

# %XOO\LQJ DQG &KLOGUHQ DQG ZLWK 'LVDELOLWLHV DQG 6SHF

:KDW LV %XOO\LQJ

%XOO\LQJ LV XQZDQWHG  
EHKDYLRU DPRQJ VFKRRO  
,W LQYROYHV D UHDO RU  
LPEDODQFH DQG WKH EHKDYLRU LV  
UHSHDWHG RU KDV WKH  
UHSHDWHG RYHU WLPH

%RWK NLGV ZKR DUH EXOOLHG  
ZKR EXOO\ RWKHUV PD\ KDYH  
ODVWLQJ SUREOHPV

\$ VPDOO EXW JURZLQJ DPRXQW  
VKRZV WKDW

DJJUHVVLVH &KLOGUHQ ZLWK DWWHQWLRQ  
I&KLOGUHQ ZLWK DWWHQWLRQ  
EXOOLHG DOG OHIW RXW E\ SH  
SHUFHLYHG SRZHU  
DO Q D VWXG\ RI \H  
SRWHQWLDO WR EH  
UHVHDFKHUV IRXQG WKDW FK

ZHUH PRUH WKDQ WKUHH WLPH  
EXOO\ RWKHUV PD\ KDYH VHULRXV  
EXOO\ RWKHUV PD\ KDYH VHULRXV  
EXOO\ RWKHUV PD\ KDYH VHULRXV

ZHKQ ZKQRH

&KLOGUHQ ZLWK SK\VLFDO GHYHORSPhQWDO  
LQWHOOFWXDO HPRWLRQDO DQG VHQVLRU  
GLVDELOLWLHV DUH PRUH OLNHO\ WR EH EXOOLHG  
WKDQ WKHLU SHHUV \$Q\ QXPEHU RI FDWVRU  
SK\VLFDO YXOQHUDELOLW\ VRFLDO VNLOO  
FKDOOHQJHV RU LQWROHUDQW HQYLURQPHQW  
PD\ LQFUHDVH WKHLU ULVN 5HVHDFK VXJJHVWV  
WKDW VRPH FKLOGUHQ ZLWK GLVDELOLWLHV PD\  
EXOO\ RWKHUV DV ZHOO

VSLQD ELILGD 7KHVH FKLOGUHQ

.LGV ZLWK VSHFLDO KHDOWK QHHGV VXFK DV  
HSLOHSV\ RU IRRG DOOHUJLHV PD\ DOVR EH FDOOHG QDPHV  
DW KLJKHU ULVN RI EHLQJ EXOOLHG )RU NLGV  
ZLWK VSHFLDO KHDOWK QHHGV EXOO\LQJ FDQ  
LQFOXGH PDLNLQJ IXQ RI NLGV EHFDXVH RI WKHLU  
DOOHUJLHV RU H[SRVLQJ WKH &KLOGUHQ ZLWK KHPLSODJLD  
WKH\ DUH DOOHUJLF WR ,Q WKH FDVHV EXOO\LQJ  
LV QRW MXVW VHULRXV LW FDQ PHDQ OLIH RU  
GHDWK RWKHU FKLOGUHQ WKHLU DJH V

KDYH IHZHU IULHQGV <XGH \*R

0F&RQDEKLH





LW LV QRW KLV RU KHU IDX OSW HDYHQ W K B W SUREJUD P WKDW L  
 GHVHUYHV WR EH EXOOLHG RUVWHDVIRHUGEXRDLHG FKLOGU  
 QRW HQFRXUDJH WKH FKLOG' HSPD U W W K M Q E D R N ( G X E D W L R Q  
 PD\ PDNH WKH SUREOHP ZRU'FH HDWLQJ D VXSSRUWLYH VFK  
 WKH PRVW LPSRUWDQW VWHS L

‡ \$VN WKH FKLOG VSHFLILF TXHDVMDRQMDVERXW  
 KLV RU KHU IULHQGVKLSV %H DZDUH RI VLJQV  
 RI EXOO\LQJ HYHQ LI WKH ‡ (KISOR UGR ZK E W K H F D O K H FKLOG  
 LW WKDW &KLOGUHQ ZLWK EIXODELQVRLWKHGRIOROWHU ZHD  
 DOZD\U UHDOLJH WKH\ DUH EHFQRJRXQIOV R G KLV RU KHU ,(3  
 7KH\ PD\ IRU H[DPSOH EHOEHYPRV KIDLWGWWR\ LQFOXGH KHO  
 KDYH D QHZ IULHQG DOWKR XDJK W K L W L Y I H L H Q G P Y L R U  
 PDNLQJ IXQ RI WKHP

‡ %H SHUVLVWHQW 7DON UHJXO  
 ‡ 7DON ZLWK WKH FKLOG <V W HDQK ZUWLP R H F E R B O H O W D I I W R V I  
 WR VHH ZKHWKHU KH RU VKHE H D D Y K R O S K D W R V W R S S H G  
 UHVROYH WKH SUREOHP

**\* HWWLQJ \$GGLWLRQD**

‡ 3XW \RXU FRQFHUQV LQ ZULWLQJ DQG FRQWDFW  
 WKH SULQFLSDO LI WKH EXOOLQJ R R Q G L Y W L F W G R H V Q I  
 LV VHYHUH RU WKH WHDFKHU S S R H V O L W H L V W K H S V W R H Q G V  
 SUREOHP ([SODLQ ZKDW KDSSHQVPHQWGRWDLQ FKLOG ZLWK  
 DQG DVN IRU D SURPSW UHVSRQGHV W H S W P D \ E H Y L R O D W  
 ZULWWHQ UHFRUG RI DOO FRQYHUVDWLRQV D Q Z V D Q R U P R U H L Q I  
 FRPPXQLFDWLRQV ZLWK WKH VFKRRO

7KH 8 6 'HSDUWPHQW RI (GXFDV  
 ‡ \$VN WKH VFKRRO GLVWULFW W I W H F R U Y & Y L O 5LJKWV  
 PHHWLQJ RI WKH ,QGLYLGX 3 K R H G ( G X F D W L R Q  
 3URJUDP ,(3 RU WKH 6HFWLRQ H E K W W S , Z Z Z H G J R Y D E R X W  
 7KHVH JURXSV HQVXUH WKDW W K H V F K R R O U R K W P O

GLVWULFW LV PHHWLQJ WKH QHHGV RI LWV  
 VWXGHQWV ZLWK GLVDELOLW L H 7 K H 8 6 7 K H S D U W P H Q W R I O G X F D V  
 DOORZ SDUHQWV WR H[SODELQ ZKDW KDSSHQVPHQWGRWDLQ (GXFDWLRQ 3  
 KDSSHQLQJ DQG ZLOO OHW 3 K R H W H D P U H Y L H Z W K H  
 FKLOG <V ,(3 RU S O D Q V D O G P D N H V X H H E K W W S , Z Z Z H G J R Y D E R X W R

WKDW WKH VFKRRO LV WDNLQJ VWHS V W R S W R S W K H  
 KDUDVPHQW 3DUHQWV LI \RXU FKLOG QHHGV  
 FRXQVHOLQJ RU RWKHU VXSSRUWYH H S D U W P H Q W R I - X V W L I  
 EHFDXVH RI WKH KDUDVPHQW & Y L O 5 L J K W W W L Y L V L R Q  
 ZLWK WKH WHDP :R U N Z L W R K W H V F K R R O W R  
 KHOS HVWDEOLVK D V I V W H P H E K W W S , Z Z Z M X V W L F H J R Y F U

