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&RPPRQ 'DWD 6HW

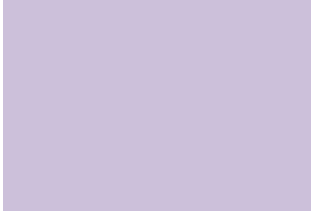
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2013 Cohort

%	,QLWLDO FRKRUW WRWDO RI LLURDWWLPHNIXODWMLPHGQWJWUHH FHUW	
%	2I WKH LQLWLDO FRKRUW KRZ PDQ\ GLG QRW SHUVLVW DQG GLG QRW JUDGXDW IRU WKH IROORZLQJ UHVRQV GHDWK SHUPDQHQW GLVDELLOLW\ VHUYLFH LQ WKH DUPHG IRUFHV IRU DLG VHUYLFH RI WKH IHGHUDO JRYHUQPHQW RU FDOFXODWH FKHUFK PLVVL H[FOXVLRQV	
%)LQDO FRKRUW DIWHU DGMXVWLEWUBWDOORZVEG%[FOXVLRQV 6X IURP TXHVWLRQ %	
%	&RPSOHWHUV RI SURJUDPV RI OHVV WKDQ WZR \HDU GXUDWLRQ WRWDO	
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%	QRUPDO WLPH	
%	7RWDO WUDQVIHUV RXW ZLWKLQ WKUHH \HDU WR RWKHU LQVWLWXWLRQV	
%	7RWDO WUDQVIHUV WR WZR \HDU LQVWLWXWLRQV	
%	7RWDO WUDQVIHUV WR IRXU \HDU LQVWLWXWLRQV	

5HWHQWLRQ 5DWHV

5HSRUW IRU WKH FRKRUW RI DOORXOTXLYFOHQWV WMLPHHEDFKNHQJUXO GHUJUDGXDW VVXGHQWV ZKR HQWHUG LQ)DOO RUKHV KLSVLDFOH GRUW PPHUEW HLGFMXVWHG IRU VVXGHQWV ZKR GHSDUWHG IRU WKH IROORZLQJ UHVRQV GHDWK SHUPDQHQW IRUFHV IRUHLJQ DLG VHUYLFH RI WKH IHGHUDO JRYHUQPHQW RU RIILFLDO FKHUFK PLVVLQV WKH LQLWLDO FRKRUW VKRXOG EH PDGH

%)RU WKH FRKRUW RI DOO IXOO WLPHEHFNDRJXOGRUJUDGXDWHQW GHJU VVXGHQWV ZKR HQWHUG \RXU LQVWLWXWLRQ DV IUHVKPHQ LQ)DOO RU WKH SUHFHGLQ VVXPHU WHUP ZKDW SHUFHQWDJH ZDV RQRXOGRUW \RXU LQVWLWXWLRQ LQVWLWXWLRQ FDOFXODWHV LWV RIILFLDO HQUROOPHQW LQ)DOO "	
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& 2WKHU HDUO\ GHFLVLRQ SODQ QRWLILFDWLRQ GDWH

&)RU WKH)DOO HQWHULQJ FODVV
 & 1XPEHU RI HDUO\ GHFLVLRQ DSSOLFDQW QRQV UHFHLSYHG E\ \RXU LQVWLWXW
 & 1XPEHU RI DSSOLFDQWV DGPLWWHG XQGHU HDUO\ GHFLVLRQ SODQ
 & 3OHDVH SURYLGH VLJQLILFDQW GHWDLOV DERXW \RXU HDUO\ GHFLVLRQ SODQ

& (DUO\DFWLRQ

	<HV	1R
'R \RX KDYH D QRQELQGLQJ HDUO\ DFWLRQ SODQ ZKHUHE\ VWXGHQWV DUH QRWLILHG RI DQ DGPLVLRQ GHFLVLRQ ZHOOLQ DGYDQFH RI WKH UHJXOD QRWLILFDWLRQ GDWH EXW GR QRW KDYH WR FRPLW WR DWWHQGLQJ \RXU FROOHJH"		

& ,I \HV ' SOHDVH FRPSOHWH WKH IROORZLQJ

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VWDQGLQJ IURP SULRU ;
LQVWLWXWLRQ V

,I D PLQLPXP FROOHJH JUDGH SRLQW DYHUDJH LV UHTXLUHG RI
WUDQVIHU DSSOLFDQWV VSHFLI\ RQ D VFDOH

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D \$Q\ ORDQ SURJUDP)HGHUDO 3HUNLQV)HGHUDO 6WDIIRUG
6XEVLGLJHG DQG 8QVXEVLGLJHG LQVWLWXWLRQDO VWDWH
SULYDWH ORDQV WKDW \RXU LQVWLWXWLRQ LV DZDUH RI HWF
,QFOXGH ERWK)HGHUDO 'LUHFW 6WXGHQW /RDQV DQG)HGHUDO
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Class Sections: \$ FODVV VHFVLRQ LV DQ RUJDQL]HG WFLRKHGHE'R BHWFLGS DRQH FUDGLW LGH
 QXPEHU PHHWLQJ DW D VWDWHG WLPDORU WLVWLVQQ DFCQWRW DRPXEVHMLPLRQ VXFK DV
 D ODERUDWRU\ RU GLVFXVVLQR VHVVRDUBGGHILQHG GDXD VQ\ FCHFWLR R BFWLQR QKLFK DW
 OHDVW RQH GHJUHH VHHNLQJ XQGHUJUDHGLDWH[FQXGHG WLVWDQGH RCHDGLQ LRU FODVVHV
 DQG QRQFUHGLW FODVVHV DQG LQGLYDQXHQ RQVWUXFWLRLG WHDFKFBV FXLWVH UQVWUXFWLRQ
 RU RQH WR RQH UHGLQJV ([FOXGH WLVWLVSRGJUDGH RQVWUXFWLRQV FODVVHV RRU LRU RQVWUXFWLRQV

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- %LRORJLFD OLIH VFLHQFHV

- 0DWKHPDWLFV DQG VWDWLWLFV

- 0LQWLU\ VFLHQFH DQG PLQWLU\ WHFKQRORJLHV

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&RQWDFW\$KRLW RI PHDVXUH WKDW UHSUHVHQWV DQ KRXU RI VFKHGHOHG LQVWUXFW

(DUO\ GHFLVSRDSSQDW QKDW SHUPLWV VWXGHQWV WR DSSO\ DQG EH QRWLILHG RI DQ DGPLVVLRQ ILQDQFLDO DLG RIIHU LI DSSOLFDEOH QZEWQL EDWDLR QDQGW HR I S/SIO LFFDQXOV DJUHH WR DFFHSW DQ RIIHU RI DGPLVVLRQ DQG LI DGPLVLW EG IWRPZR WKBUDZR DGHJLHVDSKOWFDWUH WKUHH SRVVLEOH GHFLVLRQV IRU HDUO\ GHIFLGLRQ QRSYO DRDQQLWWH HEGPKWWRIGZ DLHCHG IRU FRQVLGHUDWL RCO ZLUDKF SRVD UZHSWK B&FH

(QJOLVK DV D 6HFRQG /DQBR DWH(6/ VWXG\ GHVLJQHG VSHFLILFDOO\ IRU VWXGHQWV ZKRVH QDW ODXDH LV QJOLVK) ([FKDQJH VWXGHQW SURSDQDGRDQJVLFLFQW EHWZHHQ D VWXGHQW DQG D FROOHJH WKDW SHUPLW VWXG\ IRU D VPHVWUHU RU PLQW OHWSDQ ZMWHBVDWCHQW JHO GLQJ WKH DPRXQW RI WLPH

UTKLHG IRLH BHGHDOVR DEURDQ ([WHUQDO GHJUHH SURJUDP RI VWXG\ LQ ZKLFK VWXGHQWV HDUQ FUHGLWV WRZDUG D GHJUHH W LQGSHHQGHQW VWXG\ FROOHJH FRXUQGH SHSURLDFOHQSHHLDLFLDQW(LRQVQDO GHJUHH SURJUDPVTXLUH PLQLPDO RU QR FODVVURRP DWWHQGDQFH

([WUDFXUULFXODU DFWLYLWLHSHSVDODGPRQVLSGUDVWRQ LQ WKH DGPLVVLRQV SURFHVV JLYHQ IRU SDUWLFLSDWLRQ LQ ERWK VFRRRO DQG QRQVFRRRO UHODWHG DFWLYLWLHV RI LQWHUHVW W KREELHV JRYXGHOQW SDUMRODQVFW HWF

)LUVW WLPHSVWVXGHQW DWWHQGLQJ DQ\ LQVWLWXWLRQDROROHGKHQILQXGHVWLPH DW WKH O VWXGHQWV HQUROOHG LQ WKH IDOOLQVWVZWRVWRVWIRORGHGKH SRUWWHFLRQGHQW\WKH VDPH OHYHO LQ WKH SULRU VXPPHU WHUP \$OVR LQFOXGHV VWXGHQWV ZKR HQWHUHG ZLWK DGYDQFHG VWDQ EHIRJHGXDWLRLQ VFKRRQ

)LUVW WLPH ILUVV (HDU \$IWWXGHQW DWWHQGLQJ DQ\ LQVWLWXWLRQ IRU WKH ILUVW WLPH DW V XQGHUJUDGDWH OHYHO ,QFOXGHV ZKRGDQWVGHCHGDRDGHGWRKH WKBOLIVWV WLPH LQ WKH SULRU VXPPHU WHUP \$OVR LQFOXGHVQVWGHQVQZLQR HFRVHGHG ZLWKGLDGYDIDUQHG EHIRJHGXDWLRLQ VFKRRQ

)LUVV (HDU \$VWVGHQW ZKR KDV FRPSOHWHG OHWDWRDQXQKHUHDGYDOWHQW RI IXOO ZRUN WKDW LV OHVV WKDQ VPHVWUHU KRUV LQ D KRUV GHJUHH SURJUDP RU OHVV WKD

)UHVKPSQLVHW XQDGHXDWV VWXGHQW)UHVKPDQ QZ VWXGHQWLRQWLDWLRLQLRGGUHVVLQJ WKH DFDGHPLF VRFLDO HPRWLRQDO DQG LQWHOOFWXDOLVXHV LQYROYHG LORZHVLRQLQJHFRQDQVJHQ ODHGHVH IBV VRPH FROOH WKHUH LV D IHH

)XOO WLPH VWXGHQW \$XQGHQDQVMDWRROOHG IRU RU PRUHKDQVHWHVWUHU FUHGLWV RU PRUH FUHGLWV RU RU PRUH FRQWDFW KRUV D ZHHN HDFK WHUP *HRJUDSKLFDU UHVLGHQFH DSSBIDQVLRQVLDHVDUWLRLQ LQ WKH DGPLVVLRQ SURFHVV JLYHQ WR VWXGHQWSDUWLFLDQDU VMDWH RRWHFRXGHQLFH

*UDGH SRLQW DYHIDFJKLDVFKRRQ\XSP RI JUDGH SRLQWV D VWXGHQW KDV HDUQHG LQ VHFRQGDU\ VFKRRO GLYLGHG E\ WKH QXPEHU RI FRXUVHV WDNHQ 7KH PRVW FRPPRQ V\WHP RI WR JUDGHV FRXQWV IRXU SRLQWV IRUSDQSVVIRWHDI \$RQVSRRLQD PRUWDZ' DQG QR SRLQWV IRU DQ (RU) 8QZHLJKWHG *3\$V DVVLQJ WKH VDPH ZHLJKW WR HDFK FRXUVH :HLJKWL DGGVSRQDQ IDQKHVLLQ DGYDQFHG RU KRQRUV FRXUVHV

*UDGXDWV VWXGHQWV ZKR KROGV D EDFKHORU RUVUHM TXWYDQH SRVWQGLV WDNLQJ F EDFFDODXUHDWH OHYHO +HDOWK VHWYHFRU ORZ FRVW RQ FDPSPV SULPDUXDLOD ESUHHYHQWVWVXGHQDQWK FDUH D

+LJK VFKRRO GLSORPD RU UH\$RQGHQVXEMDQHQWQJ WKH VXFFHVVIXO FRPSOHWLRQ RI D SUHVFULHGH VHFRQGDU\ VFKRRO SURJUDP RI VWXGLHV RU WKH DWWDLQPHQW RI VDWLVIDFWRU *HQHUDO (GXFDVSRQDQ\ 'HYHQRWKSHELVWGHVH[DPLQDWLRQ +LVSDQLFRU \$HVLQRQ RI OH[LFDQ 3XHUWR 5LFDQ RQHQQRORRWWKHBU &HQWUDO \$PHU 6SDQLVK FXOVLQJHURJRVV RI UDFH

+RQRUV SURSDQVSHFLDO SURJUDP IRU YHU\ DEOHVWVGHQWGHVXFDWLRQDQWKH RSSRUW HQULFKPHSHVGHQGHVFXGHQUDWLRQ RU VRPH FRPELQDWLRQ RI WKHVH ,QGHSHQQHG\$VGHVFRV ZRUN FKRQV RU GHVLJQHG EDWRKHVWVXGHQWVZMWWKH DSSURY FRQFHUQHG XQGHU DQ LQVWUXFWRU\ VVSHUYLVLRLQ DQG XVXDOO\ XQGHUWDNHQ RXWVLGH RI VWUXFWXUH

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5HOLJLRXV DIILOLDHQRQDFRDELPVLSKLDORRQVLGHUDWLRQ JLYHQ LQ WKH DGPLVVLRQ

:KLW\$HSHUVRQ KDYLQJ RULJLQV LQ DQ\ RH WVKHRULGODHO(SHWSCGHV1RU VXS SULFD

:RPHQTV FHCQMUHU ZLWK SURJUDPV DFDGHPLF DGHG YLWLSHAR PROGH DLQ VHUUYLFHV LQWH
XQGHUVVWDIQGKA JHROMVQRI ZRPHQ

:RUN H[SHULHQFH DV DGHFNLBRO FRQWEGH UDWLRQ JLYHQ WR VWXGHQWV ZKR KDYH EHHQ HPSOR
SULRU WR DSSOLFDFWLRQ ZKHWKHU WRURQHROIHYDSCFRVHQ WDMHROD VHHG RQVLOOD RU DV
HSODQDFWLRQ RI VWXGHQWTV DFDGHPLF DQG H[WUDFXUULFXODU UHFRUG

)LQDQFLDO \$LG 'HILQLWLRQV

\$ZDUGHG DLG 7KH GROODU DPRXQWVSLRDIQW MG WR ILQDQFLDO DLG D

([WHUQDO VFKRODUVKLSR DQGVJLSDQWQ JUDQWV UHFHLYHGVKDRP RXWVLGH SULYDWH VRXUFHV
VWXGHQWV EULQJ ZLWK WKHP H J VKZSDLV7KH DWRQDQXMRQ PDKSODQHV SDSHUZRUN
WR UHFHLYH WKH GROODU EXW LW KDV QR UROH LQ GHWHUPLQLQJ WKH UHFLSLHQW RU WKH G
)LQDQFLDO DLG SDS SDS SODQD QWDZKR QWBRIL WQVWLWXWLRQDOO\ UHTXLUH ILQDQFLDO DLG
DS \$LFDWLRQV IRUPV VXFK DV WKH)\$6\$

,QGEHWHGSHUWVDWH GROODU DPRXQW ERUURZGSDURXWVWQ\ VQEDQGSJRGUDP IH
XQVXEVLGL]HG SULYDWH HWF H[FOXGLQJ SDUHQW ORDQV ZKLOH WKH VWXGHQW ZDV HQUROO
ORDQV FR VLJQHGE\ D SDUHQW DUH DRVXPHG WVRK ERQVBLDQFVSRGG LELOLW

,QVWLWXWLRQDO VFKRODQGRIZHG DFKRODQWKL SV DQXDO JRIWV DQG WXLWLRQ IXQG HG JUDQWV
ZKLFK WKH LQVWLWXWLRQ GHWHUPLQHV WKH UHFLSLHQW
)LQDQFLDOSQHGHGWHUPLQHGE\ RXU LQVWLWXWLRQDQXRLQJRXKHL QHGHVWQWPRQWRGROR
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1HHG EDVHG&RDLGHJH IXQG HG RU FROOHJH DGP DDLVWHDUMG DQGHGDORRULQRWKLWUXWLRQ
VRXUFHV IRU ZKLFK D VWXGHQW PXVW7KDYHL QFDQGHLDGRWHHGQWRITW DQVLRQDO DQG
QRQLQVWLWXWLRQDQWVXGHGWBQV

1HHG EDVHG VFKRODUVKLSR DQGVJLSDQWV DQGV JUDQWV IURP LQVWLWXWLRQDO VWDWH IHGHUO
VRXUFHV IRU ZKLFK D VWXGHQW PXDQVLIKDYH ILQDQFLDO QHHG WR

1HHG EDVHG VHOIRCHQSDLE MREV IURP LQVWLWXWLRQDOH\ IRWJZKLFKHGHUO RU RWKHU
VWXGHQW PXVW GHPRQVWVXGHVILQDQFLDO QHHG WR

1RQ QHHG EDVHG VFKRODUVKLSR DQGVJLSDQWV DQGV JUDQWV JLIWV RU PHULW EDVHG DLG IURP
LQVWLWXWLRQDO VWDWH IHGHUO RU RWKHU VRXUFHV LQFOXGLQJ XQUHVWULFWHG IXQGV RU
DZDUGHG VROHO\ RQ WKH EDVLV RI D DQGRVLFKHDFRQYGRHQVE DPHGLWHDRURQ :KHQ
UHSRUWLQJ TXHVWLRQV + DQG + QRQ QHHG EDVHG DLG WKDW LV XVHG WR PHHW QHHG VKRXO
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1RQ QHHG WXLWLRQ ZDLYHUV

1RQ QHHG DWKOHWLF DZDUGV

1RQ QHHG JHGHVDO

1RQ QHHGJUDQWVWH

1RQ QHHG RUXDQMLGH

1RQ QHHG VWXGHQW ORDQV

1RQ QHHGHQW ORDQV

1RQ QHHG ZRUN

1RQ QHHG EDVHG VHG&MDSQDLGREV IURP LQVWLWXWLRQDO VWDWH RU RWKHU VRXUFHV IRU ZK
VWXGHQW QHHG QRW GHPRQVWVWDMH ILQDQFLDO QHHG WR

3ULYDWH VWXGHQWQRQVDO ORDQ PDGH E\ D OHQRGRUVSKYDWB DQGHGHUHLW XQL
XVHGSDVRRS WR WKH DQXDO FRVW\RLGHGQFIDMQLDQGVJHVFHIDYHG