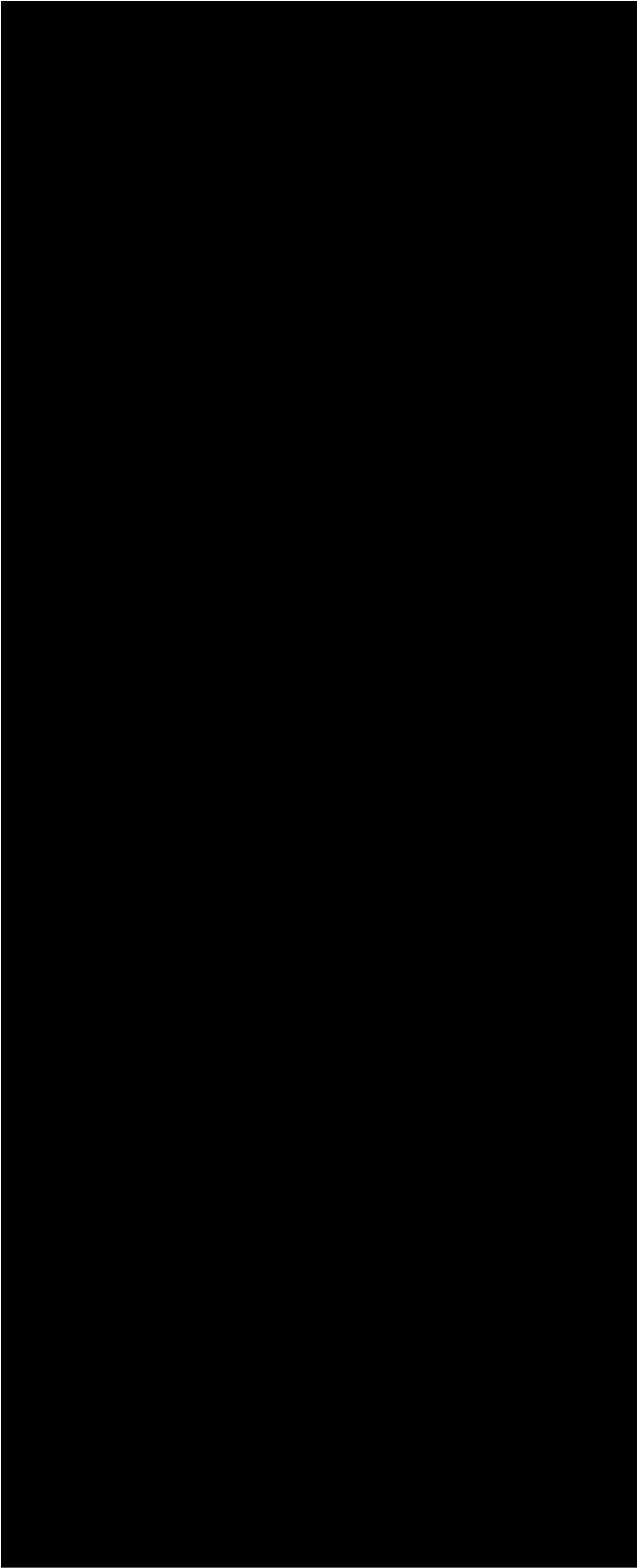


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LFLSDWHG LQ RQOLQH FOD  
LWLRQ WR RQOLQH LQVWU

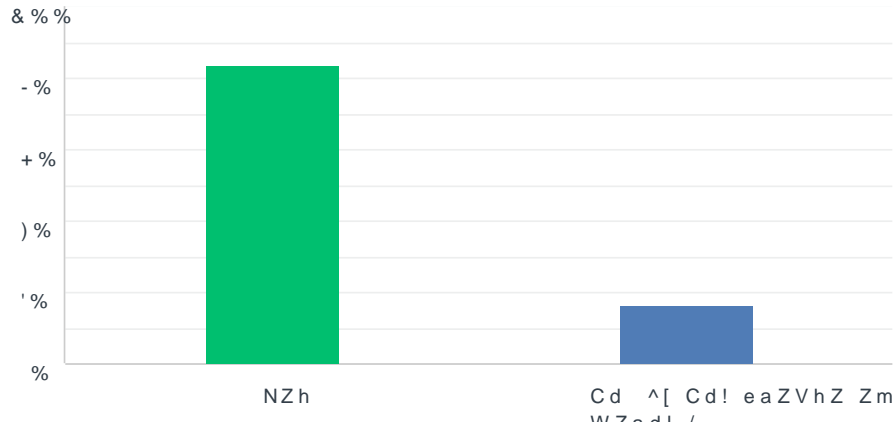





# 4 :HUH \RX DEOH WR SDUWLFLSDWH LQ DOO F WUDQVLWLRQ WR RQOLQH LQVW

\$QVZHUG

6NLSSHG



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<HV	
1R LI 1R SOHDVH H[SODLQ EHORZ	
727\$/	

:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

:1& 6SULQJ 7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

UHDFKHG DQG LI LW ZDV FRUUHFW

7RRN D ZKLOH EHIRUH FODVVHV UHVXPHQ DJDLQ DQG WUDQVLWLRQH 30

, KDG D KDUG WLPH GRLQJ DQ\ RI LW 30

, ZDV QRW DEOH WR SDFODVFLSDWH@Q70DE0267 LPSRUWDQW SLHFHV 30 >FODVV Q

, ZDV XQDEOH WR IXOO\ LQWHUDFW ZLWK D VLQJOH FODVV UHVXOWL 30 LQ P  
GROODUV IRU QRWKLQJ

QR >KDQGV RQ@HRXLBPHRWSXWHU 30

, KDG D KDUG WLPH IURP WKH EHLQQLQJ RI WKH VPHVWHU EHFDX\$H , KDG  
\$QG WKHQ HYHU\WKLQJ WKDW ZDV JRLQJ RQ ZLWK FRYLG DIIHFWHG P\ IDPL  
ZRUN , FXUUHQWO\ ZRUN DW %+6 &DUVRQ 7DKRH +RVSLWDO IXOO WLPH DQG  
D QXUVLQJ KRPH ,W KDV EHHQ YHU\ VWUHVXIXO \HDU

7KLV LV GLIILFXOW DV P\ FODDWWZDVPKH@SGJDRWLFH DQG ZH KDG RQ 30LQH  
DVVLJQPHQWV EXODQR@DWRKH@ SUDFWLFH ZDV DYDLODEOH

&ODVVHV DUH DOO ODE ZRUN ,WV QRW UHDOLVWLF WR OHDUQ ODE 30RUN RQ

, VWXG\ >FODVV QDPH@ ,W LV LPSRVVLEOH WR VWXG\ >FODVV QDPH30 RQOLQH

7DNLQJ D>FODDWWZDVPKH@ FODVV 1R ZD\ WR UHPRWHO\ >FRPSOHWH K30QGV RQ ZRU

, VWUXJJOHG ZLWK >FODVV QDPH@ RQOLQH FODVVHV DOUHDG\ DQG 30ZDV GRLQJ J  
VXSSRVHG WR EH P\ ODVW VPHVWHU QRZ , ZLOO KDYH WR ILQG D ZD\ WR SD\ IR  
IDLO 7KLV RQOLQH ZDV QRW JRRG IRU PH RU P\ JUDGHV

7RR PFK WR KDQGOH GXULQJ WKH FRYLG HSLGHPLF 30

1RW UHDOOQH ZD RUN IRU PPLF @ 7KZLO\$WPÖ •5@`pP0 Ä0

D IPQ UNLN VVU PPO ZLGHDH@ p0€00p°ÄU PQH

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ZLWKRXW WKH SHUVRQDO LQWHUIDFH ZLWK DQ LQ SHUVRQ LQVWUXFWRU , ZI  
DSSURSULDWH HGXFDWLRQ 1R GHPRQVWUDWLRQV TXHVWLRQ DQG DQVZHU  
0\ LQVWUXFWRU LQIRUPHG PH WKDW FRPSXWHUV PD\ EH FKHFNHG RXW IURP \  
DUULYHG RQ FDPXV GXULQJ UHJXODU EXVLQHVV KRXUV WR LQTXLUH DERXW  
GRRUV (YHQ VR DV LOOXVWUDWHG DERYH DQ RQOLQH DWWHPSW DW WKH F  
ZRUK WKH PRQH\ DV , SD\HG IRU LQ SHUVRQ LQVWUXFWLRQ , KDG WR VLPS  
IRU WKH FRXUVH DQG PRYH RQ ZLWK P\ OLIH

, KDG WR ZLWKGUDZ IURP P\ >FODVV QDPH@ FODVV GXH WR LW EHFDPH RQOLQH DQ RQOLQH  
D VXEWHFW WKDW , QHHG WR EH LQ FODVV IRU DQG LW EHFDPH WRR GLILFXOW  
ZKR ZDVQ W YHU\ WHFK VDY\ , W PDGH LW KDUG WR JHW WKH KHOS WKDW ZDV Q

, MXVW FXUUHQW0\ HQUROOHG IRU MXVW WKH 6HPHVWHU RI 6SULQJ30 , ZDV KH  
P\ >FODVV QDPH@ FUHGLWV LQWR :1&

>&ODVV QDPH@ LV QRW VRPHWKLQJ WKDW HDVLO\ FRQYHUWV WR RQOLQH

'XH WR GLVWUDFWLRQV DW KRPH 30

7KH SDUWLFLSDWLRQ> FODVV QDPH@ FODVV IRU WKH ODE DQG OHFWXUH ZDV GLV  
TXLWH DEUXSW0\ DQG FDXVHG NLQG RI D PDMRU LVVXH , KDYH D KDUG WLPH ZRU  
RQOLQH FODVV SHU VHPHVWHU DQG LW PRVW GHILQLWHO\ KDG EHHQ H[WUHPHO\  
RQ0\ RQH EXW RQOLQH VFKRRO ZRUN LV QRW P\ ILUVW RSWLRQ HVSHFLDO0\ ZKH  
FKDOOHQJLQJ FRXUVH FODVV QDPH@ \$OVR KDYLQJ GLILFXOWLHV ZLWK LQWHUQHWH E  
KDYH WKH EHVW LQWHUQHWH VXSSRUW DW KRPH

>&ODVV QDPH@ ZDV QRW DEOH WR FRQLQXH GXH WR WKH RQOLQH 30UDQVLWLRQ

1R ODE WLPH 30

%DG WLPH PDQDJPHQW 30

/DFN RI FRPSXWHU DFFHV 30

, UHDO0\ VWXJJOHG GRLQJ JRRP EHFDXVH , GRQ W KDYH LQWHUQHWH WODW P\ f  
ODLG RII DQG PRUH LPSRUWDQW ELOOV QHHGLQJ WR EH SDLG

, ZDV FDOOHG WR IXOO WLPH QDWLRQDO JXDUG VHUYLFH 30

>&ODVV QDPH@ LV D VNLOO WKH SHUVRQDO RQOLQH FODVV QDPH@ 30

VPDUWV ZLOO PDNH \RX SDVV \RXU FHUWLILFDWLRQ WHVWLQJ , I , ZDV WDNLQJ D  
ERRNZRUN , PLJKW KDYH GRQH LW FODVV QDPH@ DGRGHG DQGLQVW GRLQJ  
WKH RQOLQH FRXUVH

, KDG WR GURS RQH RI P\ FODVVHV , W ZDV WR KDUG WR FRPSOHWH RQOLQH



:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH



:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH









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, SXUSRVHO\ FKRRVH LQ SHUVRQ FODVVHV DV , GRQ W GR ZHOO ZLWK3RQOLQ	
,W LV KDUGHU WR VWD\ PRWLYDWHG WR GR ZRUN RQOLQH DQG , OLNH00HDUQ SHUVRQ	
,W ZDV KDUG WR SD\ DWWHQWLRQ DQG KDUGHU WR WDNH QRWHV DQGEH RQ	
3RRU LQWHUQHW DW P\ KRXXVH ODGH GRLQFPOVWVVLJQPHQWV DQG H[D\$V GLI	
, GRQ W EHOLHYH , VKRXOG EH KHOG UHVSQRVLEOH IRU QRW SDVVLQJZKHQ QHHG WR EH LQ SHUVRQ WR OHDUQ	
1R FRPPHQWV	30
, GUHDG RQOLQH FODVVHV , KDYH QHYHU EHHQ JRRG DQG DYRLG WKH30 LI , G UHDO VWUXJJOH	
, WULHG P\ EHVW LQ >FODVV QDPH@ EXW LQ P\ FDVH , GRQ W HYHQ NQRZ ZKDW T KHOS PH XQGHUVWDQG WKH PDWHULDO 7KDW V ZK\ , WDNH LQ SHUVRQ FODVVHV VWXGHQWV TXHVWLRQV KHOSV PH ILJXUH RXW ZKDW WR DVN	
,W GLGQ W DIIHFV PH JUHDWO\	\$0
2QO\ GRZQIDOO ZDV QRW >EHLQZRUEN@ WR GR RXU	30
:H QHHG PRUH FRQWDFW ZLWK VWXGHQWV	30
, ZDV H[WUHPHO\ FKDOOHQJHG E\ WKLW WUDQVLWLRQ , DGDSWHG ZHOODQG QHFHVVDU\ ZRUN EXW WKH PDJLF RI FDPSSV ZDV ORVW IRU PH 8QOLNH D\ R ,SD\ IRU WKH LQ SHUVRQ H[SHULHQFH IRU D YDULHW\ RI UHDVRQV 7R TXLFN UHVRXUFHV IHOORZ VWXGHQW UHVRXUFHV DQG WKH DELOLW\ WR DVN SRLQ' LQVWUXFWRU 7KH ODVW UHDVRQ LV KDUG WR TXDQWL\ LQWR ZRUGV EXW L' VFKRRO , KDYH PDLQWDLQHG \$ V DFURVV WKH ERDUG EXW WKLQN DERXW W\ VFKRRO 7KH\ PD\ 1((' WKH FDPSSV DQG LQ SHUVRQ DFFRXQWDELOLW\ QRW M D QHFHVVLW\ WR FRQWLQXH WR WKHU HGXFDFWWRU ZKLV SHUVRQ LV OHIW L DP DZDUH WKDW , ZDV WKLW SHUVRQ DQG QR PDWWHU WKH FKDOOHQJH , ZLO IHDU IRU WKH \RXQJHU VWXGHQWV ZKR ZHUH LQ P\ ERDW , KRSH ZH FDQ N HQWLUH VPHVWUHU IRU WKH VWXGHQWV ZKR ZLVK WR DWWHQG ZKLWH WKH I FODVVHV LI WKH\ FKRRVH WR , XQGHUVWDQG WKH SURIHVVURV PD\ EH DW UI FRPSOH\ VLWXDWLRQ WKH ZRUOG KDV HQFRXQWHUHG EXW WDNLQJ DZD\ LQ : IRU LVQ W ULJKW HLWKHU , ZURWH WKLW H[WUHPHO\ IDVW EXW WKH PHVVDJ	
121( DOO RQOLQH DOUHDG\	30
PXFK SUIHU LQ SHUVRQ	30
, ZLVKHG , KDG PHW ZLWK DOO P\ LQVWUXFWURV DW WKH VDPH WLPH3RYHU JF OLNH OHFWXUHV DQG GLVFXVLRQV ,W ZRXOG KDYH PDGH LW YHU\ HDV\ WR	
L GLGQW OHDUQ >DQWKLQDPH@ PLW ZDV LPSRVVLEOH ZLWK RQO\ WKH3BRN DQG Q	
1 \$	30
0\ >FODVV QDPH@ ZLWK >LQVWUXFWRU QDPH@ ZDV FRPSOHWHO\ DIIHFWHG LQ D Q WUDQVLWLRQ 7KH ZKRXVH FODVFXVWODQVPHDQ@ WKDW ZDV H[WUHPHO\ GLVD\SRQVWQPH@LV P\ PRVW IDYRULWH VXEMHFW DQG , HQMR\HG J >XVLQJ RQ FDPSSV\SHVRLSPMQLW@\ ODVW VPHVWUHU VR , KDYH QR LGHD LI , OO EH DQ\WKLQJ WKDW ZH GLG LQ FODVV DJDLQ	
1 D	\$0
, ZDV KDUG ZLWK /DE HVS >FODVV QDPH@ LQJ L'NO DRU\ QDPH@	\$0
, KRSH LQ SHUVRQ FODVVHV ZLOO EH DEOHLWRLVHPV SUHIRUUMHG IDOOSVHPHV OHDUQLQJ HQYLURQPHQW	
7KH >FODVV QDPH@ LQVWUXFWURV DUH DPD]LQJ DQG WRRN HYHU\ VWSH\$ QHFHVVD RI RXU VXFFHVV WKH\ DUH DPD]LQJ	
7KH RQO\ FODVV WKDW FDKQJHG IU>FODV QDPH@ FODV LQVWUXFWURV WU\$FWRU ZDV DEOH WR >EHLQZRUEN@HULDOV@ ZH QHHGHG EHIRUH WKH TXDUDQWLQH EXW , WKH LQWHUDFWLRQ ZLWK WKH RWKHU VWXGHQWV DQG WKH SHUVRQDO LQVWUXFW PLVVHG RXW RQ D ORW RI LQIRUPDWLRQ WKDFODVURRQ@EZLWKWDLQHG E\ EHLQJ RWKHU VWXGHQWV DQG WKH WHDFKHU ,W IHHOV OLNH , RQO\ JRW KDOI RI WKH L WKH >FODVVURR@ 7KLV LV QR IDXOW RI WKH WHDFKHU QRU :1& EXW EHFDXVH UHDOO\ QHHGHG FODVHURRQ@WKH	

:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXG

1RQH DW WKLW WLPH

\$0

6HHPHG WR KDYH SXW PRUH WLPH DQG HIIRUW LQWR EHLQJ VXFFHVVIXO

:H ZHUH XQDEOH WR OHBFRPSOHW WR EDVWKLWVNO@ VV HTXLSPHQW@ \$0  
ZHUH XQDYDLODEOH

,Q SHUVRQ OHDUQLQJ LV WKH PRVW HIIHFWLYH IRU PH DQG , OHDUQ WKH PRV  
LQVWUXFWRU 2QOLQH FODVVHV KDYH DIIHFWHG P\ PDLQ VRXUFH RI OHDUQI  
JUDGH

7KH WUDQVLWLRQ ZLOO QHYHU VXSSOHHQW KDPHQ/ RW ZPSHNDHGHH ZLWK  
DOO WKH WLPH WKDW ZDV QHHGHG WR FRPSOHWH DVVLJQPHQWV DQG WU\ WR VXS  
QHHGHG IRU ODEV RU KDQGV RQ DVVLJQPHQWV PLVVHG 7KH WHDFKHUV ZHUH IO  
WKH\ FRXOG WR KHOS DQG QRW PDNH LW WRR KDUG EXW LQ WKH IXWXUH WKHUH  
GRQH LQ D DFWLYH KDQGV RQ OHDUQLQJ HQYLURQPHQW WR PDNH XV DOO PRUH S  
FDUHHUV >FODVUHSDFV DKHFDQHRDV R DPHRERS@ HPH XG IWK





:1& 6SULQJ 7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXG

7KH WUDQVLWLRQ ZDVQW KDFUGDMRU QDPHF@D,VV VHFH\$WFK HDVLHU WR3DVN IRU KHOS DQG JHW FODULILFDWLRQ RQ OLWWOH WKLQJV DQG NHHS DVNLQJ IRU VSHF

+DQGV RQ H[SHULHDFH QDPH@ WDNLQJ H[DPV RQOLQH 30

2QOLQH YLGR VKDULQJ ZLWK D FODVV LV D WHUULEOH LGHD 30

,W ZDV GLIILFXOW WR FRQFHQWUDWH DQG VWD\ IRFXVHG 30

WKH WUDQVLWLRQ RI XVLQJ QHZ VRIWZDUH ZDV D OLWWOH LQWLPLG\$WVLQJ E KRUULILQJ

,W ZDV MXVW D ORW PRUH ZRUN VR LW ZDV D ELW PRUH VWUHVIXO 30

, WKLQN LV H[SHULHQFH JDYH PH LQVLJKW LQWR KRZ PFK , GLGQ W3DQRZ D JUDWHIXO WKDW , OHDUQHG KRZ WR DGDSW

, GLG PFK EHWWHU LQ P\ FODVV ZKHQ LW ZDV LQ SHUVRQ WKDQ WK\$ORQOLQ

7KH DELOLW\ WR LQWHUFDW ZLWK FODVVPDWHV DQG WHDFKHU LV GL\$IHUHQW

, DP EHWWHU DW OHDUQLQJ LQ FODVV WKDQ , DP 2QOLQH , KDYH WD3DHQ RQ DOZD\ GR EHWWHU LQ FODVV

, WKRXJKW RYHU DOO LW ZHQW ZHOO DQG WKHUH ZDV QR LVVXH 30

7KH WHDFKHU DVVLJQPHQW DUH QRW KDUG WR FRPSOHWH EXW WK\$OLQVWL LQVWUXFWLRQV EHFDXVH WKH\ EHOLHYH ZH FDQ HDVLO\ XQGHUVWDQG WKH F ZLWK YDJXH LQVWUXFWLRQV

7KH TXDOLW\ RI LQIRUPDWLRQ , ZDV OHDUQLQJ EHLQJ WDXJKW GHFUD\$VHG

7KH PRGXOH WHVWLQJ LV PFK PRUH GLIHHUHQW WKHQ LW ZDV LQ SH\$UVRQ GLIILFXOW

, FRXOG QRW ILQLVK WKH VFKRRO VPHVWHU YHU\ ZHOO 30

:H ZDQW WR VWXG\ LQ SHUVRQ 30

7UDQVLWLRQ ZDV UHDVRQDEOH DQG , GLG P\ SDUW WR FRPSOHWH P\3FODVHV

, KDYH WDNHQ RQOLQH FODVVHV LQ WKH SDVW %XW , KDYH QHYHU K3DQ D FO FXUULFXOXP EH FRQYHUWHG WR D UHPRWH YLUWXDO ODE EHIRUH 7KH DEVH\ DQG ZRUN ZLWK P\ SHUVRQ DQG LQVWUXFWLRQV WREX\$W WREDFH\$WVWVWQWY ZDV YHU\ WDNLQJ DQRWKHU FODVV QH[W VPHVWHU WKDW KDV D ODE DWDFKHG WR L +RSHIXOO\ LW JRHV RN WKLW WLPH

,W MXVW WRRN VRPH IRONV LQ FODVV ORQJHU WR JHW XS DQG UXQLQJ VR

:KHQ WKH FODVV ZHQW R\$QEMHFW DUHDFV H\$CHQ ZKLFK ZDV P\ PDLQ\$O LQWHUHVW LQ WDNLQJ WKH FODVV 7KH RQOLQH KDUYDUG YLGRV ZHUH JRRG EX FODVV URRP LQVWUXFWLRQ DQG LQWHUFDWLRQ

, DOUHDG\ ZDVQ W GRLQJ ZHOO LQ P\ FODVVHV DQG ZDV VWUXXJOLQJ\$WR NHHS XS 6SULQJ %UHDN FDPH , SODQQHG WR XVH WKDW DV D FKDQFH WR UHVHW DQG IRFX DVVLJQPHQW DQG WKDW V ZKHQ ZH JRW PRYHG RQOLQH , KDYH QHYHU KDG IXO P\ JUDGHV ZHQW IURPVWUXXJOLQJ WR SOXPPHWLQJ LQWR IDLOXUH DV , VWUXXJ MXVW FRPSOHWH KRPHZRUN EXW DOVR VWUXXJONG WR UHPHEHU WR GR WHVWV PLGWHUPV VLP\$O\ IURP EODQNLQJ RQ WKH IDFW WKDW , KDG D PLG WHUP WR FRP >FODVV QDPH@ FODVV WKDW , ZDVE\$D\$VH RRVH\$FRPSDFW\$H\$ZRU\NLXOQ\ HV ZLWK WKH >HTXD\$PH@ , KDYH IRXQG P\ PRWLYDWLRQ WR GURS DV , KDYH EHJDQ WR LPSRVVLEOH WR VDYH P\ JUDGHV DQG KDYH ORVW HPRWLRQDO VWDELOLW\ FUI\LG FUI\LQJ PLGGD\ DQG UHFHQWO\ EHLQJ XQDEOH WR NHHS P\VHOI IURP FUI\LQJ LQ W %HLQJ IRUFHG RQOLQH DQG EHLQJ XQDEOH WR VHH SHRSOH LQ SHUVRQ RYHUDOC WR ZRUN RQ DQ\ RI P\ ZRUN FRUHFWO\ DQG UHGXFHG P\ HPRWLRQDO VWDWH WR XQDEOH WR UHFRYHU IRU DQ\WKLQJ

-XVW JR ZLWK LW /LIH LV DOZD\ FDKQLQJ WKLW VLWXDWLRQ KHOS3DQ PH K OHW JR RI P\ FRQWUROOLQJ QDWXUH 7KHUH LV DOZD\ D VLOYHU OLQLQJ

, OLNH PRUH LQ FODVV RYHU RQOLQH 30

WKLW LV MXVW IRU IXWXUH RQOLQH VWXII , UHDOO\ DSSUHFLDWHG W\$KH YLUI OLNH , ZDV LQ FODVV

1RQH , P WDNLQJ RQOLQH FRXUVHV 30

, GLGQ W VLJQ XS IRU RQOLQH FODVVHV IRU D UHDVRQ , DP UHDOO\ KRSLQJ

:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH





:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG•PpRÀ F



:1& 6SULQJ 7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

QRW WKH VDPH RQOLQH

, ZDV QRW DEOH WR EH VXFFHVVIXO GXH WR QRW KDYLQJ DQ\ LQWHUQHW DQ\ KDG D KDUG WLPH GRLQJ P\ DVVLJQPHQWV

7KH WUDQVLWLRQ IURP LQ SHUVRQ WR RQOLQH FODVVHV DIIHFWHG ~~BI~~ EHFDX DPRXQW RI WLPH WR FRPPXQLFDWH ZLWK WKH LQVWUXFWRUV DQG VWXGHQW

,W MXVW WRRN D ZEA •QWHUHFDEÀ •\WK WUXFXQG PH EFDX35HE@4 0:0 0TA pDfC

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:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

:1& 6SULQJ

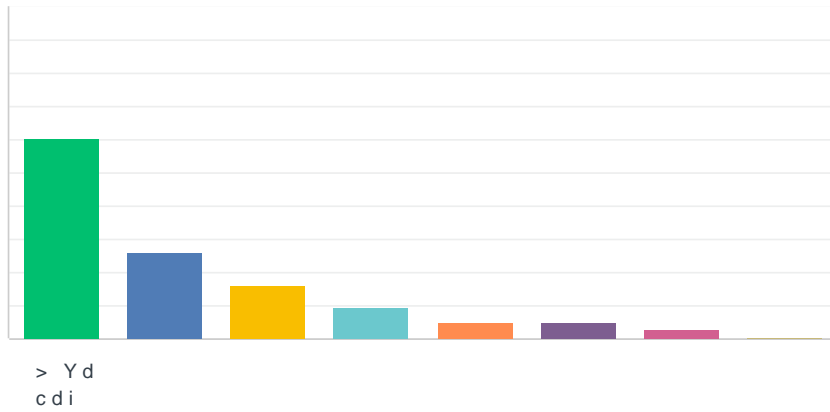
7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH



# 4 :LWK ZKLFK RI WKHVH VWXGHQW VHUYLF DVVLVWDQFH" 3OHDVH FKHFN DOO W

\$QVZHUG

6NLSSHG



7RWDO 5HVSRQGHHQWV

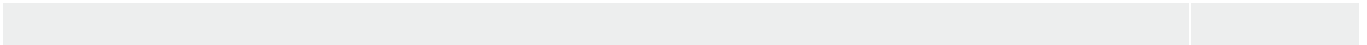

7RWDO 5HVSRQGHHQWV





:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH



:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

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:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH






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:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

:1& 6SULQJ

7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

:1& 6SULQJ 7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXGH

EXW , KRSH DQ\ RQH UH DGLQJ WKL V LV JHWWLQJ WKURXJK RND\ OD\ \RXU IDP  
\RX DV ZHOO KDYH WKH EHVW IRUWXQH DQG KHDOWK WKURXJK WKL V FULVLV

1 \$ \$0

)RUWXQDWHO\ , YH FRPSOHWHG P\ SURJSDRJDIP@VHPXG\WQWVEFWWIDRBRWKHU  
FRQFHUQV PD\ EH WKH VDPH DV WKHLUV

, EHOLHYH :1& GLG WKH EHVW WKH\ FRXOG ZLWK WKH XUJHQF\ LW QHGHG WR EH

, WKLQN HYHU\RQH ZDV YHU RYHUZKHOPHG WKL V VHPHVWU DQG WKH DDPHXQW RI  
WKH EHVW RI XV 6R PDQ\ VWXGHQWV LQFOXGLQJ P\VHOI PLVVHG WKH GDWH WR D

)RU WKH IXWXUH , ZDQW WR VD\ KRZ DUH WKH FODVVHV JRLQJ WR EH \$0

1\$ \$0

1RQH \$0

7KDQN \RX \$0

%H PRUH DYDLODEOH \$0

, ZRXOG OLNH WR JR EDFN WR WKH FDPSSXV LI LW LV DOO VDIH , GR QW OLNH R  
DW DOO

, ZLOO FRQLQXH DV D VWXGHQW RQO\ LI FODVVHV DUH EDFN RQ FDPSSXV , DP IL  
OHDVW D \HDU RU WZR XS QJURFSD\WKLRQV RPRVWU

ODNH VXUH WKDW LQVWUXFWRUV KDYH JRRG LQWHUQHW \$0

1RQH \$0

,W ZDV D VPRRWK WUDQVLWLRQ WR RQOLQH \*UHDW ZRUN :H GLG KDYH ODEV SUD  
FODVV VLJH ZKLFK ZDV QLFH

1R FRPPHQW \$0

1RQH \$0

, WKLQN LW V EHHQ JUHDW , KDYH DOO WKH VXSSOLHV , QHHG VR , DP VHW EXV  
VXSSRUW , KDYH LW FRXOG EH D ORW KDUGHU

, GRQ W KDYH DQ\ RWKHU FRPPHQWV DW WKH PRPHQW 30

5H RSHQ WKH FDPSSXV DQG DOORZ IRU LQ SHUVRQ FODVVHV \$0

1D \$0

1R FRPHQWV 30

\$V D VWXGHQW , XQGHUVWDQG WKDW WKL V LV D FROOHJH EXW LI WKH WUDQVLW  
FKDQJHV ZLOO QHHG WR EH PDGH ZLWK WKH GLILFXOW\ RI WKH DVVLJQPHQWV ,  
V&EDP\HQ\Q\ADPDPV@VFTD\_0\_X\X\UR\0\_A€ 0cpe``€`

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:1& 6SULQJ 7UDQVLWLRQ WR 2QOLQH ,QVWUXFWLRQ DQG 6WXG

1HHG EHWWHU LQWHUDFWLRQ ZKHQ RQOLQH HQUROOHG &RPSXWHU SRW SRVLEO  
7XWRULQJ QR ([LVWHQW YHU\ GLVDSSRLQWHG

VRPH RI XV GRQ W KDYH D JRRG SODFH WR GR ZRUN DUH KRPH 30

,I :1& FDQ SRVVLEO\ VHQQ DQ\ OLQNV WR VFKRODUVKLSV WKDW ZRXOG EH YHU\ K

.HHS KROGLQJ JRRP PHHWLQJV DQG FODVVHV 30

, DP GLVDSSRLQWHG WKHUH ZLOO EH QR JUDGXDWLRQ FHUHPRQ\ 30

,W V MXVW EHHQ D VWUXJJOH WU\LQJ WR KRPH VFKRRO P\ NLGV ZRUDN IXOO WLF  
FDUH , WULHG P\ EHVW WKLW VHPHVWHU DQG , ZLOO FRQWLQXH NHHS WU\LQJ DQ

1RQH 30

, KDYH QR FRPPHQWV 30

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, P QRW VXUH ZKDW 30

, DSSUHFLDWH DOO \RX KDYH EHHQ GRLQJ DQG DOO WKH VXSSRUW \RX KDYH JLYH  
FRPPXQLFDWLRQ :1& FDQYDV HWF KDV EHHQ H[WUHPHO\ KHOSIXO DQG , WKLQ  
VXFFHVV

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,W FDQ EH KDUGHU IRU VRPH WKDQ RWKHUV , KRSH PRUH SURIHVVRLU ZLOO XQG

&RQWLQXH RQOLQH FRXUVHV 30

1R RWKHU FRPPHQWV 30

:QF LV D JRRG VFKRRO EXW KDUG WR GR RQOLQH GXULQJ WKLW WLP 30

1 D 30

ODNH VWXG\ JXLGH\WHFRU@ WHVW VR ZH NQRZ ZKDW V PRVW LPSRUWDQW WR VWXG  
SUHSDUH ZKHQ WDNLQJ WHVW DQG QRW EH VKRFNHG RU VXUSULVHV E\ D TXHVWL  
PXFK WLPH WDNLQJ DERXW RU JRLQJ RYHU 678'< \*8,'( SOHDVH ZRXOG KHOS RX  
HYHU\RQH

, GRQ W NQRZ 30

, ZLOO UHSSO\ IRU P\ UHPDLQLQJ FUHGLWV LQ KRSHV RI LQ SHUVRQ FODVVHV 30

1 D 30

, GR QRW NQRZ 30

1RQH WKH\ DUH YHU\ VXSSRUWLYH 30

1R FRPPHQW 30

,I \RX ZDQW WR KDYH PH FRQWLQXH EHLQJ D VWXGHQW UHIXQG WKH\QRQH\ \RX V

QRQH 30

, ZDQW WR FRQWLQXH P\ FODVVHV ZLWKRXW DQ\ ZRUU\ 30

, WKLQN PRUH JRRP PHHWLQJV ZRXOG EH JRRG DQG PD\EH KDYLQJ VFKHGHOHG W  
RI WKH IDFLOLWLHV PD\ EH KHOSIXO 3XWWLQJ XS SOH[LJODVV EHWZHHQ WHUPLQ  
VRPHWKLQJ

/LEHUDWH WKH FDPXV IURP GUDFRQLDQ &29,' SDUDPHWHUV PDQDWH WKDW  
PLOWDU\ JDV PDVN HQFDSVXODWHG KD]PDW VXLWV DQG PDLQWDLQ D GLVWDQF  
RWKHU\WHFRU@ WHVW VR ZH NQRZ ZKDW V PRVW LPSRUWDQW WR VWXG

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\*R EDFN WR ORZ FRVW IHHV RQO\ IRU FODVV DKLQV ZQWK\$WKDOO FODVVHV VKRXC

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/HW VWXGHQWV VZLWFK WR DXGLW DW DQ\WLPH RI WKH VPHVWHU 30

, WKLQN , DRs•lfñ "ˆÈ"p°À à0À0@ĭ Ap0P00U



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7UDQVLWLRQ WR 2QOLQH ,QV QpQpQ VNa—0U: