

\$VVRFLDWH7'HDVQVOHYULFKW / 6NXOPRVNRQ 66BQMSRV % OF RLOVHL YUDA\ - 5
&RQWLQXLQJ'66LXGHWURQH
\$GPLQLVWUDWLYH \$VVLVWV BQVSEHOG DU GRVW HBU+SLQJH OFFDLQQ . +RMQR
-HQQLQJV / .RKRXW 0DHF1DO-0FHHS / 30BFRQGRQ 6PH\HUV 7 7XFN 0
:DONHU
ø

/LEUD5J7\QHU
6WXGHQW 6H&RIEFOH
2& 6WXGHQWV36URHVLHGMQWV 2& 6WXGHQW 8QLRQ DQG .DODPDOND 6WXG
(GXFDWLRQ &RXUFLWOW ' 0DUTXHV

7UDGHV DQG \$SSUHQWLFHVKLS 3URJUDPV

3URJUDP UHYLVLRQ
7UDGHV 7HFKQRORJ\ 7HDFKHU (GXFDWLRQ 'LSORPD
x \$GGLWLRQ 'HOHWLRQ RI FRXUVHV
5DWLRQDOH
7KH &RPPXQLFSDWLWQMH ZLOO EH SURFR&UQH DWRLRLXWD070HGWDXGHQWV
2ULJLQDOO\ &016 'LJLWDO 0HGLD URDWDLRF,OXKHG QR ZVKEHH7GHSVH
&016 'LJLWDO 0HGLD GRUDWUDGV ZLRFPHS LDRYGLFRQRXMHV VSHFLILFDO
WKH QHHGV RI 7UDGHV 7HFKQRORJ\ 7HDFKHU &0GFDWLRQRGLSDRPLQW
DFFRXQW WKH K\EUHLG RRGHWRLG HFR&Y7(H'IZS,WRKLD WKH

7KLV FRXUVH FKDQJH SWBG ENH%QURFFH BQLDGEU&RLOVH2NDQSDUWQHU LQ WH
'LSORPD SURJUDP
&RXUVH EHLQ&016GGHG'LJLWDO 0HGLD IRU 7UDGHV (GXFDWRUV
&RXUVH EHLQJ&016HWHGJLWDO 0HGLD
3URJUDP RXWOLQH
&XUUHQW
<HDU 7HUP RQO\ WR QRERKDTXJHQW VPHVWHUV \HDUV
2NDQDJDQ &ROOHJH V 7UDGHV 7HFKQRORJR 7HDFKHU (GXFDWLR
<HDU

7HUP ,
(1*/ OHYHO 8QLQHUVH WLVWULQVL
&016 'LJLWDO 0HGLD
777('UDIWLQJ DQG 'HVLJQ UH
777(/HDUQLGFRV 6XHZ
%URFN &RXUVHV

7KH FKDSWHUV RQ UHWLUHPHQW SODQQLRQ SURIHYSIDQGBG DQG WVKLFF
UHVSRQVLELQW DQV IRU VLKQDQY EIBHQW PER %8\$D[DWLRQ DQG ,QYHVWPHQW
WR WKLW FRXUVH Q7 R K H F R W H V U R R P K D S W H K D R Q H V L V N P D Q D J H P H Q W
KDYH EHHQ PRYHG WRX %8\$ F H D, QG (VWDWH 3ODQQLQJ
,PSOHPHQWDV LHSQV B D V H U
&RVWQ/ D

%8\$' ± ± :HDOWK 0DQDJHPPHQW DQG (VWDWH 3ODQQLQJ
&RXUVH UHYLVLRQ

x &RQWHQW

x ' H V F U L S W L R Q

x 7LWOH ± QHZ ,FRXUVHQ FVH DQIG (VWDWH 3ODQQLQJ

5DWLRQDOH

7KH 6FKRRO RI %X R L Q H V H W R K H U W F U H S L Q G X V W X G F H Q W L I R B D W L R Q Z L W K
)LQDQFLDO 3ODQQLRQ D V B L R G H V L K H Q B Y B K R Q G M V L W H G Z L W K L Q W K H E D Q N
LQYHVWPHQW GHDOHU DQG LQVXUDQFH LQG XVWU\

:H XVH FRXUVH PDWHULDO DW K H R P S D Q Y F L R G L S G Y L L R G U R V & D Q D G D I R U G H O L
FRXUVHV SUHSDULQJ VWXGHQWV IRUKDQ G X S G D U W H G V W W K H D V F R Z W L V G H O L \$ B M F

7KH FKDQJHV FRQVLV W H R I W X S G F D W X H V L Q D G G K H R U F K D Q Y J H H E H V R W K H F R Q W H Q
UHDOLJQPHQW RI W K H U F R I Q Q D F H N K Q V K K D R B H H G O W F W W K H U H D O L J Q P H Q W F
&DOHQGDU GHVFULSWLRQ

&XUUHQW

7KLV FRXUVH H[DPLQHV PDUNHW LQG I Q D J W R H Q W L Q Q E C H W M L R Q H W S F O D Q D Q Q
SURJUHVVHV WR DQIX L Q G H U W W P H Q G L S U R G X S V D Q Q L Q H V W B M K D Q G G H E W
PDQDJHPPHQW DQG HVWDWH SODQQLQJ DUH DOVR H[SORUH G
3URSRVHG

/H DUQHUV H[DPLQH D W K I G W R V X H L V N I P Q Q D J H B D Q Q C L Q G H A R S D F V L Q F O X G H
PDQDJHPPHQW D Q G Q H V X G U D B G D W W H L S M Q D B J H H B H Q W S U R F H V V S U R G X F W
DQG SUDFWLFHV L Q Q X U K H Q D H H D & R R S R Q S O D V Q Q R Q J H V W D O W K G H Z L O O V D Q G S
SRZHUV RI D W W R U Q B I Q G W L Q W W H D U P H Q W D W H X V W H] H D Q G H V W
&RQWHQW FKDQJH

7KLV FRXUVH H[DPLQHV WKH ILQDQFLDOHSODQDQWQRGSURFH DGYDQFRHSDV
 WR WKH SUDFWLFDQRUQLQDQDFILHVOISODHOSBQGLEWDLHDDO/SODQDQHUVDUH
 H[SORUHG 'LIIHUHQVVRVUPWURIFAXXUHWV LQFHXGDQDQWGLX LQ UHODWLRQ
 SODQQLQJ
 3URSRVHG
 /H DUQHUV H[DPLQH DQGL QJQSDFEHDVSDQDFRPHRWDDQGH DGYDQFHG DUHDV
 WKH SUDFWLFDH RI ILQDQFLDO LSODHODQDQW[SORHSDQWIRUPV RI EXVLQHV
 VWUXFWXUHV LQFOXGLQJ WUXVWVFLDQHSQDQDQGLQ UHODWLRQ WR I
 &RQWHQW FKDQJH
 &KDSWHUV RQ ZHDWK PDQDJPHQW LQWKLVWPRXUWH KFRYHSHHWQDQDQ
 ,QVXUDQFH DQG (VWDWVHODDQURPULQWKHDFRQVZHDQWK PDQDJPH
 FKDSWHUV WKH FKDSWHUHQVSDQSHWSDQDLEILQLDQDQFHUOKSDQD EHHQ PRYH
 WR %8\$' 5HWLUHPPHQW ,QFRPH 3ODQQLQJ
 ,PSOHPPHQWDVHSDQSDQHU
 &RVWQD

3URJUDP UHYLVLRQ
 %XVLQHVV 6WXGLHV &HUWLILFDWH
 x 3URJUDP RXWOLQH
 x 5HYLVLRQ RI FRXUVHV
 5DWLRQDOH
 &RXUVHV EHLQJ UHYLVHSHDWLSHQ&RURSRVDOV %8\$&RXUVH QDPHV WR
 FKDQJHG LQ WKH %XUWLVVFDWXGLH LQSDQRUDDP6HUYLFH

3URJUDP RXWOLQH
 %XVLQHVV 6WXGLHV &HUWLILFDWH)LQDQFLDO 6HUYLFH

3URJUDP 2XWOLQH (;,67,1*	3URJUDP 2XWOLQH 5(9,6('
6L[FRXUVHV VHOHFWHG IURP	6L[FRXUVHV VHOHFWHG
%8\$' &DQDGLDQ ,QFRPH 7D[,	%8\$' &DQDGLDQ ,QFRPH 7D[,
%8\$')LQDQFLDO 3ODQQLQJ	XQGDPHQWDOVQQLQJ%8\$GDPHODDQVLD
%8\$' 5LVN DQG 5HWLUHPPHQW	%8\$QQLSHWLUHPPHQW ,QFRPH 3ODQQLQ
&RPSUHKHQVLYH 3UDFWLFDH	
%8\$' :HDQWK 0DQDJPHQW DQDQVWDWVH	%8\$VWDWVH
3ODQQLQJ	
%8\$' \$FRXQWLQJ &RPSUHKHQVLYH	%8\$' \$FRXQWLQJ &RPSUHKHQVLYH
%8\$' &DQDGLDQ 6HFXULWLHV	%8\$' &DQDGLDQ 6HFXULWLHV
%8\$' 3HUVRQDO DQDQFLDO	%8\$' 3HUVRQDO DQDQFLDO

,PSOHPPHQWDVHSDQSDQHU
 &RVWQD

3URJUDP UHYLVLRQ
 %XVLQHVV \$GPLQLVWUDWLRQDQDFILHVOISODHSHUYLFHV 2SWLRQ
 x 3URJUDP RXWOLQH
 x 5HYLVLRQ RI FRXUVHV
 5DWLRQDOH
 &RXUVHV EHLQJ UHYLVHSHDWLSHQ&RURSRVDOV %8\$' &RXUVH QDPHV WR
 EH FKDQJHG LQ WKH %XUWLVVFDWXGLH LQSDQRUDDP6HUYLFH
 3URJUDP RXWOLQH
 %XVLQHVV \$GPLQLVWUDWLRQDQDFILHVOISODHSHUYLFHV 2SWLRQ

(GXFDWLRQ &RXQFLO ,WHPV \$SSURYHG

%8\$' &RQWHP SRUDU\ 3UDFWL	F%8\$'LQ)7DQ DQW EIRDQ	DODQG ,QYHVWPH	HQW 3
3ODQQQLQJ			
%8\$' &DQDGLDQ)LQWQVFLDQV,	QVW	%8\$' &DQDGLDQ,WLQW	WLRQV
%8\$' 6HOHFWHG 7RSLFV)LQDQFH		%8\$'DQFH6HOHFW	HG 7R
%8\$' 6HOHFWHG 7RSLFV)LQDQFH		%8\$'DQFH6HOHFW	HG 7R
%8\$' &DQDGLDQ ,QFRPH 7D[,	8\$' &DQDGLDQ ,QFRPH 7D[,		
%8\$' ,QYHVWPHQW 0DQDJPH	QW	%8\$' ,QYHVWPH	HQW 0
%8\$' \$SSOLHG &RUSRUDWH)LQDQFH	\$SSOLHG &RUSRUDWH)		

,PSOHPHQWD V6HRSQ B D EHU
&RVWQD

\$UWV DQG)RXQGDWLRQDO 3URJUDPV

)1,/ ± ± ,QGLJHQRXV 5HJLRQDO /DQJXDJHV ,
Short title – Indigenous Languages I

1HZ FRXUVH

5DWLRQDOH

5HTXLUHG FRXUVH HQ \$SSOLHG '6RFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH

VWXGHQWV LQ \$UWV 3URJUDP

&DOHQGDU GHVFULSWLRQ

7KLV FRXUVH SURYKLG R'6RFXGHQWLWX W R VDUHDFWQXWK HRE DVO DQJXDJH LQG

UHJLRQ 2NDQDJDQ 6LKPXVZNDSP HHCW XRGUHQWV ZLROZD LG RDJ ZRUNLQJ XVH RI

ODQJXDJH LQ HYHU RQDA DQ GH FRLQW XDUW DWLRQ

,PSOHPHQWD V6HRSQ B D EHU

&RVWV 6WDIILQJ

)1,/ ± ± ,QGLJHQRXV 5HJLRQDO /DQJXDJHV ,,
Short title – Indigenous Languages II

1HZ FRXUVH

5DWLRQDOH

5HTXLUHG FRXUVH HQ \$SSOLHG '6RFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH

VWXGHQWV LQ \$UWV 3URJUDP

&DOHQGDU GHVFULSWLRQ

7KLV FRXUVH EXLOGMYRHO RSKHG VINL Q'DV OHDUQX BRQMHFRPISQFH V WUXFWX

XVLQJ QRXQXQV SURQGH YHSLDEWLQ VHKVHQ W DQGHIX V6XUX GHQWV HQJDJH LQ

FRPSOH[FRQYHUVDWLRQ LQFOXGLQJ TXH RQWL B Q M HFOVQ YHHW S B Q G HDV G YHU

3UHUHTXDUV W HV

,PSOHPHQWD V6HRSQ B D EHU

&RVWV 6WDIILQJ

, '67 ± 3V\FKRVRFLDO &XOWXUDOL&KVDSDQHQJHV \$FURVV WKH
Short title – Psychosocial Challenges

1HZ &RXUVH

5DWLRQDOH

(OHFWLYH FRXUVH HQ \$SSOLHG '6RFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH

LQ \$UWV 3URJUDP

&DOHQGDU GHVFULSWLRQ

7KLV FRXUVH H[DPLQV DSDV V RFRORL FLBQH DFRURV W W W W OUIHVSDQ DV WK

HQFRXQWHUV SHRSO B XULQJ L QWHL FRXUVH R I GNYHQRISQ LQWHUGLVFLSC

DSSURDFK FRPPRQ SV\FKRORJLFDO DQGRSM\EKRVSRFLDLDOLIFVH\QMLIHDFGQJ
VHUYLEFH ZLOO EH WBSG WDLVVRIGXZLGVHUV WIDVLRORJVERW&VWFKRVRFLDO FRQ
WKHLU SHUWRQLDHOVDQGRFRQWIFLDOQIDHFWVWVWHRDQ&KQWLVWIXDPLDQ WFKRR
FRPPXQLW\ JR\ZUHQP\HROVWHPHQW PHGLDW BHHUDWVHFWWVGRQRUGHQWLW\
EHKDYLRXU
3UHUHTXLV⁹LW⁹W⁹VWDQGLQJ
,PSOHPHQWDV6IHSQV B D VHU
&RVWV 6WDIILQJ

, '67 ± 3URIHVVLQRQDO &RGHV RI (WKLFV
1HZ &RXUVH
5DWLRQDOH
(OHFWLYH FRXUVHHLQ 3\$SJSJLDHFG 6HRJLD OQ'GHSIHVRISDPIHQWSDVR HOHFWLYH
LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH UHYLHLEVD FSGHDF WILFHWF LSRVRVHV VQXPEVHUSR RWKDW KDYH D
UROH LQ VRFLDO VHUYLEFHV PHGLFLQPHDQGDQDQW B B MGDALD OOVZ/W B I
DQG HGXFDWLRQ 5HOWYDFQWV D RG HFVWKO DDEHSDWHDYFWLZFHG DQG VHW LQ W
ERWK SURPLQHQW HWKLFDO WKHRULSVDDFQGLFK D G W K G J H Q W R I Z L O R D H M S I O
GLOHPPDV WKDW FRQIURQW SURIHVVLRQ D D E L V O D W V W K H \ D S H J Z R L O P W K H I U Q
HWKLFDO GHFLVLRQ P B N H Q W R Z K Q G H U W W H D Q G O D W L R Q V D R G S U R I H V V L R Q D O
VWDQGDUGV

3UHUHTXLV⁹LW⁹W⁹VWDQGLQJ
,PSOHPHQWDV6IHSQV B D VHU
&RVWV 6WDIILQJ

3+ , / ± ± 3URIHVVLQRQDO (WKLFV
1HZ FRXUVH
5DWLRQDOH
(OHFWLYH FRXUVHHLQ 3\$SJSJLDHFG 6HRJLD OQ'GHSIHVRISDPIHQWSDVR HOHFWLYH
LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH ZLOO SDRMGGDIS S W R I O F R I U W R V I H R O K L O F I D O P S U O R G D F D V H E D V H G
GHDOLQJ ZLWK HWKLFZ B O N L S O D H M L O K R Y F R X W K I R V Z L O O D W R H W K F H Q W W D O O L
DQ\ SURIHVVLRQDOF W Q W H J S H L U W R Q V D S M L R V Q L F E H Q F R I P S H Q F H D Q G Q R Q P D
DQG UHVSQRVLELQW\
3UHUHTXLV⁹LW⁹W⁹VWDQGLQJ
,PSOHPHQWDV6IHSQV B D VHU
&RVWV 6WDIILQJ

36<& ± ± (YLGHQFH %DVHG 3UDFWLFH 7KHRULHV
Short title: Evidence-Based Practice
1HZ FRXUVH
5DWLRQDOH
5HTXLHG FRXUVH HQ \$SRSQUDG ' B R F L D O Q ' G H S I H V R I S D P I H Q W S D V R H O H F W L Y H
VWXGHQWV LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH SURYLGHVPSL BNSDPOVHIG FHYEDVHG SUDFWLFH RI SV\FKR
WUHDWPHQWV)RFXVLQJ RQ GLVRUDFHU Z W H I Q D G H D O H Q P R Z L W G L W R I O L D O R V
FRXUVH ZLOO UHYLH Z V W K R U H Y S B F Q I E H W K O J P S I Q W D V D D Q G E H K D Y L R X U D O

WKDW UHODWH WRQGGMRFLDO IDEEHLRQLQVSDQRZLKHOFIRYDPLQH ZKDW
UHVHDFK VHRZUGLWRK DVQWVUPHQWLRQHDHQGHRWWYHQHV LQIRUPLQJ

,PSOHPHQWDWLSQSDVHU
&RVWV 6WDIILQJ

(GXFDWLRQ &RXQFLO ,WHPV \$SSURYHG

RUJDQLJDWLRQV 7KH\$UDHS\$OQW\$G\$G\$JRSSRULV\$DQMLV\$QMR\$E\$GHJUHH\$FRQWH
SUDFWLFXP ILHOG\$SS\$S\$R\$R\$B\$H\$Q\$W\$R\$U\$L\$Q\$R\$M\$B\$Q\$Z\$L\$V\$U\$R\$M\$O\$D\$V\$S\$H\$W\$K\$D\$O\$R\$S\$I\$U\$R\$P\$W\$K
VWXGHQW V\$S\$U\$R\$G\$U\$H\$D\$P\$D\$R\$Q\$G\$F\$R\$P\$P\$X\$Q\$L\$W\$X\$G\$H\$Q\$W\$V\$S\$O\$D\$E\$P\$H\$Q\$W\$H\$O\$B\$S\$H\$P\$S\$O\$R\$D\$E
DQ DSSUHFLDWLRQ\$F\$R\$I\$W\$W\$K\$R\$I\$D\$S\$F\$O\$D\$O\$G\$V\$U\$D\$E\$Q\$F\$U\$H\$W\$D\$Q\$G\$W\$O\$X\$G\$E\$H\$V\$S\$U\$H\$S\$D\$U\$L\$Q\$J\$V
FRQWULEXWLRQ WR\$D\$P\$X\$Q\$G\$H\$W\$U\$B\$Q\$V\$H\$G\$R\$E\$G\$D\$F\$O\$R\$Q\$D\$W\$U\$L\$E\$Q\$W\$D\$F\$R\$Q\$V\$W\$U\$X\$F\$W\$L\$Y\$H
UHJLRQDO L\$V\$V\$X\$H\$V

7KH SURSRVHG FUHGLW GHJUHH HVW\$D\$E\$H\$D\$S\$H\$O\$L\$M\$K\$H\$E\$D\$E\$B\$E\$D\$K\$U\$N\$D\$W\$H
\$U\$W\$V\$ \$Q\$ \$S\$S\$O\$L\$H\$G\$O\$Q\$W\$M\$B\$S\$U\$H\$H\$L\$Z\$P\$W\$D\$Q\$B\$E\$L\$O\$P\$S\$Q\$F\$O\$X\$G\$H\$W\$K\$H\$I\$R\$O\$O\$R\$Z\$L\$
I\$H\$D\$W\$X\$U\$H\$V

L \$SSOLHG\$H\$D\$Q\$R\$S\$D\$E\$R\$Z\$U\$W\$K\$U\$R\$X\$J\$K\$R\$X\$D\$P\$W\$K\$H\$ SURJ
LL 6WXGLHV L\$Q\$F\$W\$X\$O\$W\$B\$O\$D\$G\$G\$L\$Q\$Y\$H\$W\$B\$D\$Q\$J\$Q\$D\$J\$C\$H\$V\$K\$V\$K\$Y\$D\$U\$L\$R\$X\$V\$D\$S\$S\$U\$R\$D\$F\$K\$H
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XQGHUVWDQGLQJ RI JHGHU VH\$X\$D\$O\$L\$D\$Q\$G\$Z\$R\$P\$H\$V\$V\$W\$X\$G\$L\$H\$V
LLL \$SSOLHG\$U\$H\$C\$H\$D\$Q\$F\$K\$L\$Q\$N\$I\$L\$O\$V\$W\$E\$H\$D\$U\$D\$K\$G\$F\$R\$J\$K\$R\$X\$W\$I\$R\$X\$U\$H\$D\$U\$V\$R\$I\$V
LY 6WXGLHV L\$Q\$F\$U\$L\$W\$L\$F\$D\$O\$W\$K\$L\$Q\$W\$D\$Q\$J\$P\$O\$R\$J\$W\$H\$G\$H\$F\$L\$D\$S\$V\$B\$S\$H\$U\$R\$L\$R\$G\$D\$E\$Q\$F\$W\$K
WKURXJK WKH UHTXLUHPHQW RI 6FLHQFH HOHFWLYHV
Y 6WURQJ UHSUH\$V\$R\$E\$M\$D\$O\$V\$R\$Q\$R\$IF\$W\$K\$Z\$W\$R\$K\$R\$W\$K\$M\$B\$E\$L\$R\$Q\$H\$G\$L\$V\$F\$L\$S\$O\$L\$Q\$H\$R
L\$Q\$W\$H\$U\$G\$L\$V\$F\$L\$S\$O\$L\$Q\$D\$U\$S\$D\$U\$D\$G\$L\$J\$P
YL 6XIILFLHQW X\$S\$Z\$H\$U\$N\$O\$M\$R\$H\$Q\$F\$R\$U\$H\$W\$H\$Y\$D\$Q\$F\$H\$G\$L\$O\$Q\$D\$D\$Q\$G\$N\$Q\$R\$Z\$O\$H\$G\$J\$H
YLL \$SSOLHG\$IL\$H\$O\$F\$W\$L\$S\$H\$K\$U\$L\$H\$Q\$F\$H\$S\$O\$S\$H\$H\$U\$D\$W\$Q\$W\$H\$R\$H\$G\$K\$F\$D\$W\$L\$R\$Q\$H\$S\$H\$U\$L\$H
F\$D\$S\$V\$W\$R\$Q\$H\$S\$U\$R\$M\$H\$F\$W\$L\$Q\$W\$K\$H\$IL\$Q\$D\$O\$H\$D\$U
YLLL 3URJUDP SURJ\$H\$Q\$W\$V\$W\$R\$E\$H\$Q\$X\$U\$H\$W\$W\$X\$G\$H\$Q\$W\$V\$X\$F\$F\$H

7KHVH HLJKW IHDW\$G\$H\$E\$D\$R\$F\$D\$K\$D\$X\$D\$B\$E\$O\$H\$H\$G\$W\$H\$C\$H\$W\$L\$D\$O\$H\$F\$W\$K\$S\$R\$Q\$H\$Q\$W\$V\$R\$I\$D\$Q
RI \$SSOLHG 6WXGLHV L\$Q\$ \$)3\$DW\$2\$ND\$Q\$D\$J\$D\$Q\$&\$R\$O\$O\$H\$J\$H

2QH LWHUDWLRQ R\$H\$W\$K\$W\$D\$S\$E\$O\$E\$R\$Q\$W\$K\$H\$D\$O\$S\$U\$R\$K\$S\$L\$V\$D\$H\$S\$O\$L\$S\$S\$O\$G\$H\$G\$U\$%\$D\$F\$K\$H\$O
RI \$U\$W\$V\$ 6RFLDO 'H\$Y\$H\$C\$H\$F\$D\$S\$P\$H\$K\$Q\$V\$R\$U\$D\$Q\$G\$H\$G\$Z\$L\$W\$K\$H\$W\$K\$J\$Q
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HPSLULFD\$O\$O\$V\$N\$L\$O\$O\$H\$G\$H\$P\$S\$O\$R\$D\$E\$O\$H\$E\$J\$D\$F\$O\$D\$D\$X\$H\$V\$H\$D\$U\$R\$P\$S\$D\$R\$J\$F\$D\$E\$O\$V\$F\$Z\$H\$O
FUHDWH D SDWKZD\ W\$R\$U\$D\$B\$E\$X\$N\$D\$O\$V\$:\$R\$W\$X\$G\$N\$D\$Q\$Q
7KH HPSOR\$D\$E\$O\$H\$V\$N\$L\$O\$O\$V\$U\$H\$D\$F\$K\$D\$E\$V\$R\$D\$G\$L\$F\$D\$Q\$R\$H\$J\$D\$Q\$S\$X\$E\$V\$O\$L\$E\$Q\$D\$Q\$G\$Q\$R\$F\$I\$E
GHDO ZLWK FKLOG QIDP\$L\$O\$V\$B\$E\$S\$F\$H\$W\$R\$V\$K\$H\$V\$G\$H\$J\$O\$U\$H\$H\$V\$S\$D\$R\$J\$U\$D\$P\$S\$U\$R\$Y\$L\$G\$H\$V\$J
VNLOOV L\$Q\$V\$R\$F\$L\$D\$O\$U\$G\$H\$M\$B\$O\$R\$S\$P\$H\$Q\$D\$W\$D\$H\$Q\$W\$D\$E\$Q\$U\$L\$D\$K\$G\$B\$D\$G\$H\$V\$Q\$I\$R\$U\$Z\$R\$U\$N\$L\$Q\$D
V\$R\$F\$L\$D\$O\$V\$H\$U\$Y\$W\$L\$H\$R\$Q\$V\$O\$D\$E\$Q\$L\$J\$D\$Q\$V

,Q DGGLWLRQ D\$Q\$Q\$P\$E\$H\$U\$D\$O\$I\$L\$P\$X\$D\$O\$H\$G\$H\$Q\$G\$H\$W\$K\$H\$G\$H\$S\$U\$R\$V\$U\$V\$W\$K\$Z\$G\$O\$H\$F\$U\$W\$H\$Q\$W\$U
WKH ODVWHU RI 6RFLDO\$D\$R\$O\$U\$Z\$R\$R\$X\$Q\$D\$U\$W\$U\$V\$K\$G\$L\$H\$U\$D\$S\$U\$B\$W\$H\$D\$E\$N\$D\$Q\$D\$J\$D\$Q
7KURXJK DQ L\$Q\$W\$H\$U\$R\$R\$V\$M\$O\$G\$X\$P\$V\$R\$R\$B\$D\$G\$H\$S\$V\$R\$S\$R\$Q\$G\$H\$Q\$G\$H\$W\$K\$H\$H\$LV\$G\$H\$V\$L\$J\$Q\$H\$C
LPSOHPHQW D UHJL\$E\$C\$H\$V\$Z\$S\$B\$D\$Q\$W\$K\$H\$U\$V\$G\$U\$B\$Y\$W\$G\$H\$W\$L\$R\$Q\$D\$O\$L\$K\$D\$W\$J\$J\$U\$D\$G\$X\$D\$W\$H\$V
DGPLV\$V\$L\$R\$Q\$W\$R\$W\$K\$H\$R\$W\$Z\$R\$F\$H\$D\$O\$:\$O\$D\$U\$W\$S\$U\$R\$N\$D\$Q\$B\$J\$D\$W\$8\$%\$D\$G\$X\$M\$K\$G\$H\$Q\$W\$V\$Z\$K\$R
GR QRW JDLQ GLUHFW DGPLV\$V\$L\$R\$Q\$Z\$I\$Q\$O\$K\$U\$R\$L\$Q\$Q\$B\$S\$S\$C\$E\$O\$F\$H\$W\$L\$R\$R\$Q\$H\$D\$Q\$G\$D\$G\$H\$P
DGPLV\$V\$L\$R\$Q\$SRV\$V\$H\$V\$D\$E\$Q\$D\$W\$H\$Q\$K\$H\$Q\$J\$H\$H\$U\$G\$H\$H\$W\$L\$J\$Q\$M\$G\$8\$P\$R\$J\$2\$W\$X\$B\$E\$D\$G\$X\$D\$W\$H\$S\$U\$R\$J

,Q WRWDO WKHQ K\$Z\$K\$H\$U\$H\$R\$U\$H\$U\$D\$Z\$R\$D\$S\$B\$R\$P\$H\$V\$W\$D\$G\$H\$K\$O\$W\$D\$O\$W\$V\$Z\$L\$O\$O\$X\$V\$H\$W\$K\$H
DSSOLHG GHJUHH WR V\$H\$H\$N\$H\$P\$S\$O\$R\$P\$H\$Q\$R\$W\$Z\$D\$O\$L\$K\$D\$O\$V\$M\$K\$Q\$V\$E\$L\$Q\$D\$G\$W\$K\$U\$R\$J\$U\$L\$R\$H\$O
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8QGHUVWDQGLQJ V\$S\$U\$R\$Y\$R\$V\$R\$S\$H\$O\$W\$L\$M\$L\$W\$H\$K\$D\$S\$S\$O\$L\$F\$D\$W\$L\$R\$Q
7KH HLJKW JHGHULF IHDW\$X\$U\$H\$V\$RI\$W\$K\$H\$H\$D\$S\$S\$O\$L\$K\$G\$H\$G\$H\$F\$O\$U\$W\$H\$K\$D\$H\$S\$%\$Q\$W\$'I\$E\$H\$G
WKH IROORZLQJ OLVW RI FUHGLWV
L D PLQLXP RI FUHGLWV RI (Q\$J\$O\$L\$G\$K\$E\$R\$D\$&\$R\$D\$P\$H\$Q\$M\$L\$R\$Q\$V\$R\$R\$Q\$V\$U\$L\$R\$D\$O\$R\$Z\$E
FRXUVHV

FUHGLWV RI (QJOLWLRQV&RBRQ1FD LW\8QLWHLQV (1*/ &ULWLFDO
DQG 5HDGLQJ 1DUUDW3LYRIH&016RQDO :ULWLQURIH&016RQDO :ULWLQJ ,,
FUHGLWV RI 3KLORVRSWURGXFWLRQ\WRLFDL7KLOQ&QWURGXFWLRQ V
/RJLF DQG &ULWLFDO 7KLQNLQJ ,,
FUHGLWV RI 3V\FKRORQWURGXFWLRQ WR3V\FKRORJYVHV 36<&
,QWURGXFWLRQ WR 3V\FKRORJ\ 3HUVRQDO)XQFWLRQLQJ
FUHGLWV RI 6FLHQFPI%QIRORUYH&RPS(XVWUK 6F(LHQLFURQPHQWDO 6FLHQF
0DWKHPDWLFV

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FUHGLWV RI \$QWKURSRIDWLY\$17HRS\$17%& &RDDWLYH 3HRSOH %& ,Q
FUHGLWV RI ,QGLJHQRXV 2NDQDQHQGLJ3HRSYOHV +LVWRU\ ,1'*
2NDQDJDQ &RQFHSWV DQG)UDPHZRUNV
FUHGLWV RI 3V\FKRORJYVHV36<&WDWLVLVLFV DQG 'DWD \$QDO
FUHGLWV RI 6RFLDO\$:RQW 6RQ:XFWRQW 6RFLDO 6RQ: % ,QWURG
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FUHGLWV RI 3KLORVRS,QWULRGXFWW /B JLFLLQ FDO 7KLQNLQJ , 3+ ,/
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FUHGLWV RI 3V\FKRORJ,QWULRGXFWLRQ WRD3LV7K&R&R&6<&
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