





LW LV QRW KLV RU KHU IDX OSW HDYHQ W K B W SUREJUD P WKDW L
 GHVHUYHV WR EH EXOOLHG RUVWHDVIRHUGEXOLHG FKLOGU
 QRW HQFRXUDJH WKH FKLOG' HSPD U W W K M Q E D R N (G X E D W L R Q
 PD\ PDNH WKH SUREOHP ZRU'FH HDWLQJ D VXSSRUWLYH VFK
 WKH PRVW LPSRUWDQW VWHS L

‡ \$VN WKH FKLOG VSHFLILF TXHDVMDRQ M DVE R XW
 KLV RU KHU IULHQGVKLSV %H DZDUH RI VLJQV
 RI EXOO\LQJ HYHQ LI WKH ‡ (KISOR UGR Z K E W K H D O W K H FKLOG
 LW WKDW &KLOGUHQ ZLWK EIXODE L Q U R L W K H G R I O X R W H U Z H D
 DOZD\ V U H D O L J H W K H \ D U H E M F K Q R R O X Q I O V R G K L V R U K H U , (3
 7KH\ PD\ IRU H [D P S O H E H O E H Y P R O K I L W G W W R \ L Q F O X G H K H O
 KDYH D Q H Z I U L H Q G D O W K R X D J K W K L W L Y I H L E H Q G Y I L R U
 PDNLQJ IXQ RI WKHP

‡ %H SHUVLVWHQW 7DON UHJXO
 ‡ 7DON ZLWK WKH FKLOG < V W H D Q K Z U W L P R H F E R B O H O W D I I W R V I
 WR V H H Z K H W K H U K H R U V K H E H D D Y K R O S K D W R V W R S S H G
 U H V R O Y H W K H S U R E O H P

*** HWWLQJ \$GGLWLRQD**

‡ 3XW \RXU FRQFHUQV LQ ZULWLQJ DQG FRQWDFW
 WKH SULQFLSDO LI WKH EXOOLHG RUVWHDVIRHUGEXOLHG FKLOGU
 LV VHYHUH RU WKH WHDFKHU SUREOHP ([S O D L Q Z K D W K D S S H Q L Q J D Q G
 SUREOHP ([SODLQ ZKDW KDSSHQ L Q J D Q G Z L O O O H W W K H W H D P U H Y L H Z W K H
 DQG DVN IRU D SURPSW UHFRUG RI DOO FRQYHUVDWLRQV DQZVDOO RU PRUH LQ
 ZULWWHQ UHFRUG RI DOO FRQYHUVDWLRQV DQZVDOO RU PRUH LQ
 FRPPXQLFDWLRQV ZLWK WKH VFKRRO

7KH 8 6 'HSDUWPHQW RI (GXFDV
 ‡ \$VN WKH VFKRRO GLVWULFW W I W F H R U Y & Y L O 5LJKWV
 PHHWLQJ RI WKH ,QGLYLGX 3 K R Q H G (G X F D W L R Q
 3URJUDP ,(3 RU WKH 6HFWLRQ H E K W W S , Z Z Z H G J R Y D E R X W
 7KHVH JURXSV HQVXUH WKDW W K H W H D P U H Y L H Z W K H
 F R R S O D L Q J W R W R U R K W P O

GLVWULFW LV PHHWLQJ WKH QHHGV RI LWV
 VWXGHQWV ZLWK GLVDELOLW 7 K H 8 6 7 K H S D U W P H Q W R I O G X F D V
 DOORZ SDUHQWV WR H [S O D L Q Z K D W K D S S H Q L Q J D Q G Z L O O O H W W K H W H D P U H Y L H Z W K H
 KDSSHQ L Q J D Q G Z L O O O H W W K H W H D P U H Y L H Z W K H
 FKLOG < V ,(3 RU S O D Q V D O G E K W W S , Z Z Z H G J R Y D E R X W R
 WKDW WKH VFKRRO LV W D N L Q J V W H S V W R W R S W K H
 R H S W G H I K W P O

KDUDVPHQW 3DUHQWV LI \RXU FKLOG QHHGV
 FRXQVHOLQJ RU RWKHU VXSSRUW 7 K H 8 6 Y H S D U W P H Q W R I - X V W L
 EHFDXVH RI WKH KDUDVPHQW & Y L O 5 L J K W W W L Y L V L R Q
 ZLWK WKH WHDP : R U N Z L W R K W H V F K R R O W R
 ‡ K R Q H
 KHOS HVWDEOLVK D V \ V W H P H E K W W S , Z Z Z M X V W L F H J R Y F U
 Z L G H E X O O L Q J

