHDVH [125\\$ VW 6WXGHQW RSSRUW](#) [WRQVHLHDG](#) [HVLRODO](#) VFKRODUV
RSSRUWXQLWLHV

6,*0\$;, *UDQWV LQ DLG IXQG

0LVF ,QIRUPDWLRQ

*UDGXDWH 6WXGHQW 8QLRQ

\$/6.\$ *5\$'8\$7(:25.(56 \$662&,\$7,21 \$*:\$ 8\$:

7KH %DUJDLQLQJ 8QLW GHILQLWLRQ LQFOXGHV *UDGXDWH \$VVL
5HVHDFK \$VVLVWDQWV 6HUFLH \$VVLVWDQWV DQG (QJDJHPHQ
)HOORZV HQUROOHG LQ JUDGXDWH SURJUDPV \$*:\$ EDUJDLQLQJ
SD\UROO ZLOO KDYH WKH RSWLRQ WR SD\ XQLRQ GXHV WKURXJK
ZHOO DV D GXHV GHGXFWLRQ IRUP WR GLVWULEXWH ZLOO EH DY
5HJXODU IXOO WLP 8QLYHUVLW\ HPSOR\HHV UHJDUGOHVV RI Z
SURJUDP DUH QRW SDUW RI \$*:\$ 8\$:)RU PRUH LQIRUPDWLRQ S

[\hg#kk'Ug Ux #f#Ucf#UcfYUjbgfM #bXl'dd'](#)

7LPHVKHHWV

\$OO *1 *7 SRVLWLRQV ZLOO KDYH WLPVKHHWV 6LPLODU WR RW
EH UHTXLUHG LI WLP RII LV EHLQJ WDNHQ RU LI IXQGLQJ QHHG
SRVLWLRQV ZLOO FRQWLQXH WR XVH WLPVKHHWV WR VXEPLW D



\RXU GDWH RI JUDGXDWLRQ WR SUHSDUH FKDSWHUV IRU SXEOLF
UHFHLYH SHUPLVVLRQ IURP WKH &)26 \$FDGHPLF 3URJUDPV 2IILFH
IRU D VSHFLIBHQDSDHUQROH WKDVLZHWKHGHVSDUH DQG &)26 ZLOO
\RXU RIILFH VSDFH IRU DQ LQFRPLQJ VWXGHQW E\ WKH WLPH \RX

127(2IILFH VSDFH LV QRW WR EH XVHG IRU WKH VWRUDJH RI SH
ERRNV SDSHUV DQG VFKRRO UHODWHG PDWHULDOV ODE VXSS
FKHPLFDOV ,Q DGGLWLRQ RIILFHV DUH QRW WR EH XVHG DV VK
DUH QRW SHUPLWWHG LQ 8\$) EXLOGLQJV ZLWKRXW SULRU DSSUR
VHUFLFH DQLPDOV 8\$) SROLF\ 6WXGHQWV ZKR DEXVH W
DVNHG WR YDFDWH WKH VSDFH ,I \RX DUH DVNHG WR YDFDWH \R
ZHNV WR GR VR ,I WKH RIILFH VSDFH LV QRW YDFDWHG ZLWKLQ
\$FDGHPLF 3URJUDPV ZLOO FRQWDFW WKH 8\$) 3ROLFH 'HSDUWPHQ
5HVSQRVLELOLWLHV ZKR ZLOO LQYHQWRU\ SDFN DQG VWRUH

&DPSXV 0DLO

7KH 8\$) &DPSXV 0DLO &HQWHU LV UHVSQRVLEOH IRU DOO LQFRPL
LQWUD FDPSXV PDLO SLFNXS GHOLYHU\ IRU 8\$) GHSDUWPHQWV
XQLYHUVLW\ EXVLQHVV RQO\ 0DLO LV VRUWHG DQG GHOLYHUHG
LQGLYLGXDO IDFXOW\ VWDII RIILFHV (DFK GHSDUWPHQW KDV EH
WR DVVLVW ZLWK WKH VRUWLQJ DQG GHOLYHU\ SURFHVV

,QFRPLQJ ± 'R 127 XVH 8QLYHUVLW\ RI \$ODVND DV \RXU SHUVRQD
QRQ XQLYHUVLW\ EXVLQHVV PDLO LQFOXGLQJ XWLQW\ ELOOV
DQG PDJD]LQHV 6WLWFK)L[80WD DQG DQ\ RWKHU SHUVRQDO
DGGUHV RU SHUVRQDO PDLOER[8\$) FDPSXV PDLO ER[HV IRU SH
WKH &DPSXV 0DLO &HQWHU

2XWJRLQJ ± 3HUVRQDO PDLO ZLOO EH SLFNHG XS ZLWK DOO RWK
VHDOHG

5HVHDFK 3HUPLWV

\$OO VWXGHQWV ZRUNLQJ ZLWK YHUWHEUDWHV KXPDQ VXEMHFW
SROLFLHV DQG DFTXLUH WKH DSSURSULDWH SHUPLWV WR GR UH
[2IILFH RI 5HVHDFK ,QWHJULW\](#)

\$GGLWLRQDO VWDWH RU IHGHUDO UHVHDFK FROOHFWLRQ RU
DV /DQG 8VH 3HUPLWV &KHFN ZLWK \RXU DGYLVRU EHIRUH VWDU
UHFHLYLQJ DQ\ VDPSOHV

6DIHW\)(53\$ %XOO\ 0LQRU DQG 7LWOH ,; 7UDLQLQJ
\$OO VWXGHQWV HPSOR\HG RU YROXQWHHULQJ LQ D ODE 0867 KD
%()25(HQWHULQJ D ODE ,Q DGGLWLRQ DOO VWXGHQWV PXVW F
7HDFKLQJ \$VVLVWDQWV PXVW FRPSOHWH)(53\$)DPLO\ (GXFDWLR
FHUWLILFDWLRQ \$VVLVWDQWV KLSV PD\ EH UHYRNHG LI VWXGHQ
&RQWDFW \RXU VXSHUYLVRU IRU D OLWV RI WKH VDIHW\ WUDLQL

3XUFKDV LQJ L H 3URFXUHPHQW

3OHDVH ZRUN ZLWK \RXU DGYLVRU RQ DQ\ S XUFKDV LQJ L H P H Q W 3
ZHEVSWUHWDLQLQJ WR LPSRUWDQW S XUFKDV LQJ L H P H Q W 3

(PSOR\PHQW 3D\UROO DQG \$XWR 'HSRVLW

6WXGHQWV UHFHLYLQJ D UHVHDUFK RU WHDFKLQJ DVVLVWDQWV

*DEULHOOH +DJHOWRQ ZKR ZLOO DVVLVW VWXGHQWV ZLWK WKH

URHOH D O P 3 3 3 5 X G % D F K E J R D V 3 X M V W D Q W A K I A S - 0 @ O O E H U H T X L U H G © ð

KDQG GHOLYHUHG HPDLOHG ID[HG RU PDLOHG WR 'LVDELOLW\ 6
DSSOLFDWLRQ DQG GRFXPHQWDWLRQ DQ LQWHUDFWLYH LQWHUY
,I\RX QHHG DVVLVWDQFH ZLWK FRPSOHWLRQ RI DQ\ IRUP FRQW
XDI GLVDELOLW\ VHUYE FSKRQDDVND HJXE\ 77< DW)RU
PRUH LQIRUPDWLRQ SOHDVHWLSLW XDKHLGXZGHEWDEWHDW\ VHUYLF

24FH RI 5LJKWV &RPSOLDQFH DQG \$FFRXQWDELOLW\)
*UDGXDWH VWXGHQWV FDQ HDVLO\ IHHO HYHU\GD\ VWUHV DQG
VFKRRO ZRUN DQG IDPLO\ OLIH &RPSRXQG WKDW ZLWK WKH SD
RYHUZKHOPLOJ LQ D KXUU\ 7KH 8\$) 2IILFH RI 5LJKWV &RPSOLDQ
UHFHQWO\ FUHDWHG WR VXSSRUW VWXGHQW FHQWHUHG SURJUD
LQ DFKLHYLQJ WKHLU SHUVRQDO DFDGHPLF DQG FDUHHU JRDOY
VWXGHQW FDUH FRQIOLFW UHVROXWLRQ VXLFLGH SUHYHQWLRQ
DQG PFK PRUH

25&\$ LV FRPPLWWHG WR WKH VDIHW\ DQG VXFFHVV RI DOO 8\$) FR
LQWHUYHQWLRQ 25&\$ HPSRZHUV HDFK PHPEHU RI WKH XQLYHUV
FROODERUDWHV ZLWK FDPSXV SDUWQHUV WR HQFRXUDJH SUHYH
VXFFHVV

7KH 2IILFH IRFXVHV RQ
" 6WXGHQW &RQGXFV
" 7LWOH ;;
" 7KH 5HVLOLHQFH 3URMHFW
" 6WXGHQW &\$5(7HDP
" (GXFDWLRQDO RXWUHDFK
" 6WXGHQW &RQIOLFW 5HVROXWLRQ
" 3ROLF\ 'HYHORSPHQW ,PSOHPHQWDWLRQ DQG (YDOXDWLRQ
")DFLOLWDWLRQ RI 6WXGHQWV (WKLFDQ 'HYHORSPHQW
" 5HVWRUDWLYH -XVWLFH IRU 6WXGHQWV
" 6XLFLGH 3UHYHQWLRQ
" 6WXGHQW &ULVLV 0DQDJHPHQW
" 6WXGHQW 'HDWK 0DQDJHPHQW
" 6H[XDO \$VVDXOW (GXFDWLRQ DQG 3UHYHQWLRQ
" \$OFRKRO DQG 'UXJ (GXFDWLRQ DQG 3UHYHQWLRQ
" &RQVXOWDWLRQ WR DQG ZLWK RWKHU VWXGHQW VHUYLFH D
'LVDELOLW\ 6HUYLFHV 9HWHUDQV DQG 0LOLWDU\ 6HUYLFHV
&HQWHU 5HVRXUFH DQG \$GYRFD\ &HQWHU DQG WKH 7LWO
" 'HYHORSPHQW RI SDUWQHUVKLSV ZLWK UHODWHG DFDGHPLF
" 3DUHQW DQG)DPLO\ 5HODWLRQV

)RU PRUH LQIRUPDWLRQ DERXW WKH 25&\$ VSSHD ZZZYKDLWGWKRUU

<RX FDQ DOVR HXDI RUFDDOBNFDBGXWKHP DW

6WXGHQW +HDOWK DQG &RXQVHOLQJ &HQWHU

7KH 8\$) 6WXGHQW +HDOWK DQG &RXQVHOLQJ &HQWHU VSSHD DW
PLVLRQWR KHOS RXU 8\$) VWXGHQWV GBYKBBB\$KUVRQDOO\ D
DV WKH\ FDQ LQ WKHLU XQLYHUVLWYXDEHWK7KHQRIHU LDQFD
PHGLFDQFRDQVHOLQJ DVVLVWDQFH ZDQWQWHUJDEKDFQDQVXGH
SODQWKH 6WXGHQW +HDOWK DQGT&BQMLHQLSNVHNSURQDGH



7KH 8QLYHUVLW\ RI \$ODVND)DLUEDQNV LV DQ DIILUPDWLYH DFWLRQ HTXDO RSSRUWXQLW\ HPSOR\HU DQG H
UDFH UHOLJLRQ FRORU QDWLRQDO RULJLQ FLWL]HQVKLS DJH VH[SK\VLFDQ RU PHQWDO GLVDELOLW\ VW
SUHJQDQF\ FKLOGELUWK RU UHODWHG PHGLFDO FRQGLWLRQV SDUHQRKRRG VH[XDO RULHQDWLRQ JHGGH
OHJDOO\ SURWHFWHG VWDWXV 7KH 8QLYHUVLW\ V FRPPLWPHQW WR QRQGLVFULPLQDWLRQ LQFOXGLQJ DJ
DSSOLFDQWV IRU DGPLVVLRQ DQG HPSOR\PHQW &RQWDFW LQIRUPDWLRQ DSSOLFDEOH ODZV DQG FRPS
QRQGLVFULPLQDWLWZQ DQDVLQDEHOGXDWL-woh,;FRPSOLDQFH QRQGLVFULPLQDWLRQ