

:HGQHVGD\ 1RYHPEHU

%2\$5' 2) 5*(17€ € C \$0
5RRP

([HFXW&RPH QNDWLRQ &RPPLWWH
&DOO WR 2UGHU
,QYRFDWLRQ 3OHGJH RI \$OOHJL
6DIHW\ %ULHILQJ
\$SSUDFOY2FWREWHU QXWHV

&KDLUFDQHO ' 6WHOO
&KDLUFDQHO ' 6WHOO
0U 'XVWLQ 61\$H3ZDUHW
\$UPVWURQJ 6WDWH 8Q
&KHI3RHO%FXFH +ROPHV
6HFUHWDU\%DUPKHIO &

*HRUJLD 6WDWH 8QLYHUVLW\ &RQVRO3LGHDLRQW%SDUWHU
2QH86* 8SGDWH
&KDQFHOORU\ 5HSRUW

0V 0DULRQ)HGULFN
0V 6KHOOH\ 1LFNHO
&KDQFHOO RUXFHQIE\

7UDFN , &RPPLWWHH 0HHWLQJV
\$FDGHPLF \$IIDLUV
2UJDQLJDWLRQ /DZ

5HJHQW 'RUHHQ 6WLOH
5HJHQW5/(DULV

7UDFN , &RPPLWWHH 0HHWLQJV
)LQDQFH %XVLQHVV
3HUVRQQHO %HQHILWV
5HDO (VWDWH)DFLOLWLHV
,QWHUQDO \$XGLW 5LVN DQG &F

5HJHQW 3WXLQWW -U
5HJHQW0-D+PHO
5HJHQW 6DFKLQ 6KDLO
5HJHQW / :DWHUV

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/XQFK

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\$33529\$,7(0

%RDUG RI 5HJHQWV 0HHWLQJ 'DWHV

,1)250\$7,21 ,7(0

([HFXWLYH 6HVVLQR

([HFXWLYH &RQPSFQWDWLH

1RYHPEHU

%RDUG RI 5HJHQWV 0HHWLQJ 'DW

7KFRPPLWFRQVLLGHOU%SRDUSR RHGSHJHQWV PHHWLQJ GDWHV

([H F X W L Y H & R Q P S T P Q W D W L H

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.QIRUPDWLRQH,86#P8SGDWH

([HFXWLFH & KDQ 5W00WUHLRFDQG\$6KHLQVH\ &DQIGFNLFF & KDQFH
IRU +XPDQ 5HVRXUFHZ/L00RYLRQH) BQULS0GDWH RQ WKH RQH8

\$*(1'\$

&200,77((21 \$&\$'(0,& \$))\$,56

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, 0LVVLRQ 6WDWHPHQW

*HRUJLD 6WDWH 8QLYHUVLW\

,, \$FDGH3URJUDPV

1HZ 3URJUDPV5HTXHVV

(VWDEOLVKPHQW RIZD%KDFKPHORU RI)LQH \$UWV ZLWK
\$XJXVWD 8QLYHUVLW\

(VWDEOLVKPHQW RI D %DFKHORU RI)LQH \$UWV ZLWK
\$PLQDWLRQ .HQQHVDZ 6WDWH 8QLYHUVLW\

(VWDEOLVKPHQW RI D 3URIHVVLVRQDO 0DVWHU 1V LQ 2F
+HDODVXDJPHQW LQFOXGHV RQOLQH GHOLYHU\ *HRU
RI 7HFKQRORJ\

(VWDEOLVKPHQW RI D 0DVWHU RI 6FLHQFH ZLWK D PDI
%HKDYLRUDO \$QDO\VLV 8QLYHUVLW\ RI *HRUJLD

,,, 3ROLF\ 5HYLVLVRQ

\$GPLVVLVRQ 5HTXLUHPHQWV IRU 3URJUDPV /HDGL
%DFFDODXUHDWH 'HJUHH

)UHVKPDQ 5HTXLUHPHQWV
([FHSWLRQV WR)UHVKPDQ \$GPLVVLVRQ

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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& 2 Kà0

(VWDEOLVKPHQW RI WKH %DFKHORU RI \$UWV ZLWK D PDM

5HFRPPHQW WKH %RDUG DSSURYH WKH UHTXHVW RI 3UH
8QLYHUVLW\ \$XWKRULJHG WR HVWDEOLVK D %DFKHORU RI \$UWV ZLWK D PDM
1RYHPEHU

3URJUDP 6X \$XVWD 8QLYHUVLW\ VHHNV DSSURYH ZLWK D PDM
LQ &KHPLVWU SURJUDP ZLOO SURYLGH D VWURQJ HGXFDWLRQ
ODERUDWRU\ DQG LQVWUXPHQW ZRUN WR SURYLGH D IRXQGDU
DUHDV \$V DQ DOWHUQDWLYH WR WKH %DFKHORU RI 6FLHQFH
IRU KLJK YDOXH HGXFDWLRQ WKDW LQFOXGHV JUHDWHU FXUULFXODU
PDQQHU ZLWK UHTXLVLWH WHFKQLFDO VNLOOV 3DUWLFXODU
FRXSOLQJ WKLV GHJUHH ZLWK FRXUVHZRUN LQ VHFRRGDU\ H
67(0 DUHDV \$GGLWLRQDOO\ LW LV DQWLFLSDWHG WKDW WKH
GRXWPHUW \$HJRWK FDUH \$XJXVWD 8QLYHUVLW\ LV LQVWLWXWL
FRPSUHKHQVLYH UHVLWDELOO \$XJXVWD 8QLYHUVLW\ ZKWK FDUHDV 67(0
F\EHU VHFUXLW\ 7KH SURSRVHG SURJUDP ZRXOG XVH H[LVV
SUHSDUDWLRQ IRU KHDWK FDUH FDUHHUV DQG LPPHGLDWH H
WKH H[LVWLQJ %DFKHORU RI 6FLHQFH LQ &KHPLVWU\ SURJUD
QHHGV RI WKH VWXGHQW SRSXODWLRQ ZKLOH LPSURYLQJ JUD

1HHG DQG 'HQ DQG \$XJXVWD &RXQW\ UHSWKVHG WR HIGWKOP R
JURZWKHPLQ DO 0DQXIDFWXULQJ LQ WKH 6WDWH RI *HRUJLD ,
\$XJXVWD LV JURZLQJ ZLWK QHZ ORFDWLRQV VXFK DV WKH 6
FRQVROLGDWLRQ WKH XQGHUJUDGXDWLWHW XGHQW FRSXODU
EDVHG XSRQ)DOO WR)DOO HQUROOPHQW 6WXGHQWV
67(0 VNLOOV IRU WHFKQLFDO SRSORUHQW LGV DQG LPSURYH
'LVFXVVLQJ ZLWK UHJLRQDO HPSOR\HUV KDYH UHYHDOHG W

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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3URMHFWHG (QUROOPHQW

)LUVW	6HFRQG	7KLUG
6WXGHQW 0DMRUV			
6KLIWHG IURP RWKHU SURJUD			
1HZ WR WKH LQVWLWXWLRQ			
Total Majors	10	35	65

)LVFDO 6XPRD XUFHV IRU WKH SURJUDP ZLOO FRPH IURP QHZ
 UHYHQXH HPDQDWLQJ IURP RORZ QP KZMOQLRZWRQ LQJ DQ FRP
 WR HLVWLQJ SURIHVLRQDO PDVWHU V SURJUDPV *HRUJLD
 VXEVLGLJH LQLWLDO DGPLQLVWUDWLYH FRVWV DQG WKH 6FK
 5HVHDFK ,QVWLWXWH ZLOO FRYHU IDFXOW\ WLPH IRU GHYHO

)DFLOLWLHV KHP SURJUDP ZLOO EH GHOLYHUHG XVLQJ WKH
 LQIUDVWUXFWXUH \$RDMRHU LQVWLWXWLRQ JULFXOXP ZLOO EH R
 HGXFDWLRQ WHFKQRORJLHV

\$FFRXQW D KHORZWL FH RI \$FDGHPLF \$IIDLUV ZLOO ZRUN ZLWK
 VXFFHVV DQG FRQWLQXHG HIIHFWL YHQ SVR JRID W KZL OSQ FSR VHI
 FRQFHUW ZLWK WKH LQVWLWXWLRQ V SURJUDPPDWLF VFKHGX

&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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(VWDEOLVKPHQW RI D ODVWHU RI 6FLHQFH ZLWK D PDM
8QLYHUVLW\ RI *HRUJLD

5 HPSRAPIPHI QQQH G3Q "\$ B € p †!\$ € †!P

&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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3URMHFWHG (QUROOPHQW

)LUVW	6HFRQG	7KLUG
6WXGHQW 0DMRUV			
6KLIWHG IURP RWKHU SURJUD			
1HZ WR WKH LQVWLWXWLRQ			
Total Majors	5	15	20

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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\$GPLVVLRQ RI 6WXGHQWV ZLWK 'LVDELOLWLHV
%HFDXVH WKH FRUH FXUULFXOXP RI HDFK LQVWLWXWLRQ UHTXLUHV
VWXGHQWV WR ~~PHPSORXUHVFRLOHJH~~ JOLVK
PDWKHPDWLFV VRFLDO VFLHQFH DQG VFLHQFH DOO VWXGHQWV
PXVW FRPSOHWH WKH 5HTXLUHG +LJK 6FKRRO &XUULFXOXP LQ
WKHVH DUHDV 6WXGHQWV ZLWK GLVDELOLWLHV WKDW SUHFOXGH WKH
DFTXLVLWLRQ RI D IRUHLJQ ODQJXDJH PD\ SHWLWLRQ IRU
DGPLVVLRQ ~~VKRXJHTXLUH~~PHQW DFFRUGLQJ WR
SURFHGXUHV HVWDEOLVKHG E\ WKH 86*

6WXGHQWV ZLWK GLVDELOLWLHV DUH H[SHFWHG WR PHHW WKH
VHFWRU V PLQLXP 6\$7 RU \$&7 VFRUH UHTXLUHPHQWV EXW
VKRXOG UHTXHVW WKH DSSURSULDWH WHVWLQJ DFFRPPRGDWLRQV
\$&7LQ

'XDO (QUROOPHQW -RLQW (QUROOPHQW (DUO\ \$GPLVVLRQ
RI +LJK 6FKRRO 6WXGHQWV
7KH 86* UHFRJQLJHV WKH QHHG ~~FR~~ SURYLGH ~~GH~~ DDFDGH ~~PL~~ ~~FR~~ ~~GH~~ ~~U~~ ~~H~~ ~~G~~h(% R-™g

&XUUHQW 17UDGLWLRQDO 6WX 3URSRVHG 17UDGLWLRQDO 6W

&855(17 32/,&<

17UDGLWLRQDO 6WXGHQWV
,Q RUGHU WR PDNH WKH 86* PRUH DFFHVVLEOH WR FLWLJHQV
ZKR DUH QRW RI WUDGLWLRQDO DQG FRORHJH
HQFRXUDJH D KLJKHU SURSRUWLRQ RI *HRUJLDQV WR EHQHILW
IURP ORHU OHDUQLQJ LQVWLWXWLRQV PD\ DGPLW DV PDQ\
QRUDGLWLRQDO VWXGHQWV DV LV DSSURSULDWH EDVHG RQ
LQVWLWXWLRQDO DFDGHPLF SURJUDPV DQG VXFFHVV LQ
UHWDLQLQJ DQG WUDGLWLRQDO VWXGHQWV

7KH QXPEHU URDIGLWLRQDO VWXGHQWV DQ LQVWLWXWLRQ
HQUROOV ZLOO QRW EH FRXQWHG DJDLQVW WKH SHUFHQW RI /LPLWHG
\$GPLVLRQV DOORZHG HDFK LQVWLWXWLRQ ,QVWLWXWLRQV PD\ VHW
DGGLWLRQDO FULWHUWULWV DQG DQVLRQ RI QRQ
VWXGHQWV

17UDGLWLRQDO)UHVKPHQ
17UDGLWLRQDO UHGH/HILQHG DV LQGLYLGXDOV ZKR
PHHW DOO RI WKH IROORZLQJ FULWHULD

+DYH EHHQ RXW RI KLJK VFKRRO DW OHDVW ILYH \HDEV DQG
ZKRVH KLJK VFKRRO FODVV JUDGXDWHG DW OHDVW ILYH \HDEV
DJR
+ROG D KLJK VFKRRO GLSORPD IURP DQ DFFUHGLWHG RU
DSSURYHG KLJK VFKRRO DRQVSHFLILHG LQ
RI WKLV 3RQLFK DQVLRQDWLVIDFWRULO\
FRPSOHWHG WKH *(' DQG
+DYH HDUQHG IHZHU WKDQ WUDQVIHUDEOH VPHVWHU
FUHGLW KRXUV

PXVW EH HYDOXDWHG IRU

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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(QGRUVHPHQW RI DQ \$VVRFLDWH RI 6FLHQFH LQ *HQHUI
*HRUJLD 7HFKQLFDO &ROOHJH WR DUWLFXODWH ZLWK 9DC

5HFRPPHQW ~~7KDW~~ WKHQ ~~GRDVB~~ WKH UHFRPPHQGDWLRQ RI ,QWHU
:LUHJUDVV *HRUJLD 7HFKQLFDO &ROOHJH WR GHYHORS D QI

\$EVWUDFW

~~%QWVQWVW~~ LDFD GSHU R F L ~~SURJVDVX~~ GHWQ MLU HZKURD VU D*~~GRDWH~~ HD I O R P K

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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D 5HGHVLJQDWLRQ RI WKH 0LOWRQ % 6DWFKHU -U
0XVFXORVNHOWDO 'LVHVDVH 5HVHDUFK WR WKH 0LOWRQ

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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E (VWDEOLVKPHQW RI WKH *HRt0@S W

&RPPLWWHH RQ \$FDGHP LF \$IIDLUV

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F (VWDEOLVKPHQW RI WKH 3UDWW DQG :KLWQH\ 3URIH
7HFKQRORJ\

5HFRPPHQW WKH %RDUG DSSURYH WKH UHTXHVW RI 3UH
,QVWLWXWH RI 7HFKQRORJ\ 3*,7' EH DXWKRULJHG WR HVWD
HIIHFWLYH 1RYHPEHU

\$EUVUDFRUJLD ,QVWLWXWH RI 7HFKQRORJ\ VHHNV DSSURYD
3URIHVVW~~RI~~ MKLSRUJLD 7HFK)RXQGDWLRQ KDV FRQILUPHG WK
VXSSRUWHG ZLWK D HQGRZPHQW WKDW ZLOO EH KR
(QJLQH~~U~~KLQJGRQRU DJUHHPHQW VWLSXODWHV WKDW WKH 6
GLVWULEXWLRQV IURP WKH HQGRZPHQW IXQG DW OHYHOV U
SR~~VL~~WL WR PHHW WKH QHHG~~V~~KRI 3URHH~~D~~FD~~Q~~PLF XQLW

&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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G 5HGHVLJQDWLRQ RI WKH \$|L| DQG)DUDKQD] +DVKLP 'LV
(QWUHSUHQHXUVKLS WR WKH \$|L| DQG)DUDKQD] +DVKL
(QWUHSUHQHXUVKLS * ° @ P

&RPPLWWHH RQ \$FDGHPLF \$IIDLUV

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H (VWDEOLVKPHQW RI WKH \$VVRFLDWLRQ RI 5HDO (VWD
*HRUJLD 6WDWH 8QLYHUVLW\

5HFRPPHQGHG

1DPHG)DFXOW\ 3RVLWLRQ \$SSRLQWPHQWV

'HWDLOV UHJDUGLQJ LQVWLWXWLRQDO UHTXHVVV WR DSSRL
QDPHG IDFXOW\ SRVLWLRQV DUH IRXQG LQ WKH VXSSOHPHQ
PRQWK

,QVWLWXW\$XQXMDPH 8QLYHUVLW\
)DFXOW\TV 1DPH 'U 0RQWH +XQWHU
&KDLU 3URIHVVROUOWLSQ12PH6DWFKHU -U 0' 'LVWLQJXLVK
OHGLFLQH

,QVWLWXW*RUJLDH,QVWLWXWH RI 7HFKQRORJ\
)DFXOW\TV 1DPH 'U .LP &REE
&KDLU 3URIHVV*URKUSDI3RZHU &KDLU

,QVWLWXW*RUJLDH,QVWLWXWH RI 7HFKQRORJ\
)DFXOW\TV 1DPH 'U 'DQLHO *ROGPDQ
&KDLU 3URIHVVXQQLS)SDPH3URIHVVURUVKLS , ,

,QVWLWXW*RUJLDH,QVWLWXWH RI 7HFKQRORJ\
)DFXOW\TV 1DPH 'U 'HLUGUH 6KRHPDNHU
&KDLU 3URIHVVXQQLS)SDPH3URIHVVURUVKLS ,

,QVWLWXW*RUJLDH,QVWLWXWH RI 7HFKQRORJ\
)DFXOW\TV 1DPH 'U 0DVVLP 5X]]HQH
&KDLU 3URIHVV3UWKLS DQGH:KLWQH\ 3URIHVVURUVKLS

&RPPLWVHH RQ \$FDGHPLF \$IIDLUV

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0XWXDO \$LGW\$J6RKHQ*HRUJLD 6WDWH &ROOHJH

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%\ODZV 5HYLVLRQ ,QVWLWXWLRQV RI WKH 8QLYHUVLW

([HFXWLYH 6HVVLQR

&RPPLWWHH RQ 2UJDQLJDWLRQ /DZ 1RYHPEHU

0XWXDO \$LG \$JUHHPHQW 6RXWK *HRUJLD 6WDWH &ROOH

6RXWK *HRUJLD 6WDWH &ROOHJH VHHNV WK~~EP%W~~DGORI 5
EHQHILFLDO HPHUJHQF\ PDQDJHPHQW VHUYLFHVVDUUDQJ
2IILFH

&RPPLWWHH RQ 2UJDQLJDWLRQ /DZ

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*HRUJLD *ZLQQHWW &ROOHJH
*HRUJLD +LJKODQGV &ROOHJH
~~*HRUJLD 3HULPHWHU &ROOHJH~~
*RUGRQ 6WDWH &ROOHJH
~~0LGGOH *HRUJLD 6WDWH &ROOHJH~~
6RXWK *HRUJLD 6WDWH &ROOHJH

~~7ZR HDU &ROOHJHV~~
~~%DEULGJH 6WDWH &ROOHJH~~

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,QIRUPDWL&QS,RWHP RQ)LUVW 4XDUW P¼!D `W 4X0îc4X0îc0<

\$RG↑&@VUf'& ÉG↑@

&RPPLWWHH RQ)LQDQFH DQG %XVLQHVV 1RYHPEHU

.QIRUPDWLWLRQYLWLRQ%RDUG RI 5HJHQWV 3ROLF\ 0DQXDO
DQG %XVLQHVV

\$W WKH %RDUG V -DQXDU\ PHHWLQJ BURGLV FZ LQDOO E BI OU H6FR
)LQDQFH DQG %XVLQHVV DVEKHOBORSRVHG FKDJQWR %
DLG LQ SURYLGLQJ PRUH IOH[LELOLW\ ZLWK WWHV FKHQJMRV
FRQVLVWHQW ZLWK WKH %SOURZSR RH W K K D Q R D U G W R I W K J H Q W V
RI ,QVWLWXWLRQV

3OHDVH QRWH VWUHLWHQWV DXGKIOWWRQHSURP WKH FXUUHQ
WH[W UHSUHVHQWV DQ DGGLWLRQ

6HFWLRQ)LQDQFH DQG %XVLQHVV

7.1.1 Allocation of Funds

7KH %RDUG RI 5HJHQWV VKDOO EH WKH RQO\ PHGLXP WKUR
DSSURDWLRQV IURP WKH *HQHUDO \$VVHPEO\ **\$DQXDO** *RY
W %RDUG VKDOO PDNH WKH DOORFVWLRQ \$SUXO QVHWLRQJ
UHJXODUIRQWZLQJ WKH DSSURYDORR DWKMRPSGWRKSHLDWWR
SUDFWLFDEOH DQG MDEOAHSSURYH WKH EXGJHWV RI WKH L
%RDUG RI ~~DMJWQW~~ UHJXODU -XQH PHHWLQJ LQ HDFK \HDU
SUDFWLFDEOH

7.3.1 Tuition

'HILQLWLRQV

7XLWLRQ
7XLWLRQ DOO EH GHILQH DV SEDPHQV LQHTXLUYHGLRO DQGLH
VKDOO EH FKDUJHG WR DOO VWXGHQWV 7XLWLRQ UDWHV
DSSURYHG ~~QDQW~~ ~~W~~ ~~Q~~ ~~H~~ ~~W~~ ~~K~~ ~~H~~ %RDUG RI 5HJHQWV WR EH
IROORZLQJ IDOO VHPHVWHU ([FHSWLRQV WR WKLV UHTXLU
WKH &KDQFHORU DQG DSSURYDO E\ WKH %RDUG RI 5HJHQ

7XLWLRQ IRU ERWK XQG MUXJH DQW V M Q DROO JHGD DW DDW 86 V LQV
DW WKH IXOO UDWH IRU VWXGHQWV HQUROOHG IRU ILIWHH
UDWH IRU VWXGHQWV HQUROOHG IRU OHVV WKDQ WLVHHHQ
WXLWLRQ ZLOO EH FKDUJHG DW WKH IXOO UDWH IRU VWXG
SHU FUHGLW KRXU UDWH IRU VWXGHQWV HQUROOHG IRU OH

&RPPLWWHH RQ)LQDQFH DQG %XVLQHVV 1RYHPEHU

.QIRUPDWHFRQLVLRQV WR %RDUG RIG5H6JHFCWLRQ ROLF\ QD
DQG %XVLQHWVQXHG

0LQXWHV -XQH 'LVWDQFH HGXFDWLRQ [6HFRXUQ](#) HV DQG
[WKLV 3ROLF](#) FD\OHXHQPSWHG IURP WKLV SROLF\ DQG FKDUJH

)XUWKHU LDRXUQLWKLWLRQ PRGHO WKDW SURYLGHV IRU D I
D VHPHVWHU ZLOO EH FKDUJHG DW 80% LYLWLV RI RHFKRORJ
&ROOHJH DQG 6WDWH 8QLYHUVLV\ IRU DOO XQGHUJUDGXDI
HQFRXUDJH VWXGHQWV WR JUDGXDWLQ IRXU \HDUV 6
IODW UDWEHVRZHUZLWROU WDWHLQXUWLRQV IRU 6
IRU 8QLYHUVLV\ RI *HRUJLD DQG *HRUJLD , QDGLWXWH
*HRUJLD &ROOHJH DQG 6WDWH 8QLYHUVLV\

\$ 3ILQLVK

&RPPLWVHH RQ)LQDQFH DQG H% X VLG'HWZBIDQ DQPE VU

.QIRUPDWHHQYLVLQRQV WR %RDUG RI 5HJHQWV 3ROLF\ 0
DQG %XVLRQHWVQXHG

7.3.2 Student Fees and Special Charges

0DQGDWRU\ 6WXGHQW)HHV

&RPPLWWHH RQ)LQDQFH DQG %XVLQHVV 1RYHPEHU

.QIRUPDWLHQYVLRQV WR %RDUG RI 5HJHQWV 3ROLF\ 0DQ
DQG %XVLQHVV LQXHG

E\ WKH LQVWLWXWLRQ V VWXGHQW JRYHUQPHQW DVVRF
DVVRF LDWLRQV VKRXOG PDNH D FRQFHUWHG WKRURWWWRHQ
DSSRLQWHG WR WKH FRPPLWWHH

\$OO PDQGDWRU\ VWXGHQW IHHV FROOHFWHG E\ DQ LQVWLX
SUHVLGHQW XVLQJ SURSHU DGPLQLVWUDWLYH SURFHGXUH
DQ DGYLVRUH FRPBRWWHG DW OHDVW ILIW\ SHUFHQW
FLUFXPVWDQFHV ZKHQ D JHQHUDO LSXUSRWHKHHH%RDUGQRWELH
FRPPLWWHH VKDOO LQFOXGH DW OHDVW IRXU VWXGHQW
JRYHUQPHQW DVVRF LDWLRQ ,QVWLWXWLRQV DQG VWXGHQW
HIIRUW WR LQFOXGH EURDG UHSUHVHQWDWLRQ DPRQJ WKH

0DQGDWRU\ VWXGHQW IHHV VKDOO QEWLWXWLRQV PLVFOR
HGXFDWLRQDO LQVWLWXWLRQDO DQG FXOWXUDO H[SHULH
E\ VWXGHQW PDQGDWRU\ IHHV VKDOO EH PDGH DFFRUGLQ
DSSURSULDWH EXWLQHVLQSWDWWLHQ R

(OHFWLYH)HHV DQG 6SHFLDO &KDUJHV

,QVWLWXWLRQ SUHVLGHQWV DUH DXWKRULJHG WR DSSURYH
KRZHYHU DQ\ IHH RU VSHFLDO FKDUJH WKDW LWXGTHQW
EDVHG RQ JUDGH OHYHO RU SUHYLRXV FUHGLW KRXUV HDU
PDQGDWRU\ IHHV \$Q\ HOHFWLYH IHH RU VSHFLDO FKDUJH
VSHFLILF GHJUHH SURJUDP RQ WQHDH VSHFWLRFQ FRIXODHER
VXSSOHPHQWDO FRXUVH PDWHULDO IHHV VKDOO EH DSSURY
D VWXGHQW IHH FRPPLWWHH

&RPPLWWHH RQ 3HUVRQQHO DQG %HQHILWRYHPEHU

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\$XWKRUL]DWLRQ RI 3URMHHFW 6D%5W\ %XLOGLQJ 5HQRYDV
([SDQVL*HRUJLD 6RXWKHUQ 8QLYHUVLW\

\$XWKRUL]DWLRQ RI 3URMHHFW 6D%5W\ 6W5XGHQW 8QLRQ +9\$&
*HRUJLD 6RXWKHUQ 8QLYHUVLW\

\$XWKRUL]DWLRQ RI 3URMHHFW 5LFKDUGV &KLOGUHQV *
6WDWH %RWDQLFDO *DUGHQ RI *HRUJLD 8QLYHUVLW\ R

\$XWKRUL]DWLRQ RI 3URMHHFW 5HQWHU 5HQRYDWLRQ
8QLYHUVLW\ RI *HRUJLD

\$SSRLQWPHQW RI &RQDWUXU5W0

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\$JHQGD ,WHP

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\$33529\$/ ,7(06

\$FTXLVLWLRQ RI 5HDO 3URSHUW\ /HDVH RI 5HDO 3URSHUW
+DQN \$DURQ 'ULYH 6(\$WODQWD *HRUJLD 6WDWH 8

&RPPLRQVHHO (DQVQVDFLOLWLHV

1RYHPEHU

\$XWKRULJDWLRQ RI 3URSRMHWLF%6DIHW\ %XLOGLQJ 5H
([SDQVLRQ *HRUJLD 6RXWKHUQ 8QLYHUVLW\

5HFRPPHQGHKWKH %RDUG DXWKRULJH 3URSRMHWLF%6DIHW\5 %X
5HQRWDWLRQ DQG ([SDQVLRQ *HRUJLD 6RXWKHUQ 8QLYHUV
WR EH IXQGHHQDURQPVLQVWLWXWLRQ

7KMFRSH SURMHWLFQVWLWXWLRQRI VTRDUHLLMVRWQJ³SDF
*62813XEOLF 6DIHWQ%XFROGLVQJXFWLRQSRQVLRQFFRQPRGDW
DGGLWVFRKIDQVSDFH ZRXOG SUZRYLNGMSDISHAVVRORIISDFGGMG
WUDLQURJOQFQOQDGRIRVITROOSQHQWQMUWRVWUXFWXUH XSJUDC
SODQQHG HQFQMBLQDQDPSVLQWPHVQVSWRPHPHQXLOQVLRQWKH
HQYHQRVH VHFUXLW\ DQG SDUNLQJ

7KH HVWLPDWHG FRQVSRMHWLFQVWLWXWLRQIRU WK

,I DXWKRULJHG E\ WKH %RDUG WKH 8QLYHUVLW\ 6\ VWHP 2I
DQG FRQVWUXFWLRQ RI WKH SURMHWLFQVWLWXWLRQ DFFRUGDQFH ZLV

&RPPLW~~W~~HH

&RPPL ~~QVHHO~~ (DQGD) ~~HF~~ FLOLWLHV

1RYHPEHU

\$PHQGPHQW ~~SHQW~~ ~~DE~~ \$JUHH ~~PHQ~~ ~~MHW~~ &HQWHUJ\ 2QH 2IIL
\$WODQWD *HRUJLD ,QVWLWXWH RI 7HFKQRORJ\

5HFRPPHQ ~~GKDW~~ WKH %RDUG DX ~~WR~~ ~~RQ~~ ~~G~~ ~~J~~ ~~H~~ ~~Q~~ ~~W~~ ~~N~~ ~~W~~ ~~R~~ ~~L~~ ~~H~~ ~~Q~~ ~~W~~ ~~H~~ ~~D~~ ~~G~~ ~~R~~ ~~V~~
DJUHHPHQWV EHWZHHQ WKH *HRUJLD 7HFK 5/~~HD~~ ~~Q~~ ~~Q~~ ~~D~~ ~~O~~ ~~R~~ ~~F~~ ~~U~~ ~~K~~ ~~G~~ ~~&~~ ~~R~~ ~~D~~ ~~O~~ ~~S~~
WKH %RDUG RI 5/~~H~~ ~~Q~~ ~~D~~ ~~Q~~ ~~W~~ ~~I~~ ~~B~~ ~~V~~ ~~O~~ ~~K~~ ~~E~~ ~~H~~ ~~X~~ ~~V~~ ~~H~~ ~~D~~ ~~Q~~ ~~G~~ ~~E~~ ~~H~~ ~~Q~~ ~~H~~ ~~I~~ ~~L~~ ~~W~~ ~~R~~ ~~I~~ ~~W~~ ~~K~~ ~~H~~
3*,7' 7KHVH WZR OHDW ~~T~~ ~~X~~ ~~D~~ ~~U~~ ~~R~~ ~~H~~ ~~I~~ ~~H~~ ~~W~~ 36)' DQG 6) ~~I~~
DGPLQLVWUDWLYH ~~W~~ ~~S~~ ~~R~~ ~~H~~ ~~W~~ ~~Z~~ ~~S~~ ~~D~~ ~~G~~ ~~S~~ ~~E~~ ~~R~~ ~~Y~~ ~~H~~ ~~U~~ ~~W~~ ~~K~~ ~~H~~ ~~S~~ ~~H~~ ~~L~~ ~~R~~ ~~G~~ ~~I~~ ~~U~~ ~~R~~

&RPPL ~~QVHHHO~~ (DQV) ~~DF~~ FLOLWLHV

1RYHPEHU

1DPLQJ RI)UDQN ' %URZQ +DOO 5LYHU3DUN &DPSXV &

5HERPPH ~~QGDV~~ WKH %RDUG DSSURYH WKH QDPLQJ RI WKH Q
RI ~~OR~~PEXV 6WDWH 8QLYHUVLW\ ' &68' U ~~DI~~ V R ~~JU~~ ~~DI~~ ~~IR~~ ~~QV~~ ~~R~~ ~~U~~ ~~R~~ ~~Z~~ ~~Q~~
VHUYLEFH RI 'U)UDQN ' %URZQ WKH LQVWLWXWLRQ ~~↑~~ V WKL

8QGHUVW ~~BC~~ ~~EV~~ ~~QGV~~ ~~H~~ ~~Q~~W &KULV 0DUNZRRG FRQILUPV WKDW W
QDPLQ ~~GH~~ ~~IX~~ ~~L~~ ~~Q~~ ~~H~~ ~~V~~ DQG ZLWK WKH %RDUG RI 5HJHQWV QDPLQ

\$ ~~W~~ ~~L~~ ~~V~~ UHWLUPHQW LQ -XQH DIWHU WZR GHFDGHV RI V
WKH ~~OR~~ ~~Q~~ ~~U~~ ~~M~~ ~~V~~ ~~W~~ ~~J~~ SUHVLGHQW LQ WKH 8QLYHUVLW\ 6\ VWHP RI
WL ~~V~~ ~~H~~ ~~O~~ ~~H~~ ~~W~~ ~~R~~ HVWDEOLVK WUXVW DQG FROODERUDWLRQ DPRQ
PDQ\ PXWXDOO\ SURGXFWLYH UHODWLRQVKLSV ZLWK WKH S
&68

8QGHU 'U %URZQ ~~↑~~ V JXLGDQFHL ~~Q~~ ~~&~~ ~~6~~ ~~8~~ ~~↑~~ ~~V~~ ~~H~~ ~~L~~ ~~W~~ ~~H~~ ~~I~~ ~~O~~ FDSLWDO FDP
RQ ZKDW KDV EFRPH &68 ~~↑~~ V 5LYHU3DUN FDPXSV LQ GRZQV
ZLWK SULYDWH IXQGV WKH 5LYHU3DUN &DPSXV LV KRPH
GHSDUWPHQWV RI DUW ~~W~~ ~~K~~ ~~H~~ ~~D~~ ~~W~~ ~~R~~ ~~H~~ ~~U~~ FRPPXQLFDWLRQ DQG

7KH PRVW UHFHQW VWHS LQ &68 ~~↑~~ V U ~~B~~ ~~Y~~ ~~Q~~ ~~M~~ ~~Z~~ ~~G~~ ~~H~~ ~~J~~ ~~O~~ ~~W~~ ~~H~~ ~~L~~ ~~R~~ ~~Q~~ ~~R~~ ~~D~~ ~~W~~ ~~K~~
WKH XQLYHUVLW\ ~~↑~~ V QXUVLQJ SURJUDPW ~~D~~ ~~Q~~ ~~A~~ ~~D~~ ~~R~~ ~~O~~ ~~L~~ ~~R~~ I LWV
&RPSOHWHO\ IXQG HG WKH ~~R~~ ~~E~~ ~~K~~ ~~O~~ ~~S~~ ~~S~~ ~~I~~ ~~D~~ ~~U~~ ~~W~~ ~~H~~ ~~L~~ ~~D~~ ~~I~~ ~~O~~ ~~L~~ ~~Q~~ ~~G~~ ~~H~~ ~~Y~~ ~~H~~ ~~O~~ ~~R~~ ~~S~~ ~~H~~ ~~G~~
IRUPHU KR ~~&~~ ~~R~~ ~~I~~ ~~O~~ ~~R~~ ~~I~~ ~~F~~ ~~E~~ ~~S~~ ~~H~~ ~~U~~

&RPPL ~~QVHHO (DQGD)DF~~ FLOLWLHV

1RYHPEHU

*URXQG /HDVH DQG 5HQWDO \$JUSWOPD*QVW J/LDY LQ V W%LXW ØV
7HFKQRORJ\

5HFRPPHQG ~~7KDG~~ WKH %RDUG GH ~~DFD~~ ~~DJHV~~ ~~DS~~ ~~SUHM~~ ~~DS~~ ~~URUS~~ ~~DS~~ ~~SUHW~~ ~~W~~ ~~V~~
RQ ~~W~~ ~~D~~ ~~PS~~ ~~XV~~ RI WKH *HRUJLD ,QVWL ~~W~~ ~~X~~ ~~R~~ ~~W~~ ~~B~~ ~~H~~ ~~R~~ ~~Q~~ ~~R~~ ~~H~~ ~~F~~ ~~K~~ ~~Q~~ ~~R~~ ~~H~~ ~~O~~ ~~R~~ ~~D~~ ~~G~~ ~~Y~~
XVHIX ~~O~~ ~~R~~ ~~W~~ ~~R~~ ~~R~~ ~~W~~ ~~K~~ ~~H~~ ~~U~~ XQLWV RI WKH 8 ~~Q~~ ~~X~~ ~~W~~ ~~H~~ ~~R~~ ~~Q~~ ~~D~~ ~~W~~ ~~W~~ ~~R~~ ~~\~~ ~~W~~ ~~K~~ ~~H~~ ~~P~~ ~~H~~ ~~R~~ ~~W~~ ~~H~~ ~~C~~
SXUSRVH RI DOORZLQJ ~~J~~ ~~M~~ ~~R~~ ~~I~~ ~~X~~ ~~Q~~ ~~G~~ ~~H~~ ~~C~~ ~~H~~ ~~R~~ ~~S~~ ~~H~~ ~~R~~ ~~S~~ ~~M~~ ~~R~~ ~~I~~ ~~W~~ ~~K~~ ~~Y~~ ~~E~~ ~~R~~ ~~F~~ ~~E~~ ~~O~~ ~~L~~ ~~W~~ ~~L~~ ~~H~~ ~~V~~ ,
IRU ~~F~~ ~~R~~ ~~Q~~ ~~V~~ ~~W~~ ~~U~~ ~~X~~ ~~F~~ ~~W~~ ~~L~~ ~~R~~ ~~Q~~ ~~R~~ ~~I~~ ~~D~~ ~~Q~~ ~~D~~ ~~S~~ ~~S~~ ~~U~~ ~~R~~ ~~[~~ ~~L~~ ~~P~~ ~~D~~ ~~W~~ ~~H~~ ~~C~~ ~~K~~ ~~H~~ ~~R~~ ~~M~~ ~~H~~ ~~F~~ ~~W~~ ~~R~~ ~~V~~ ~~V~~ ~~V~~ ~~T~~ ~~X~~

5HFRPPHQG ~~GHG~~ ~~7KDG~~ ~~W~~ ~~K~~ ~~H~~ ~~U~~ ~~H~~ %RDUG DXWKRUL]H ~~W~~ ~~K~~ ~~H~~ ~~H~~ ~~[~~ ~~U~~ ~~H~~ ~~F~~ ~~X~~ ~~Q~~ ~~G~~ ~~R~~ ~~E~~ ~~F~~ ~~E~~ ~~O~~ ~~L~~ ~~W~~ ~~L~~ ~~H~~ ~~V~~ ~~]~~
/HDVH ~~H~~ ~~R~~ ~~S~~ ~~U~~ ~~R~~ ~~R~~ ~~E~~ ~~H~~ ~~U~~ ~~Z~~ ~~V~~ ~~H~~ ~~H~~ ~~Q~~ WKH %RDUG RI ~~W~~ ~~K~~ ~~H~~ ~~H~~ ~~(~~ ~~H~~ ~~C~~ ~~D~~ ~~V~~ ~~/~~ ~~H~~ ~~D~~ ~~R~~ ~~W~~ ~~H~~ ~~E~~ ~~I~~ ~~V~~ ~~V~~ ~~R~~ ~~U~~
FRQVWUX ~~E~~ ~~R~~ ~~R~~ ~~Q~~ ~~R~~ ~~W~~ ~~Z~~ ~~E~~ ~~F~~ ~~F~~ ~~H~~ ~~H~~ ~~S~~ ~~U~~ ~~V~~ ~~D~~ ~~Q~~ ~~D~~ ~~S~~ ~~U~~ ~~L~~ ~~P~~ ~~D~~ ~~U~~ ~~\~~ ~~W~~ ~~H~~ ~~U~~ ~~P~~

&RPPL QVHDO (VWDWH DQG)DFLOLWLHV 1RYHPEHU

\$FTXLVLWLRQ RI 5HDO 3URSHU\ /HDVH RI 5HDO 3URSHU
+DQN \$DURQ 'ULYH 6(\$W800LQWDFR*QW UQXDI 6WDWH

\$Q DGGLWLRQDO LQ UHQRSXDUVLRQV VSDFH RQ ZRKH
FOXHOHRU DFDGHPLF XVH E\ *68TV &HF\$GP%QLD WZKHWRQ R
ZRXOG UHORFDWH IURP LWV FXUUHQW FDPSPV ORFDWLRQ
DUH ZRKHOG EH XVHG WR UHQRYDWH RIILFHHSDFOLQRUWMMKIF
YDFDWH WKH 6SRUWV \$UHQD IRU IXWXUH DFDGHPLF XVH E\

)XQGLQJ IRU WKH WRWDO FRVW RI IRU SURSHU\ D
IRRWEDOO DQG DFDGHPLF XVH LZR\WODVWGLMIRP IURP W
*68 \$WKOHWLF \$VVRFLDWLRQ DQG SULYDWH GRQDWLRQV V

7KHUH LQGHSHQGQHW DSSUDLVDOV RI WKH UHDO SURSHUW
DPRQJ WKH DSSUDLVHUV UHJ D W G L X P W K M K Y H D D S S U D L R Q R I Y W
UHIOHFW WKH PDUNDW Y D G R W R I D W G H K D T R G D V V L J Q H G Q R Y
SDUNLQJ LPSURYHPPHQQW

\$SSUDLVHUV XHURUDVH
\$SSUDLVHU _____ DFUHV _____ DFUHV \$YHUDJH
5RQDOG \$ 1H\KDUW 0\$,
%UDGOH\ / .UDPHU 0\$,
- &DUO 6KXOW] -U 0\$,

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&200,77((21 ,17(51\$/ \$8',7 5,6. \$1' &203/, \$1&(

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,QWHUQDO \$XGLW 3ODQ

\$SSRLQWPHQW RI &KLHI \$XGLW 2IILFHU

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&200,77((21 ,17(51\$/ \$8',7 5,6. \$1' &203/, \$1&(

1RYHPEHU

SSURYDO ,WHP ,QWHUQDO \$XGLW 30

5HFRPPHQW WKH %RDUG DSSURYH WKH LQVWLWXWLRQD
RXWOLQHG LQ \$WWDFKPHQW \$ %H LW IXUWKHU UHVROYHG V
2IILFHU EH DXWKRULJHG WR DSSURYH UHYLVLRQV DQG PRG
SODQV LQ WKH WLRQ WR WKH &RPPLWWHH RQ ,QWHUQDO \$X

5HFRPPHQW WKH %RDUG DSSURYH WKH LQVWLWXWLRQD
\$WWDFKPHQW % %H LW IXUWKHU UHVROYHG WKDW WKH 8QL
DXWKRULJHG WR DSSURYH UHYLVLRQV DQG PRGLHFDWLRQV WKH
UHVROYHG WKDW LQVWLWXWLRQD DSSURYH WKH LQVWLWXWLRQD
GHYHORS XSGDWHG SODQV IRU UHYLVLRQV DQG PRG
2IILFHU

%DFNJUR BUQDO DXGLW SURIHVVLRQDO VWDQGDUGV UHTX
EDVHG DXGLW SODQV 7KH 862 2IILFH RI ,QWHUQDO \$XGLW
SUHSDUHGRQ D³UROOLWHUEDRQV WR LQVWLWXWLRQD WKH LQVWLWXWLRQD
DQG WKH PRQWKV 7KH 2,\$& DXGLW SODQ DQG ULVN DY
PDQDJPHQW DGGUHV V LJQLILFDQW JRYHUQDQFH ULVN PD
ULVNV WKURXJK LQWHUQDO LQVWLWXWLRQD WKH LQVWLWXWLRQD

