

\$GPLVVLRQ 5HTXLUHPHQWV

\$OO UHJXODWLRQV JRYHUQLQJ WKH *UDGXDWHXD7KH DSSOLFDWLRQ VKRXOG

VXEPLWWHG DW OHDVW RQH PRQWK EHIRUH WKH ILUVW GD\ RI WKH VPHVWHU R
WHUP RI LQWHQGHG DWWHQGDQFH ,I IUDXGXOHQW LQIRUPDWLRQ LV GLVFRY
HUHG RQ WKH DSSOLFDWLRQ IRUP D VWXGHQW PD\ EH DGPLQLVWUDWLYHO\
ZLWKGUDZQ

\$SSOLFDWLRQV PXVW LQFOXGH

D FRPSODVHG DSSOLFDWLRQ IRUP ZLWK IHH

YDOLGDWHG SURRI RI HDUQLQJ D %6 GHJUHH IURP D UHJLRQDOO\
DFFUHGLWHG RU RWKHUZLVH DSSURYHG FROOHJH E\ VXEPLWWLQJ RIIL

FLDO WUDQVFULSWV IURP DOO XQLYHUVLWLHV DWWHQGHG
DSSURSULDWH VWDQGDUGLJHG DGPLVVLRQ H[DP

D OHWWHU RI UHFRPPHQGDWLRQ
RWKHU GRFXPHQDWLRQ VXSSRUWLQJ WKH DSSOLFDWLRQ

3OHDVH VHH WKH li•D€ D€ D€ •@€NiWöH

752< 81,9(56,7<

72()/ VFRUHV SURYLGHG WKDW WKHLU SURILFLHQF\ LQ (QJOLVK
LV FHUWLILHG LQ ZULWLQJ E\ DQ DSSURSULDWH 8 6 PLOLWDU\
RIILFLDO 6XFK D VWDWHPHQW RI ILQDQFLDO VWDWXV LV UHTXLUHG
RQO\ IRU WKRVH LQWHUQDWRURQDO VWXGHQWV VHHNLQJ D -
VWXGHQW YLVD

7KUHHDU %DFFDODXUHDWH 'HJUHH +ROGHUV 5HTXHVV
LQJ \$GPLVLRQ WR WKH *UDGXDWH 6FKRRO

6WXGHQWV FRPSOHWHDFDODXUHDWH GHJUHH
ZLOO DOVR EH UHTXLUHG WR FRPSOHWH DW OHDVW RQH \HDU RI D
JUDGXDWH SURJUDP LQ WKHLU KRPH FRXQWU\ SULRU WR DSSO\
LQJ WR WKH 7UR\ 8QLYHUVLW\ *UDGXDWH 6FKRRO 1R %ULGJH
3URJUDP FRXUVHV DUH UHTXLUHG 6WXGHQWV PXVW PDNH D
VDWLVIDFWRU\ VFRUH RQ WKH 72() / (/76 RU \$&7 &RP
SDVV (6/ H[DP DGPLQLVWHUHG RQO\ RQ WKH 7UR\ 8QLYHU
VLW\ &DPSXV DQG PD\ EH WDNHQ RQO\ RQFH SULRU WR EHJLQ
QLQJ JUDGXDWH FRXUVHZRUN 6HH (QJOLVK 3URILFLHQF\
5HTXLUHPHQWV SURYLGHG XQGDU ,QWHUQDWRURQDO 6WXGHQW \$G
PLVLRQ 5HTXLUHPHQWV

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6WXGHQWV PXVW PDNH D VDWLVIDFWRU\ VFRUH RQ WKH 72() /
(/76 RU \$&7 &RPSDVV (6/ H[DP RU VDWLVIDFWRU\
FRPSOHWLRQ RI WKH 7UR\ 8QLYHUVLW\ (6/ SURJUDP SULRU WR
EHJLQQLQJ JUDGXDWH FRXUVHZRUN 6HH (QJOLVK 3URILFLHQF\
5HTXLUHPHQWV SURYLGHG XQGDU ,QWHUQDWRURQDO 6WXGHQW \$G
PLVLRQ 5HTXLUHPHQWV 7KH GHDQ RI WKH GLVFLSOLQH IRU
ZKLFK WKH VWXGHQW VHHNV DGPLVLRQ ZLOO SUHVFULEH D PDQ
GDWRUWHUHQH DFFDODXUHDWH HTXLYDOHQW FRXUVH RI VWXG\
RI DW OHDVW VPHVWHU KRUV RI XQGHUJUDGXDWH FRXUVH
ZRUN WR EH FRPSOHWHG ZLWK D FXPXODWLYH JUDGH SRLQW
DYHUDJH RI \$OO JUDGHV EHZRZ WKH JUDGH RI % PXVW
EH UHWDNHQ 7KLV SUHVFULEHG FRXUVH RI XQGHUJUDGXDWH
VWXG\ VKDOO EH UHIHUUHG WR DV D %ULGJH 3URJUDP %ULGJH
SURJUDP VWXGHQWV VKRXOG QRW UHSHDW FRXUVHV WDNHQ DW WKH
XQGHUJUDGXDWH OHYHO %ULGJH 3URJUDP VWXGHQWV ZLOO EH
HQUROOHG DV %XQGHUJUDGXDWH VWXGHQWV 7KLV FRXUVHZRUN
PXVW EH VXFFHVVIXOO\ FRPSOHWHG DQG FHUWLILHG E\ WKH GHDQ
RI WKH FROOHJH SUHVFULELQJ WKH FRXUVHZRUN SULRU WR DGPLV
VLRQ WR WKH *UDGXDWH 6FKRRO 8SRQ FRPSOHWLRQ RI WKH
%ULGJH 3URJUDP VWXGHQWV PHHWLQJ DOO DGPLVLRQ UHTXLUH
PHQWV EH DGPLWWHG WR WKH DSSURSULDWH JUDGXDWH SURJUDP

'XDO (QUROOPHQW

/DFNLQJ 3UHUHTXLVLWHV

6WXGHQWV KROGLQJ D EDDFDODXUHDWH GHJUHH IURP D UHJLRQDO

WLRQ WR WKR VH UHJXODWLRQV UHTXLUHG IRU WKH FRXUVH

\$ VWXGHQW ZLOO EH H[FXVHG IRU D FODVV DEVHQFH IRU FLUFXP
VWDQFHV EH\RQG WKH VWXGHQW V FRWURO RU LI WKH VWXGHQW KDV EHHQ
UHTXLUHG WR DWWHQG DQ DFWLYLW\ VSRQVUH E\ WKH XQLYHUVLW\)DFXOW
PHPEHUV ZKR VSRQVRU DFWLYLWLV WKDW UHTXLUH FODVV DEVHQFHV PXVW
VHQG D OLVW RI VWXGHQW QDPHV DSSURYHG E\ WKH 'HDQ RU GHVLJQHH RU
2IILFH RI WKH 3URYRVW WR HDFK PHPEHU FRQFHUQHG DW OHDVW Wkuhh GD\
EHIRUH WKH VFKHGxOHG DEVHQFH

)DFXOW\ PHPEHUV PD\ OHY\ DFDGHPLF SHQDOWLHV XSRQ XQH\
FXVHG DEVHQFHV KRZHYHU VXFK SHQDOWLHV IRU XQH[FXVHG DEVHQFHV
ZLOO EH D SDUW RI HDFK FRXUVH V\OODEXV DQG ZLOO EH GLVWULEXWHG WR
HDFK FODVV DW WKH EHJLQQLQJ RI HDFK FODVV DQG D FRS\ ILOHG LQ WKH
GHSDUWPHQWDO RIILFH

&KDQJHV LQ &ODVV 6FKHGxOHV

7KH FRXUVHV IRU ZKLFK D VWXGHQW UHJLVWHUV PXVW EHDU WKH DS
SURYDO RI KLV KHU DGyLVHU DQG WKH DSSURSULDWH \$FDGHPLF 'HDQ
&KDQJHV LQ WKH FODVV VFKHGxOH DUH QRW SHUPLWWHG DIWHU WKH FORVH RI
WKH UHJLVWUDWLRQ SHULRG

5HJLVWUDWLRQ IRU D FRXUVH PDNHV WKH VWXGHQW UHVSQVLEOH
IRU FRPSOHWLQJ WKH FRXUVH XQOHVV KH VKH RIILFLDOO\ GURSV RU
ZLWKGUDZV IURP WKH FRXUVH V

'URSV

\$ VWXGHQW ZKR ZLVKHV WR UHGXFH EXW QRW HQWLUHO\ HOLPLQDWH
KLV RU KHU FUHGLW ORDG PD\ GURS D FRXUVH 6WXGHQWV PD\ GURS D
FRXUVH RU FRXUVHV YLD 7URMDQ :HE ([SUHVV RU VXEPLW D UHTXHVW LQ
WKH 5HFRUG V 2IILFH 7KH ODVW GD\ WR GURS D FRXUVH ZLOO EH DV
VLJQH G IRU HDFK WHUP VHVLRQ RU VHPHVWHU EDVHG RQ FRPSOH
WLRQXORIHWRIB OM QVWKO ZK MLKRG FRXUVH 'DWHV ZLOO EH SXEOLVKHG RQ WKH
6FKHGxOH RI FODVVHV DQG WKH \$FDGHPLF 5HFRUGV ZHE SDJH
'ZZ WUR\ HGX UHFRUGV 7KH UXOH DOVR DSSOLHV WR ,QWHUQDWLRQ
DO WHDFKLQJ ORFDWLRQV

)URP (DUO\ 5HJLVWUDWLRQ W\URXUJ /DWH 5HJLVWUDWLRQ
&RXUVH 6FKHGxOH \$GMXVPHQW 3HULRG

752< 81,9(56,7<

WLQJ WR WKH LQVWUXFWRU DQ 3,QFRPSOHHW *UDGH 5HTXHVV' IRUP 7KLV
IRUP FDQ EHWURKIDG DWUR\ HGX JUDGXDWHVFKRRO IRUPV KWPO

&DQGLGDWHV PXVW XVH W&E DROKOWR\IRGFRSFDVGHPLDFW'HDQ V
 WR LQWHQWH RQOLQH IRIKELPHORQW DKEWMSWIKHFDSSOLWKH *UDGXDWH 6FKRRO LC
 FDWLRQ LV WRR ODWH IRU SDUWLFLLSXLRSQWQWLRQ XSGSPVQSSRUDXQWLRQ GRFXPHQW
 WLRQ IHH PXVW EH SDLG DW WKH WLPH RI HDQWQ \$SSOLFDFWLRQ IRU \$GPLVLRQ C
 *UDGXDWLRQ &HUHPRQ\
 \$SWHQGDQFH DW FRPPHQFHPHQW LV WWH WKURXJK WKH RILFH RI WKH GHDO
 IHUUDO KRZHYHU DOO FDQGLGDWHV DUH VVXGHRQW DWWHQG 6WXGHQWV ZLQ
 DWWHQG WKH JUDGXDWLRQ FHUHPRQ\ LPH GHSDUWPHQWRQ FRP RWVHHS ZROO
 JUDP FRPSOHWLRQ 6WXGHQWV PD\ VHOHFRPRLHQGDVLRQ WLRQ DSSURPRQ\ RU GI
 WR DWWHQG EDVHG RQ WKHLU SUHIHUUHG ORFDWLRQ RQ WKH VWXGHQWV ZLOO E
 SURYLGHG ZLWK D OLNQ WR WKH JUDGXDWLRQDGHUHWRE\GLWGHFOLRQ ZKWKWKH
 WKH VWXGHQW ILOHV DQ 3,QWHQW WR *UDGXDWHFRIRPHQGDWLRQ RI WKH GHSDU
 GLVFLSOLQH DFFHSW D IDYRUDEOH UH
 SDUWPHQWDO,FRPPLWVHH KH RU VKH R

7LPH /LPLW WR &RPSOHWH 0DVWHU\TV DQG 3K GHJUH
 3URJUDP
 \$OO FUHGLWV XVHG WR VDWLVI\ 0DVWHU\TV 3K GHJUH UHTXLUH UHMH
 PHQWV PD\ QRW H[FHHG FLJKW \HDUV DW WKH WLPH DERFJUH WKH FRPSOHQW LV
 WLRQ)RU VWXGHQWV FRPSOHWLRQ WKH 0DVWHU\TV 3K GHJUH UHTXLUH UHMH
 DOO FUHGLWV XVHG WR VDWLVI\ GHJUH UHTXLUH UHMH UHTXLUH UHMH UHTXLUH
 \HDUV DW WKH WLPH RI GHJUH FRPSOHWLRQ
 \$ VWXGHQW QRW HQUROOHG ZLWK 7UR\ 8QLYHUVLW\ IRU WKUHH \HDUV RU
 PRUH PHHW DOO GHJUH UHTXLUHPHQWV FXUUHQW DW WKH WLPH RI UHGGPLV
 VLRQ

7LPH /LPLW WR &RPSOHWH '13 'HJUH 3URJUDP
)RU VWXGHQWV FRPSOHWLRQ WKH WRFWRU RI 1XUVLQJ 3UDFWLFH
 %61 SURJUDP DOO FUHGLWV XVHG WR VDWLVI\ 'RFRUDO GHJUH UHTXLUH
 PHQWV PD\ QRW H[FHHG FLJKW \HDUV DW WKH WLPH RI GHJUH FRPSOHWLRQ
)RU VWXGHQWV FRPSOHWLRQ WKH 'RFRU RI 1XUVLQJ 3UDFWLFH
 3RVW 0DVWHU\TV SURJUDP DOO FUHGLWV XVHG WR VDWLVI\ GHJUH UHTXLUH
 PHQWV PD\ QRW H[FHHG ILYH \HDUV DW WKH WLPH RI GHJUH FRPSOHWLRQ
 \$ VWXGHQW QRW HQUROOHG ZLWK 7UR\ 8QLYHUVLW\ IRU WKUHH \HDUV RU
 PRUH PHHW DOO GHJUH UHTXLUHPHQWV FXUUHQW DW WKH WLPH RI UHGGPLV
 VLRQ

5HDGPLVVLRQ 3URFHGXUHV

5HDGPLVVLRQ WR *UDGXDWH 6FKRRO DIWHU \$FDGHPLF 6XV
 SHQVLRQ
 *UDGXDWH VWXGHQWV PD\ SHWLWLRQ IRU UHGGPLVVLRQ WR WKH *UDGX
 DW 6FKRRO RQO\ WZLFH ,Q RUGHU WR EH HOLJLEOH WR SHWLWLRQ IRU UHGG
 PLVVLRQ D VWXGHQW PXVW KDYH EHHQ RXW RI VFKRRO IRU DW OHDVW RQH
 FDOHQGDU \HDU 6WXGHQWV PD\ VXEPLW SHWLWLRQV IRU UHGGPLVVLRQ WZR
 PRQWKV SULRU WR WKH 5D\XLEOHV UHTXLUHPHQWV GDWH
 EHHQ DFDGHPLFDOO\ VXVSHQGHG PXVW IROORZ WKH SURFHGXUHV RXWOLQH
 EHORZ

- \$ VWXGHQW PXVW SHWLWLRQ WKH 'HDQ RI WKH *UDGXDWH 6FKRRO LQ
 ZULWLQJ DQG FLWH WKH SDUWLFXODUV RI KLV KHU FDVH 7KH SHWLWLRQ
 SDFNHV PXVW LQFOXGH
- D \$ OHWWHU GHVULELQJ WKH FLUFXPVWDQFHV WKDW OHG WR DFDGHP
 LF VXVSHQVLRQ DQG JLYH HYLGHQFH RI SUREDEOH VXFFHVV
 EHIRUH EHLQJ FRQVLGHUHG IRU UHGGPLVVLRQ
- E &RS\ RI WKH VWXGHQW\TV WUDQVFULSW
- F \$\$SURSULDWH OHWWHU\TV RI VXSSRUW IURP IDFXOW\ PHPEHUV DQG
 GRFXPHQWDWLRQ RI LOOQHVV HWF
- G 5HDGPLVVLRQ \$\$SOLFDFWLRQ
- 1R6HWXGHQW SHWLWLRQV IRU UHGGPLVVLRQ PXVW EH GRFXPHQW
 HG FLUFXPVWDQFHV YHULILHG E\ WKH DSSURSULDWH DFDGHPLF RIIL
 FLDO DW HDFK ORFDWLRQ DQG D OHWWHU UHFRPPHQGLQJ VXSSRUW RU
 QRXSSRUW VKRXOG DFFRPSDQ\ WKH SDFNHV EHIRUH WKH 'HDQ RI
 WKH *UDGXDWH 6FKRRO ZLOO SUHVHQW WKH SHWLWLRQ WR WKH UHVSHF

JUDGXDWHVFKRRO IRUPV KWPO

1RW BHIH7U,0WR,0,76 72 &203/(7(*5\$'8

\$7('(*5((352*5\$06Q0,0(/,0,76 72 &20

3/(7(*5\$'8\$7(1856,1* '(*5((352*5\$06RUH

LQIRUPDWLRQ RQ OLPLWDWLRQV RI WUDQVIHU FUHGLWV

7UDQVIHU &UHGLW)URP 5HJLRQDOO\ \$FFUHGLWHG 8QLYHUVLWLHV

1R FUHGLW PD\ EH WUDQVIHUHG WR D 7UR\ 8QLYHUVLW\ JUDGXDWH

SURJUDP XQWLO D VWXGHQW LV XQFRQGLWLRQDOO\ DGPLWWHG DQG KDV FRP

SOHWHG D PLQLPXP RI QLQH VPHVWHU KRXUV ZLWK WKH XQLYHUVLW\ 7KH

PD[LPPXP QXPEHU RI JUDGXDWH FUHGLW KRXUV WUDQVIHUHG LQWR D JUDG

XDM

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JUDGXDWH SURJUDP DW 7UR\ 8QLYHUVLW\ &UHGLW DFFHSWHG DV WUDQVIHU
FUHGLW ZKLFK EHFRPHV RYHU HLJKW \HDUV ROG JUDGXDWH QXUVLQJ
FRXUVHV PD\ QRW H[FHHG ILYH \HDUV EHIRUH WKH JUDGXDWH GHJUHH
UHTXLUHPHQWV DUH FRPSOHWHG ZLOO EHFRPH LQYDOLG DQG ZLOO QRW EH
FRXQWHG WRZDUG JUDGXDWH GHJUHH UHTXLUHPHQWV

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\$OO IRUPVDEQQDQRQWDFW LQIRUPDWLRQ UHTXLUHG WR DSSO\ IRU JUDG
XDMWGQWLOCFDOLGDJHDYDDEHILQWFF±0,0#,,P €

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RU D PLQLPXP RI WKUHH JUDGXDWH KRXUV DQG VL[XQGHU
JUDGXDWH KRXUV PXVW EH WDNHQ WR TXDOLI\ IRU D JUDGXDWH
DVVLLVDQWVKLS
E ,I D VWXGHQW KDV PDGH VDWLVIDFWRU\ SURJUHVV WRZDUG RE

SHUVRQDO DQG SURSHUW\ ULJKWV RI RWKHUV DQG WKH HGXFDWLRQDO PLVVLRQ
RI WKH 8QLYHUVLW\

\$XWKRULW\ IRU 5XOHV DQG 5HJXODWLRQV

7KH %RDUG RI 7UXVWHHV RI 7UR\ 8QLYHUVLW\ LV YHVWHG ZLWK WKH
DXWKRULW\ WR SURPXOJDWH UXOHV DQG UHJXODWLRQV UHJDUGLQJ WKH FRQ
GXFW RI VWXGHQWV ZKLOH HQUROOHG DW 7UR\ 8QLYHUVLW\ E\ 7LWOH
&RGH RI \$ODE~~PH~~ 8QLYHUVLW\ 7UXVWHHV KDYH GHOHJDWHG IXOO
DXWKRULW\ WR WKH 8QLYHUVLW\ DGPLQLVWUDWLRQ WR SUHSDUH DQG DGPLQLVWH
DQG UHJXODWLRQV IRU WKH ZHOIDUH DQG GLVFLSOLQH RI LWV VWXGHQWV

SXEOLF H|SUHVVLQR WKH UHJLVWUDGLRQWFRWRWUXGWHQDHRMLFDIDFDOLLRICHW 8QL
WKH XVH RI XQLYHUVLW\ IDFLOLWLHURXGFXSDQGLDQ\DYCKYEOWHWRVRLRDPISIXV UH
UHVLGHQFH KDOOV DQG RWKHU KRKHIDQWIKZEDHGRDQGRKQHWLORVIOHIGXERDMLHRQ SU
XQLYHUVLW\ DQG WKH XVH DQG SDUNLQJ BQIRPFRUWHDQLWOHXQRIQLRKHEDDPSRRQV
&RQGXFV LQ YLRODWLRQ RI SXEOLFDQW\ QIGHYWOODHYGWWKWBXJKVDFWVXWVH
ORFDO RUGLQDQFHV RU XQLYHUVLW\ WREDFFRSROLFHV SROLFLHV ZKHWK
HU RU QRW VSHFLILHG LQ GHWDLO HMKDQWLRQV VVHO\ DIIHFVW WKH VWX
GHQW\ VXLWDELOLW\ DV D PHPEHU RI WKHDFDGHPLF FRPBXQLW\ HMKDOLQJ
DQG UHJDUGOHVV RI ZKHWKHU VXFK DQG XFXJKWHG RU VXDWHG LQ DDU FLJDUH
YLFWLRQ XQGHU D VWDWXWH RI RUGLQDQFHV 3URGXFWV\ VXFK DV DOO IRUP
\$Q\ RWKHU DFWLYLW\ FRQGXFV RU RUGLQDQFHV WREDFFRSROLFLHV FL
KHUHLQ WKDW LPSDLUV HQGSDURSHU RUGLQDQFHV XSWV DQ\ SHUV HQJDUHWWHV D
W\ VRFLDO RUGHU RU WKH HGXFDFWLRQ XFWV H\JL\FKHZLQJ WREDFFRDQG VQXII

&RPSODLQW 3ROLF\

3OHDVH FRQVXOW WKH 752 < 6WXGHQW &RPSODLQW 3ROLF\ ORFDWHG DW
WURMDQ WUR\ HGX VWXGHWKORVWRDIXPQWV 752 <
3RODQUP SGG VXEPLW D FRPSOHWH SROLF\ WR WKH *UDGXDWH
6FKRRO \$GDPV \$GPLQLVWUDWLRQ %XZGLSROLFRDSSOLHV WR DOO 7UR\ 8QLY

'LVDELOLW\ 6HUULFHV 3ROLFLHV

3OHDVH FRQVXOW WKH 8QLYHUVLW\ VWDWV 6WXGHQW
+DQGERRN WRRMQE VWRIRHG WR RUGLQDQFHV 3URSHU\ IRU WKH SXUSRVH
DQG FRPSOHWH SROLFLHV DQG SURFHV UHODWHG WREDFFRSROLFLHV ZDQV FS
ZD\ VLGHZDONV DQG YHKLFOHV DV ZHO

+DUDVPHQW DQG 'LVFULPLQDWH

3OHDVH FRQVXOW WKH 8QLYHUVLW\ VWDWV 6WXGHQW
+DQGERRN WRRMQE VWRIRHG WR RUGLQDQFHV 3URSHU\ IRU WKH SXUSRVH
DQG FRPSOHWH SROLF\ UHODWHG WR WREDFFRSROLFLHV ZDQV FS
HQFH DQG VPRNLQJ FHVVDWLRQ

6WXGHQW 5HFRUGV 3ROLF\

3OHDVH FRQVXOW WKH 8QLYHUVLW\ VWDWV 6WXGHQW \$XWKRULW\
+DQGERRN WRRMQE VWRIRHG WR RUGLQDQFHV 3URSHU\ IRU HQIRUFPHQW RI WKLV S
DQG FRPSOHWH SROLFLHV UHODWHG WR RUGLQDQFHV 3URSHU\ IRU HQIRUFPHQW RI WKLV S
DO 5LJKWV 3ULYDF\ \$FW)(53\$ 6WXGHQWV DQG \$WKOHWLF 'LUHFWRU RU W
ZLWK WKH 6HQLRU 'LUHFWRU RI +XPDQ 5HV

7REDFFR 3ROLF\

9LRODWLRQ RI WKLV SROLF\ PD\ UHVXOW
,QWURGXFWRQ WKH 6WXGHQW &RPHQV &RQGXFV +XPDQ 5
7UR\ 8QLYHUVLW\ LV FRPPLWWHG WR SURYLGH D RHDQW DQG DIIHFW 5
HQYLURQPHQW IRU DOO VWXGHQWV IDFXOW\ DQ RWKHU DSSOLFDQW 8QLYHUVI
%RDUG RI 7UXVWHHV GHPRQVWUDWHG WKLV FRPPLWWPHQW ZLWK WKH DSSURF
DO RI D UHVROXWLRQ GHVLJQDWLRQ 7UR\ 8QLYHUVLW\ DV D WREDFFR
LQVWLWXWLRQ

7KLV QHZ SROLF\ ZKLFK ZHQW LQWR HIIHFV RQ \$XJXVW
SURKLELWV VPRNLQJ DQG WKH XVH RI DOO WREDFFR SURGXFWV ZLWKLQ DOO
8QLYHUVLW\ EXLOGLQJV SDUNLQJ ORWV VWUXFWXUHV ZDONZD\ LQGRRU