

/E]c/chc/JE > Y WJYc  
Y/] ]ch Ec]hYs z]WY/E  
hE/s Y]/czJ& > ]<  
E ,JY '

&23<5-\*+7 k 3(5&21725 //&

6XJJHVWHG FLWDWLRQ 3RUWHU 6WHSKHQ 5 DQG 8PEDFK 3DXO '  
\$QFKRUDJH 5DOHLJK 1& 3HUFRQWRU //&

-QVWLWXWLRQDO 5HSRUW 5-

)RU PRUHLQIRUPDWLRQ SOHDVH SDXOWS SHUF3DWR8P RDJK

3HUFRQWRU //&

)DOOVRI 1HXVH 5G

6XLWH

5DOHLJK 1&

SHUF3DWRU RUJ

ZZZ ULVF FROOHJH

7KLV 3') ZDV JHQHURQ WDCGZD WXVWRP FODVV Y D  
E\7REL:WR ELZ GH HQ

Y/] ]hYs z Js Ys/ t



]hYs z ] Y/Wc/JE

7KH 5HYHDOLQJ -QVWLWXWLRQDO 6WUHQJWKV DQG &KDOOHQJHV  
DEOHGDWDDERXWVWXGHQWVXFFHVV XVLQJWKHODWHVW DGYDQ  
6XUYH\UHVXOWVSLQSRLQWZKHUVWXGHQWVDUHH[SHULHQFLQJ  
WKDW H[FHO LQ KHOSLQJ VWXGHQWV XFFHHG LQ FROOHJH 7KH V

7KH VXUYH\ 4UVW DVNV VWXGHQWV DERXW IDFLQJ FKDOOHQJHV G  
EURDGDUHDV DFDGHPLFVXSSRUWVHUYLPHV FDP SXVHQYLURQP  
FHHGLQJLQWKHLUFRXUVHV DQG ZRUN DQG SHUVRQDOLVVXHV (I  
ZLWK RYHU XQLTXHFKDOOHQJHV WRVWXGHQWVXFFHVVDFURVV  
4QDQFLDODLGSDSHUZRUN QRWEHLQJWROGWRWDNHDFRXUVH  
XVLQJFRXUVHWHFKQRORJ\LQRQOLQH FODVVHV

1H[W WKH VXUYH\ DVNV VWXGHQWV DERXW WKHLU LQWHUDFWLRO  
LQGLFDWHV WKDW VWXGHQWV ZDQW R]FH VWD•ZKR DUH DFFHVVLE  
DQG DEOH WR H•HFWLYHO\ VROYH WKHLU SUREOHP 6WXGHQWV G  
WKUHH GLPHQVLRQV 8\$\$FKRVH WKH VSHFL4F R]FHV WKDW DSSH  
XVHG R]FH QDPHV VSHFL4F WR 8\$\$ VR WKDW VWXGHQWV VDZ R]FH

)LQDOO\ VWXGHQWV SURYLGHWKHLURYHUDOO SHUFHSWLRQV RI  
ZRXOG UHFRPPHQG WKH FROOHJH WR DIULHQG ZKHWKHU WKH FRO  
WKH FROOHJH LV KHOSLQJ WKHP PHHW WKHLU HQUROOPHQW JRDC  
RSSRUWXQLWLHV RUSUHSDULQJIRUJUDGXDWHVFKRRO

6WXGHQWV DUH DOVR JLYHQ WZR RSHQ UHVSQRVHTXHVWLRQV ZK  
ZKDW LV 8\$\$ VJUHDWHVWVWUHQJWK DQGLI8\$\$FRXOGFKDQJHR  
FHVV ZKDWVKRXOGLWFKDQJH" 6HH\RXU FROOHJHFRQWDFWIR  
TXHVWLRQV

7KH VXUYH\FRQFOXGHVZLWKDVHFWLRQDVNLQJDERXWVWXGHQ  
-QWHUDFWLYHDQGSULQWDEOHYHUVLRQVRIWKHVXUYH\FDQEH  
KWWSV ZZZULVF FROOHJHIRXU\HDU VXUYH\



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7KH 5-6& VXUYH\ FRQWDLQV RYHU XQLTXH FKDOOHQJHV WKDWV  
VWXGHQWV FDQLQGLFDWH WKH\ IDFHG PRUH WKDQRQH FKDOOHQJ  
LQWR 4YH PDLQ DUHDV

- ▶ \$FDGHPLF VXSSRUW VHUYLFHV
- ▶ &DPSXV HQYLURQPHQW
- ▶ )LQDQFHV DQG 4QDQFLDO DLG
- ▶ 6XFFHVV LQ FRXUVHV
- ▶ :RUN DQG SHUVRQDO

7KH VXUYH\ EHJLQV E\ DVNLQJ VWXGHQWV LI WKH\ IDFHG FKDOOHQJ



7DEOH &KDOOHQJHV ZLWK WKH FDPSXV HQYLURQPHQW

8\$\$ %HQFK 'L• Q

&DPSXV HQYLURQPHQW

3DUNLQJ RQ FDPSXV

'L]FXOW\ 4QGLQJ SDUNLQJ RQ RU QHDU FDPSXV  
3DUNLQJ RQ RU QHDU FDPSXV LV WRR H[SHQVLYH  
'L]FXOW\ JHWLQJ SDUNLQJ SDVV  
1RQH RI WKH DERYH

\$FWLYLWLHV RXWVLGH RI FODVV

'L]FXOW\ 4QGLQJ DFWLYLWLHV WKDW 4W P\ VFKHGXOH  
'L]FXOW\ 4QGLQJ DFWLYLWLHV WKDW LQWHUHV PH  
2YHUF RPPLWWHG WR VWXGHQW JURXS FOXEV HWF  
6SHQW WRR PXFK WLPH VRFLDOL]LQJ  
1RQH RI WKH DERYH

-QWHUDFWLRQV ZLWK RWKHU VWXGHQWV

'LG QRW NQRZ PDQ\ RWKHU VWXGHQWV  
'LG QRW IHHO ZHOFRPH GXH WR P\ UDFH RU HWKQLFLW\  
'LG QRW IHHO ZHOFRPH GXH WR P\ JHQGHU LGHQWLW\  
'LG QRW IHHO ZHOFRPH GXH WR P\ VH[XDO RULHQWDWLRQ  
1RQH RI WKH DERYH

6DIHW\ DQG FULPH

&DPSXV QRW VDIH  
3DUNLQJ ORWV QRW VDIH  
:DV DYLFWLP RID FULPH  
1RQH RI WKH DERYH

+RXVLQJ

5RRPDWH SUREOHPV  
'L]FXOW\ 4QGLQJ R• FDPSXV KRXLQJ  
/L€™^ B%•DU IURP FDPSXV  
'L]FXOW\ 4QGLQJ RQ FDPSXV KRXLQJ  
1RQH RI WKH DERYH

1RWHV

3HUFHQW DJHV GR QRW VXP WR EHFDXVH VWXGHQWV FRXOG FKRRVH PXOWLSOH FKDOOHQJHV ZLWKLQ  
WRWDO QXPEHU RI VXUQHUV WR WKH QXPEHU RI VWXGHQWV FKRRVLQJ FKDOOHQJH LQ WKDW

7DEOH &KDOOHQJHV ZLWK ZRUN DQG SHUVRQDO OLIH

8\$\$ %HQFK 'L• Q

:RUN DQG SHUVRQDO LVVXH

:RUN

:RUN KRXUV GR QRW OHDYH PH HQRXJK WLPH WR VWXG\  
3D\ LV QRW HQRXJK WR FRYHU H[SHQVHV ZKLOH LQ VFKRRO  
:RUN VFKHGXOH SUHYHQWV FDPSXV UHVRXUFH XVH  
:RUN VFKHGXOH FRQ5LFWV ZLWK FODVVHV  
:RUN VFKHGXOH LV QRW 5H[LEOH GXULQJ WKH VPHVWHU  
1RQH RI WKH DERYH

)DPLO\

'LJFXOW\ EDODQFLQJ GHPDQGV RI IDPLO\ DQG FROOHJH  
'LJFXOW\ GHDOLQJ ZLWK KHDOWK RI IDPLO\  
)DPLO\ GRHV QRW VXSSRUW PH JRLQJ WR FROOHJH  
'LJFXOW\ 4QGLQJ FKLOGFDUH  
1RQH RI WKH DERYH

+HDOWK DQG GLVDELOLW\ LVVXH

(PRWLRQDO PHQWDO KHDOWK LVVXH  
3K\VLFD KHDOWK LVVXH  
3UHJQDQF\ DQG FKLOGELUWK  
&DPSXV LV GLJFXOW WR QDYLDJDWH ZLWK P\ GLVDELOLW\  
)DFXOW\ GLG QRW SURYLGH QHFHVVDU\ DFFRPRGDWLRQV  
'LVDELOLW\ VHUYLFHV GLG QRW SURYLGH QHFHVVDU\ VXSSRUW  
1RQH RI WKH DERYH

7UDQVSRUWDWLRQ WR FDPSXV

7UDYHO WR FDPSXV WDNHV D ORQJ WLPH  
&DU RU FDUSRRO QRW UHOLDEOH  
3XEOLF WUDQVSRUWDWLRQ V\WVHP QRW UHOLDEOH  
&DPSXV WUDQVSRUWDWLRQ V\WVHP QRW UHOLDEOH  
1RQH RI WKH DERYH

1RWHV

3HUFHQWDJHV GR QRW VXP WR EHFDXVH VWXGHQWV FRXOG FKRRVH PXOWLSOH FKDOOHQJHV ZLWKLQ  
WRWDO QXPEHU RI VXUYHUV WR WKH QXPEHU RI VWXGHQWV FKRRVLQJ D FKDOOHQJH LQ WKDW



7DEOH &KDOOHQJHV ZLWK VXFFHVV LQ FRXUVHV

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6XFFHVV LQ FRXUVHV

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2QOLQH FODVVHV

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'L]FXOW\ OHDUQLQJ WKH PDWHULDO RQ P\ RZQ

/DFN RILQWHUDFWLRQ ZLWK IDFXOW\

'L]FXOW\ NHHSLQJ XS EHFDXVH RI QR UHJXODU FODVV WLPHV

'L]FXOW\ XVLQJ FRXUVH WHFKQRORJ\

/DFN RILQWHUDFWLRQ ZLWK RWKHU VWXGHQWV

'L]FXOW\ WDNLQJ H[DPV DW WHVWLQJ FHQWHU

1RQH RI WKH DERYH

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7DEOH &KDOOHQJHV ZLWK 4QDQFHV DQG 4QDQFLDO DLG

8\$\$ %HQFK 'L• Q

)LQDQFHV DQG 4QDQFLDO DLG

3D\LQJ FROOHJH DQG OLYLQJ H[SHQVHV

7XLWLRQ DQG IHHV

%RRNV VRIWZDUH DQG RWKHU VXSSOLHV

/LYLQJ H[SHQVHV KRXVLQJ IRRG KHDOWKFDUH

&KLOGFDUH

1RQH RI WKH DERYH

:RUNLQJ ZLWK 4QDQFLDO DLG R]FH

3URFHVV ZDV XQFOHDU

(UURUV SURFHVV LQJ 4QDQFLDO DLG

8QDEOH WR DQVZHU TXHVWLRQV

'HOD\VLQJ JHWLQJ PRQH\

'L]FXOW WR PHHW ZLWK VSHDN WR RU HPDLO VWD•

\*DYH PH ZURQJ LQIRUPDWLRQ

1RQH RI WKH DERYH

0LLOLWDU\ DQG HPSOR\HU WXLWLRQ EHQH4WV

([SHULHQFHG GHOD\UHFHLYLQJ EHQH4WV

'LGQRW NQRZ SURFHVV IRU REWDLQLQJ EHQH4WV

5HFHLYHG ZURQJ LQIRUPDWLRQ DERXW EHQH4WV

1RQH RI WKH DERYH

1RWHV

3HUFHQWDJHV GR QRW VXP WR EHFDXVH VWXGHQV FRXOG FKRRVH PXOWLSOH FKDOOHQJHV ZLWKLQ

WRWDO QXPEHU RI VXUYH\UHVSRQGHQV

OH @WXGHQV

OPdEP

7DEOH &KDOOHQJHV ZLWK DFDGHPLF VXSSRUW VHUYLFHV

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%HQFK

]ch EcöJ&&/ /Ec Y c/ÿE]

7DEOH VKRZV WKH DGPLQLVWUDWLYH VXSSRUW XQLWV \RXU XQ  
8QLW QDPHV DSSHDUHG RQ WKH VXUYH\H[DFWO\ DV WKH\ DUH OLV  
WKH PRVW FRPPRQO\XVHG R]FH ZLWK UHSRUWLQJ XVLQJ WKH  
VHPHVWHU IROORZHG E\ \$FDGHPLF \$GYLVLQJ 2]FH DQG )LQDQ

7DEOH 2]FH XVDJH

	8\$\$	%HQFK	'L•	Q
8\$\$ /LEUDU\	○	■		○
\$FDGHPLF \$GYLVLQJ 2]FH				○
)LQDQFLDO \$LG 2]FH			○	
6WXGHQW \$FFRXQW 3D\PHQW 2]FH			○	
-QIRUPDWLRQ 7HFKQRORJ\ -7 6HUYLEFHV			○	

-I VWXGHQWV LQGLFDWHG WKH\ LQWHUDFWHG ZLWK DQ R]FH GXU  
WKUHH TXHVWLRQV DERXW WKHLU LQWHUDFWLRQV ZLWK VWD•

- +RZ DYDLODEOH ZHUH >XQLW QDPH@ VWD• ZKHQ \RX LQWHUDFWH
- 9HU\ DYDLODEOH
- 6RPHZKDW DYDLODEOH
- 6RPHZKDW XQDYDLODEOH
- 9HU\ XQDYDLODEOH

- +RZ FRQFHUQHGH ZHUH >XQLW QDPH@ VWD• DERXW DGGUHVVLQJ \
- 9HU\ FRQFHUQHGH
- 6RPHZKDW FRQFHUQHGH
- 6RPHZKDW XQFRQFHUQHGH
- 9HU\ XQFRQFHUQHGH

+RZ H•HFWLYH ZHUH >XQLW QDPH@ VWD•ZKHQ DGGUHVVLQJ \RXU

- 9HU\ H•HFWLYH
- 6RPHZKDW H•HFWLYH
- 6RPHZKDW LQH•HFWLYH
- 9HU\ LQH•HFWLYH

5HVXOWV DUH SUHVHQWHG LQ 7DEOH ZKLFK VKRZV WKH SHUFHQ  
WRS FDWYHJUDYDLODEOH FRQFHUQHG H•HFWLYH

7DEOH 6WXGHQW DGPLQLVWUDWLRQ LQWHUDFWLRQV

8\$\$ %HQFK 'L• Q

\$FDGHPLF \$GYLVLQJ 2JFH

\$YDLODEOH

&RQFHUQHG

(•HFWLYH

)LQDQFLDO \$LG 2JFH

\$YDLODEOH

&RQFHUQHG

(•HFWLYH

-QIRUPDWLRQ 7HFKQRORJ\ -7 6HUylfHV

\$YDLODEOH

&RQFHUQHG

(•HFWLYH

6WXGHQW \$FFRXQW 3D\PHQW 2JFH

\$YDLODEOH

&RQFHUQHG

(•HFWLYH

8\$\$ /LEUDU\

\$YDLODEOH

&RQFHUQHG

(•HFWLYH

1RWHV

3HUFHQWDJHLV WKH SURSUWLRQ RI VWXGHQWV UDWYHJUDYDLODEOH FRQFHUQHG H•HFWLYH  
QXPEHU RI VWXGHQWV DW \RXU FROOHJH UDWLQJ DQRJFH RQ WKDW GLPHQVLRQ L H WKH GHQRPLQDW

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/E]c/chc/JE

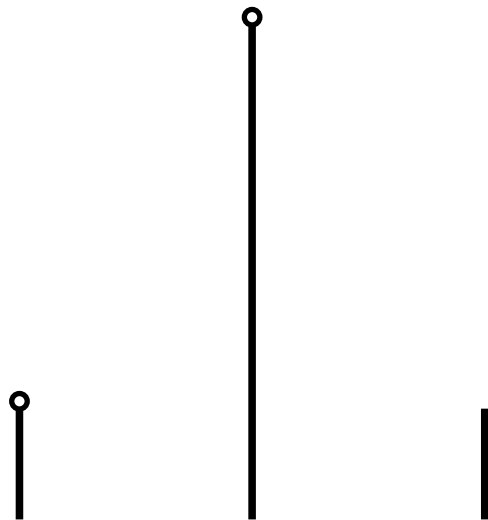
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%HVLGHVFKDOOHQJHV DQGR]FHLQWHUDEFWLRQV VWXGHQWV ZHU  
RYHUDOO

7KH 4UVW TXHVWLRQ %DVHG RQ \RXU H[SHULHQFHV KRZ OLNHOV  
IULHQG" LVDVXPPDWLYH PHDVXUHRIKRZVWXGHQWVYLHZ \RXUL  
LQ)LJXUH RI \RXU VWXGHQWV ZRXOGEHVRPHZKDW RU YHU\O

)LJXUH :RXOG VWXGHQW UHFRPPHQG 8\$\$ WRDIULHQG"

1H[W VWXGHQWV ZHUH DVNHG WR UDWH WKH RYHUDOO YDOXH RI W  
RI \RXU VWXGHQWV EHOLHYH WKHLU HGXFDWLRQ LV ZRUWK ZKD  
)LJXUH 2YHUDOO YDOXH RI HGXFDWLRQ"



7DEOH +RZ ZHOO LV HGXFDWLRQ KHOSLQJ DFFRPSOLVK JRDOV

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8\$\$ %HQFK  
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7DEOH \*HQQGHU LGHQWLW\

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)HPDOH :RPDQ

ODOH 0DQ

7UDQVJHQGHU )HPDOH 7UDQVJHQGHU :RPDQ

7UDQVJHQGHU 0DOH 7UDQVJHQGHU 0DQ

\$QRWKHU JHQGHU LGHQWLW\

7DEOH 5DFH HWKQLFLW\

Q a'-pPd " "yp(e C D

b h•Ô

\$IULFDQ \$PHULFDQ RU %ODFN

@ K @ V5C" U

1DWLYH \$PHULFDQ RU \$ODVND 1DWLYH

+LVSDQLF RU /DWLQR

1DWLYH +DZDLLDQ RU 2WKHU 3DFL4F -VODQGHU

:K ° °

:K ° ° @ BHH ö v JA " " %F5 Å

7DEOH 3DUW WLPH IXOO WLPH VWDWXV

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Q

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3DUW WLPH OHVV WKDQ FUHGLW KRXUV  
 )XOO WLPH RU PRUH FUHGLW KRXUV

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7DEOH 7RWDO FUHGLW KRXUV HDUQHGDW 8\$\$

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Q

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1RQH

FUHGLWV

FUHGLWV

FUHGLWV

RU PRUH FUHGLWV

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