

\$VVRFLDWH7'HDVQVOHYULFKW / 6NXOPRVNRQ 66BQMSRV % OF RLOVHL	YUDA\ - 5
&RQWLQXLQJ'66LXGHWURQH	
\$GPLQLVWUDWLYH \$VVLVWV BQVSEHOG DU GRVW H\$U+HLQJH OFFDLQQ	. +RMQR
-HQQLQJV / .RKRXW 0DHF1DOO0FHHS / 30BFRQGRQ 6PH\HUV 7	7XFN 0
:DONHU	
ø	

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

7UDGHV DQG \$SSUHQWLFHVKLS 3URJUDPV

3URJUDP UHYLVLRQ  
 7UDGHV 7HFKQRORJ\ 7HDFKHU (GXFDWLRQ 'LSORPD  
 x \$GGLWLRQ 'HOHWLRQ RI FRXUVHV  
 5DWLRQDOH  
 7KH &RPPXQLFSDWLWRQGH ZLOO EH SURFBRUQH DWRLRLXWD770HGWDXGHQWV  
 2ULJLQDOO\ &016 'LJLWDO 0HGLD URDWDLRF,OKKHG QRZVKKHH77GHSHVH  
 &016 'LJLWDO 0HGLDGRUD7URDGV ZLRFPHSUDRQLGRQRXMGW VSHFLILFDO  
 WKH QHHGV RI 7UDGHV 7HFKQRORJ\ 7HDFKHU &06FDWLRQRGLSDRPLQW  
 DFFRXQW WKH K\EUHLGRRGHWRKLVGHFRXV7(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 (GXFDWLRQ  
 <HDU

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



7KH FKDSWHUV RQ UHWLUPHQW SODQQLQJ SURIHYSIDQBG DQG WKLW  
UHVSQRVLELQW DQVIRUVLQDQYHSDQW PER %8\$D[DWLRQ DQG ,QYHVWPHQW  
WR WKLW FRXUVH Q7 R K H F R X 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 EHQ PRYHG WRX %8\$ FH D, QG (VWDWH 3ODQQLQJ  
,PSOHPHQWDVHFSQ 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 %XRLQHVHV R K H U W F U H S D Q H V W X G F H Q W L I R B D W L R Q Z L W K  
)LQDQFLDO 3ODQHLUQ B YBLR G H V L K H Q B Y B K D 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 K H R P S D Q 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 H Q 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 K C H R U F K D Q J H H E H V R W K H F R Q W H Q  
UHDOLJQPHQW RI W K H U F R 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

&XUHQW

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 O D Q D Q Q  
SURJUHVVHV WR DQIXLQGHUWVPHQGL S U R Q 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

/HQUQHUV 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 B H Q W S U R F H V V S U R G X F W  
DQG SUDFWLFHV Q Q X U K Q D H H D & R R S R Q S O D 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 SUDFWLFDQRUQLQDQDFILHVOISODHOSBQGLHWDQFLDQVRODQQHUV DUH  
 H[SORUHG 'LIIHUHQVVRVUPWURIFXUWHV LQFH XGDQDQWGLX LQ UHODWLRQ  
 SODQQLQJ  
 3URSRVHG  
 /H DUQHUV H[DPLQH DQGL QJQSDFEHDVSDQDFRPHRWDDQGH DGYDQFHG DUHDV  
 WKH SUDFWLFDH RI ILQDQFLDO LSODHVOHQWPHQW[SORHSDQWIRUPV RI EXVLQHV  
 VWUXFWXUHV LQFOXGLQJ WUXVWVFLDQHSQDQDQGLQ UHODWLRQ WR I  
 &RQWHQW FKDQJH  
 &KDSWHUV RQ ZHDWK PDQDJPHQW LQWKLVWRPHXUWH KFRYHSHHWQFDQDQ  
 ,QVXUDQFH DQG (VWDWVHUVHODVHURJPLQWKHDFRQVZHDFWK PDQDJPH  
 FKDSWHUV WKH FKDSWHUVROGSUWHVREILQLDQDQFHUOKSDYH EHHQ PRYH  
 WR %8\$' 5HWLUHPHQW ,QFRPH 3ODQQLQJ  
 ,PSOHPHQWDVHRSQBDEHU  
 &RVWQD

3URJUDP UHYLVLRQ  
 %XVLQHVV 6WXGLHV &HUWLILFDWH  
 x 3URJUDP RXWOLQH  
 x 5HYLVLRQ RI FRXUVHV  
 5DWLRQDOH  
 &RXUVHV EHLQJ UHYLVHGHVLSHQ&RURSRVDOV %8\$&RXUVH QDPHV WR  
 FKDQJHG LQ WKH %XUWHVFDWXGLHVLQSRUDDP6HUYLFH

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\$GDPHODV
%8\$' 5LVN DQG 5HWLUHPHQW	%8\$QQLQHJWLHUPHQW ,QFRPH 3ODQQLQJ
&RPSUHKHQVLYH 3UDFWLFDH	
%8\$' :HDWK 0DQDJPHQW DQGSVWDVH	%8\$VWDVH
3ODQQLQJ	
%8\$' \$FRXQWLQJ &RPSUHKHQVLSO %8\$' \$FRXQWLQJSSOLF DWLRQ	
%8\$' &DQDGLDQ 6HFXULWLHV	8\$' &DQDGLDQ 6HFXULWLHV
%8\$' 3HUVRQDO DQDQFLDO 30	%8\$' 3HUVRQDO DQDQFLDO

,PSOHPHQWDVHRSQBDEHU  
 &RVWQD

3URJUDP UHYLVLRQ  
 %XVLQHVV \$GPLQLVWUDWLRQFILSDORSHUYLFHV 2SWLRQ  
 x 3URJUDP RXWOLQH  
 x 5HYLVLRQ RI FRXUVHV  
 5DWLRQDOH  
 &RXUVHV EHLQJ UHYLVHGHVLSHQ&RURSRVDOV %8\$' &RXUVH QDPHV  
 EH FKDQJHG LQ WKH %XUWHVFDWXGLHVLQSRUDDP6HUYLFH  
 3URJUDP RXWOLQH  
 %XVLQHVV \$GPLQLVWUDWLRQFILSDORSHUYLFHV 2SWLRQ

(GXFDWLRQ &RXQFLO ,WHPV \$SSURYHG

3URJUDP UHYLVLRQ  
%DFKHORU RI %XVLODQWL\$GFLQLQDQFH 6SHFLDOW\

x 3URJUDP RXWOLQH  
x 5HYLVLRQ RI FRXUVHV

5DWLRQDOH

&RXUVHV KDYH EHHQ &RQDFHGHDVLSHRQ SUHRSDVDQVLO&RXQDQFH 6SHFLDOW\  
\$UHD RI WKH %%\$ QHHWWRHEFRKDQHG%8\$'

%DFKHORU RI 3URJUDP RXWOLQH

%DFKHORU RI %XVLODQWL\$GFLQLQDQFH 6SHFLDOW\

3URJUDP 2XWOLQH (;,67,1*	3URJUDP 2XWOLQH 5(9,6('
6WXGHQWV PXVW FRPSOHWH D P	6WXGHQWV PXVW FRPSOHWH D P
KRXUV DV SUHVFULEHG EHZ	KRXUV DV SUHVFULEHG EHZ

%8\$' &RQWHP SRUDU\ 3UDFWL	F%8\$' LQ )7DQ DQW EIRDQ	DODQG , QYHVWPH	HQW 3
3ODQQQLQJ			
%8\$' &DQDGLDQ )LQWQVFLDQV,	QVW	%8\$' &DQDGLDQ, DQWILQDQ	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  
5HTXLUHGH FRXUVH HQ \$SSOLHG 'BRFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH  
VWXGHQWV LQ \$UWV 3URJUDP  
&DOHQGDU GHVFULSWLRQ  
7KLV FRXUVH SURYKLG R' SRAUXGHQLWX W R VUHXDQXWK R E D V D Q J X D J H L Q G I  
UHJLRQ 2NDQDJDQ 6LKPXVNDSP H H Q V X R G U H Q W V X M R Z O D S G R J Z R U N L Q J X V H R I  
ODQJXDJH LQ HYHU R Q D A D Q G H F R L Q W X H U W D W L R Q  
,PSOHPHQWD V6HRSQ B D EHU  
&RVWV 6WDIILQJ

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

1HZ FRXUVH  
5DWLRQDOH  
5HTXLUHGH FRXUVH HQ \$SSOLHG 'BRFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH  
VWXGHQWV LQ \$UWV 3URJUDP  
&DOHQGDU GHVFULSWLRQ  
7KLV FRXUVH EXLOGMYRHO RSKHG VINL Q D V O H D Q X B R I Q M H F R P I S Q F H V W U X F W X  
XVLQJ QRXQV S U R Q G Y H S D E W L S V H K V H Q W B Q G H X V 6 X U X G H Q W V H Q J D J H L Q  
FRPSOH[ FRQYHUVDWLRQ LQFOXGLQJ TX ER Q W L B Q M H F O V L Y H W S B Q G H V G Y H U  
3UHHTXU V L W H V  
,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 'BRFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH  
LQ \$UWV 3URJUDP  
&DOHQGDU GHVFULSWLRQ  
7KLV FRXUVH H[DPLQGH V D S G V R R F O B O L F B Q I O F R W R W W B W O U I H V S D Q D V W K  
HQFRXQWHUV SHRSO B X D L Q J L Q W K V L F R X U H Q W R I G H Y L H Q R I S Q L Q W H U G L V F L S C

DSSURDFK FRPPRQ SV\FKRORJLFDO DQGRSM\EKRVSRFLDLDOLIFVH\QMLIHDFGQJ  
VHUYLEFH ZLOO EH WKSIG WDLVVRIGXZLGVHUV WIDVLRORJVERW&VWFKRVRFLDO FRQ  
WKHLU SHUWRQLDHOVDQGRFRQWIFLDOQIDHFWVWVWHRDQ&KQDLWIXDPLDQ WFKRR  
FRPPXQLW\ JRYZUHQPIHROWHWHQW PHGLDW BHHUDWVHFWWVGRQRUGHQWLW\  
EHKDYLRXU  
3UHUHTXLV<sup>9</sup>LW<sup>9</sup>W<sup>9</sup>VWDQGLQJ  
,PSOHPHQWDV6IHSQV B D VHU  
&RVWV 6WDIILQJ

, '67 ± 3URIHVVLQRQDO &RGHV RI (WKLFV  
1HZ &RXUVH  
5DWLRQDOH  
(OHFWLYH FRXUVHHLQ \$SUSJULDFG 6HRJLD OQ'GHSIHVRISPHQW\$DVR HOHFWLYH  
LQ \$UWV 3URJUDP  
&DOHQGDU GHVFULSWLRQ  
7KLV FRXUVH UHYLHEDFSGHDFRILFHWKFLSRJRVHDVQLXPEVHUSRWRKDW KDYH D  
UROH LQ VRFLDO VHUYLEFHV PHGLFLQPHDQGDQDQW B B M B D F L K O O D Z W B I  
DQG HGXFDWLRQ 5HOWYDFGWH D RG HFVWKO DEDHSWHDYFVHLZHHG DQG VHW LQ W  
ERWK SURPLQHQW HWKLFDO WKHRULSVDDFQGLFKD G W K G J H Q W R I Z L O R D H M S I O  
GLOHPPDV WKDW FRQIURQW SURIHVVLRQD 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 D R Q G S U R I H V V L R Q D O  
VWDQGDUGV

3UHUHTXLV<sup>9</sup>LW<sup>9</sup>W<sup>9</sup>VWDQGLQJ  
,PSOHPHQWDV6IHSQV B D VHU  
&RVWV 6WDIILQJ

3+ , / ± ± 3URIHVVLQRQDO (WKLFV  
1HZ FRXUVH  
5DWLRQDOH  
(OHFWLYH FRXUVHHLQ \$SUSJULDFG 6HRJLD OQ'GHSIHVRISPHQW\$DVR HOHFWLYH  
LQ \$UWV 3URJUDP  
&DOHQGDU GHVFULSWLRQ  
7KLV FRXUVH ZLOO SDRMGGDISUWRKDFRIUWV IHRVQLDOPSDURG DFDVHEDVHG  
GHDOLQJ ZLWK HWKLEBONLSODHMLORRYFRXWKR VZL O O D W R H W K F H Q W W D O O L  
DQ\ SURIHVVLRQDOFWQWHSJULWVRQV D S L R V L F E H Q F R I P S H Q F H D Q G Q R Q P D  
DQG UHVSQVLELOLW\  
3UHUHTXLV<sup>9</sup>LW<sup>9</sup>W<sup>9</sup>VWDQGLQJ  
,PSOHPHQWDV6IHSQV B D VHU  
&RVWV 6WDIILQJ

36<& ± ± (YLGHQFH %DVHG 3UDFWLFH 7KHRULHV  
**Short title: Evidence-Based Practice**  
1HZ FRXUVH  
5DWLRQDOH  
5HTXLHG FRXUVH HQ \$SUSJULDFG 'BRFLD OQ'GHSIHVRISPHQW\$DVR HOHFWLYH  
VWXGHQWV LQ \$UWV 3URJUDP  
&DOHQGDU GHVFULSWLRQ  
7KLV FRXUVH SURYLGHVPSLBNSTPQDWHG FHYEDVHG SUDFWLFH RI SV\FKR  
WUHDWPHQWV )RFXVLQJ RQ GLVRUDFHU ZWHQD QHDOLQRZLWGLWRIFLDORV  
FRXUVH ZLOO UHYLHEDVWKRUVS B F Q I E H W K Q J P S I Q W D W D Q G E H K D Y L R X U D O



WKDW UHODWH WRQGGMRFLDO IDEEHL QQLQVSDURZKHOVFRDPLQH ZKDW  
UHVHDFK VHRZUGLWRK DVQWVUPHQWLRQHDHQGHRWWYHQHV LQIRUPLQJ

,PSOHPHQWDWLSQSDVHU  
&RVWV 6WDIILQJ

(GXFDWLRQ &RXQFLO ,WHPV \$SSURYHG

RUJDQLJDWLRQV 7KHSDHSHOQWGGJRSSRULVDOMLRQMRBI GHJUHH FRQWH  
SUDFWLFXP ILHOGSSSERRRHW RULQRMROZLVURMOHVS HWK-DORZ IURP WK  
VWXGHQW V SUXGLUHP DRQ/ FRPPXQLW\XIGHQWVS ODEPHQYWHORS/ HPSOR\DI  
DQ DSSUHFLDWLRQFRIMWKRI DSSODDGHVFDH QDFUWDVQGWXIGLHV SUHSDULQJ V  
FRQWULEXWLRQ WRDPXIQLVUDQVHGRREGDFORQDWULREXWID FRQVWUXFWLYH  
UHJLRQDO LVVXHV

7KH SURSRVHG FUHGLW GHJUHH HVVWDEH DSSHOLMCKHEDEBDBDKUNDWVH  
\$UWV \$Q \$SSOLHGOQVM GBSUHALZPWDB BLOHPSIQFLFXGH WKH IROORZL  
IHDWXUHV

L \$SSOLHGVDLRSDRIZUWKURXJKRLODPWKH SURJ  
LL 6WXGLHV LQ LFKXOW BDBDGGLOJHWD DQJ(XDJCHL RRVYKFDULRXV DSSURDFKH  
,QGLJHQRXV VWXGLHVWQIFDOKGRLQV DDDQJXWDJEH RLSWVRQDWLQRQV DQG DQ  
XQGHUVWDQGLQJ RI JHQGHU VHXDOLW\ DQG ZRPHQ V VWXGLHV  
LLL \$SSOLHG UHCHDQFKLQNILQVCEHLQJ DVKGFRRKVRXW IRXU \HDUV RI V  
LY 6WXGLHV LQ FULWLFDO WKLQWLDXJ PQRJVLIFGDHFLDQV BBSURLRQEDDQFVK  
WKURXJK WKH UHTXLUHPHQW RI 6FLHQFH HOHFWLYHV  
Y 6WURQJ UHSUHVREMDOVLRQHRIFWKXZLRKRWKM BELRQH GLVFLSOLQH R  
LQWHUGLVFLSOLQDU\ SDUDGLJP  
YL 6XIIILFLHQW XSZHUNOVRHQDVRXUHWLYDQFVHGLDQDQDQG NQRZOHGJH  
YLL \$SSOLHG ILHODFWLSTKULHQFHG BBSHFHUPHQW HRLG RFDWLRQ H[SHULH  
FDSVWRQH SURMFW LQ WKH ILQDO \HDU  
YLLL 3URJUDP SURPHQWVLRQ HQTXLUHWVWXGHQW VXFFH

7KHHV HLJKW IHDWGHEDRF DOKXDBSBOH HGVJLQHWD D OFWRKSRQHQQWV RI DQ  
RI \$SSOLHG 6WXGLHV LQ \$)3 DW 2NDQDJDQ &ROOHJH

2QH LWHUDWLRQ RHWKHW DSKSVEFRQWRKUDOSURKSLV DSHSOLSHSO GHIGU%DFKHOB  
RI \$UWV 6RFLDO 'HSHCHFDLPHKQVRUDQ\$ \$H\$ ZLWCKHWKJH  
2NDQDJDQ 6KXVZDS 6LPLONDPHHQ UHJLWQDO FRQOV B[WHLQ RQDQDQ QVHHIGY  
HPSLULFDQO\ VNLOOHG HPSOR\DEOH EJDQDQDQXKUV DWRHP SDU R RFD D QV FZLHQ  
FUHDWH D SDWKZD\ WR LQ DGRNDQOV :RWRGNDQO  
7KH HPSOR\DEOH VNLOOV UHDFK D EVRIDGLFIDQRHJBIQS XDEVILRQDVQDQGRFID  
GHDO ZLWK FKLOG QIDP LQV BQ B SFWRVRKHWGHH JOLHHVSDRQJUDP SURYLGHV J  
VNLOOV LQ VRFLDOGHHM BORS PVIQDW DQOV D QJLWKG B D GILQIRU ZRUN LQ D  
VRFLDO VHUYWFLRQV DQDGLJQV

,Q DGGWLWRQ DQGXPREW D RILPX DQHG \HQGHJW XGHHSURVYV BHZIGLO HFW HQWU  
WKH ODVWHU RI 6RFLDO DRUTZ RR XQDQD WUVKGLHV D SWRHWSDPNDQDJDQ  
7KURXJK DQ LQWHU RRVMDQXPRR B DGHSHVRSRQGLQJGWKHH LV GHVLJQH  
LPSOHPHQW D UHJLREQHVZ ISBQ WQKHU LQVBYWGHMLRQDQWLKQWJ JUDGXDWHV  
DGPLVLRQ WR WKHRWZRFHDO :RUVV SURN DQBJDQ 8% B D QXVGHQWV ZKR  
GR QRW JDLQ GLUHFV DGPLVLRQ ZIQD W KURLXQ B BSCELFH WLRQ HDQGDGHP  
DGPLVLRQ SRVVHV DQDQDQ GKHJHUH GHHVLJQMG8PRJ2 VXBBDGXDWHSURJ

,Q WRWDO WKHQ KZKHV HRUUHVUDZRSVRPHVJW DGHKQWQOVVZLOO XVH WKH  
DSSOLHG GHJUHH WR VHHN HPSOR\PHQRW ZDQKJDOV WRKQV ELLQDQW KJRIJLH  
DSSOLHG VRFBID WSHLFWIEYH SURYLGHGUEV WXGHG M/MJ ZHOQ2 FKR RVH WR W  
JUDGXDWH VWXGLHVLMQ B BFW BDR:RJK GMLKHFVW KDQKLV VHR QUDQGXPR RI  
8QGHUVWDQGLQJ V SURYLRVSHOWLRWLWYKDSSOLFDFWLRQ  
7KH HLJKW JHQHULF IHDWXUHV RI WRKHD SSOHL B GHRFQVWVWYKDWV\$%Q W'ISIEHG  
WKH IROORZLQJ OLVW RI FUHGLWV  
L D PLQLXP RI FUHGLWV RI (QJOLGKERD &RPHXQLFRQVRRQVLW DQRZB  
FRXUVHV



FUHGLWV RI (QJOLWLRQV&RBRQ1FD LW\8QLWHLQV (1\*/ &ULWLFDO  
DQG 5HDGLQJ 1DUUDW3LYRIH&016RQDO :ULWLQURIH&016RQDO :ULWLQJ ,,  
FUHGLWV RI 3KLORVRSWURGXFWLRQ\WRLFDL7KLN&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  
ODWKHPDWLFV

<(\$5 7:2 &2856( 5(480,5176 FUHGLWV  
FUHGLWV RI \$QWKURSRIDWLY\$17HRS\$17%& &RDDWLYH 3HRSOH %& ,Q  
FUHGLWV RI ,QGLJHQRXV 2NDQDQD,QGLJHQRXV HV +LVWRU\ ,1'\*  
2NDQDJDQ &RQFHSWV DQG )UDPHZRUNV  
FUHGLWV RI 3V\FKRORJYVHV36<&WDWLVLVLFV DQG 'DWD \$QDO  
FUHGLWV RI 6RFLDO\$:RQW 6RQ:XFWRQW 6RFLDO 6RQ: % ,QWURG  
WR 6RFLDO :HOIDUH LQ &DQDGD  
FUHGLWV RI \*HQDQG :RPHXGLHV \*6:6



3+ ,/2623+< 3+ ,/ 352)(66,21\$/ (7+ ,&6  
36<&+2/2\*< 36<& 1(2('%'\$6(' 35\$&7,&( 7+(5\$3,(6  
36<&+2/2\*< 36<& 74\$7,9( 0(7+2'6 \$1\$/<6,6  
36<&+2/2\*< 36<& 352\*5\$0 (9\$/8\$7,21  
\$33/,( ' 678',(6 35\$&7,&80 \$576 35\$&7,&80 25 ),(/&(3)/(\$7  
\$33/,( ' 678',(6 &\$36721( 352-5(7&7 \$ \$36721( 352-7&  
3URJUDP RXWOLQH  
<(\$5 21( &2856( 5(4(8,5)76 FUHGLWV  
FUHGLWV RI \$QWKURSROPIURORJLFDQ \$QWKURSROPIURORJLFDQ  
FUHGLWV RI (QJOLWLROV&URPPXQKFDIROORZBQJLYHUVLW\ :ULWLQJ (1\*  
&ULWLFDO :ULWLQJDUJDDQVLSYHDC&LQJ6 VVLRQDUR:HLWLQJ , &016  
3URIHVVLQRQDO :ULWLQJ ,,  
FUHGLWV RI 3KLORVRS,QWULRGXFWW /B JLFLLQ FDO 7KLQNLQJ , 3+ ,/  
,QWURGXFWRQ WR /RJLF DQG &ULWLFDO 7KLQNLQJ ,,  
FUHGLWV RI 3V\FKRORJ,QWULRGXFWLRQ WRD3LV7K&R&R&6<&  
,QWURGXFWRQ WR 3V\FKRORJ\ 3HUVRQDO )XQFWLRQLQJ





62&: 6RFLDO 3ROLFLHV 3UR	62&FWLR & DVHG: DODDHPHQW DQG 7U
RI WKH &KLOG DQG )DPLO\	3UDFWLFXP
36<& (YLGHQFH %FDVHFKHWD\$WLV	36<DO 3V\$EQRUPJ\
	36<& 7KHUR\ RI 3HUVRQDOLW\



L V SDFHV LQ WKDIP0Z6 003ER DUORFDWGHGWEH0%JL2EVR 2 & VWX  
ZKR DUH PHPEHUV RI DQ DERULJLQDO





7R 8%&2

'HDQ )DFXOW\ RI +HDOWK DQG 6RFLDO 'HYHORSPPHQW  
8QLYHUVLW\ :D\  
.HORZQD %ULWLVK &ROXPELD 9 9 9  
)D[

RU WR VXFK RWKHU DGGUHLWJ DQDWH&EN ZULWWHQ QRWLF

7R 2&

'HDQ \$UWV DQG )RXQGDWLRQDO 3URJUDPV  
. / 2 5RDG  
.HORZQD %ULWLVK &ROXPELD 9 < ;  
)D[

RU WR VXFK RWKHU DGGUHLWJ DQDWH&EN ZULWWHQ QRWLFH

\*HQHUDO

D )HHV DQG &RMWQ VWLWXWLRQV HDZUGG EHKDWR W[EKIDZHHQ IPRQH\  
,QVWLWXWLRQV XQGDU WKLW \$JUHHPPHQW

E (QWLUH DJUHKLWQV UHHPHQW UMHPKHQW CEHLWZH DQDWH&EN, QRWLWXW  
DPHQGPHQW RI WKLW \$JUHHPPHQW VH

M 7LPH7LPH LV RI WKH HVVHQFH RI WKLW \$JUHHPHQW

N 6XUYLYLW SURYLVLRQV RRGHFGHQRQVLDOLV&@ DQGUDSDPUNHWLQJ  
ODWHULDOV@ VKWDDPVLQDYLFRQWKHWKLV \$JUHHPHQW

O &RXQWHUSKULW\$JUHHPHQW PDQVHSHD[WHFWWHFRXQRVHZKSLFKWZKHQDVR  
H[HFXWHG DQG GHGHLFPHUGVZLDRQEVWLEXXWDDQRIUZKLEDOVRJHWKHU  
FRQVWLWXWH RQH DQG WKH VDPH GRFXPHQW

,1 : ,71(66 :+(5(2)WKH ,QVWLWXWLRQV KDYH H[HFXWHG WKLW \$JUHHPHQW

2Q EHKDOI RI 2NDQDJDQ &ROOHJH

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-DPHV +DPLOWRQ 3UHVLGHQW

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>1DPH@ >7LWOH@

2Q EHKDOI RI 7KH 8QLYHUVLW\ RI %ULWLVK &ROXPELD 2NDQDJDQ

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'HERUDK %XV]DUG 'HSXW\ 9LFH &KDQFHWGRU DQG 3ULQFLSDO

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>1DPH@ >7LWOH@