

⇒b`\\YfUi gZcfXYfbXYb`NY]hYb`XUb_VUf
V`Y]VYb

9g`VYghY\\h`_Y]b`Nk Y]ZY`žXUgg`&\$&\$`Y]b`đ\\f`j c`Yf
<YfUi gZcfXYfi b[Yb`k Uf`"8]Y`7CJ`8!%-!DUbXYa`]Y`\\Uh[fc»Y
[Ygi bX\\Y]h]WXY`6YXYb_Yb`i bX`cZh`i bUb[YbY\\a Y
JYfÀbXYfi b[Yb`]b`XYf`5fh`i bX`K Y]gY`j Yfi fgUW`hž`k]Y`k]f
`YVYbž`UfVY]hYbž`ni f`GW`i`Y`[Y\\Yb`i bX`?cbhU`hY`_bØdZYb
/ Ua d/ , &%%/k Ybb`k]f`ØVYf\\Ui dh`?cbhU`hY`_bØdZYb"
Ni gÀhn`]W`ni`XYb`6YXYb_Yb`j cb`7CJ`8`k]fX`VYf]W`hYhž
XUgg`X]Y`; YZØ\\`Y`j cb`i fi ghfUh]cbž`5b[gh`i bX`K i h`b
5a Yf]_U`ni bY\\a Ybž`k Ybb`k]f`i bg`Xi fW`i b[Yk]ggY`NY]hYb
_Àa dZYb"A Ø[`]WXYfk Y]gY`_ØbbYb`G]Y`\\YfUi gZcfXYfbXY
l a ghÀbXY`b]W`h`_cbhfc``YfYbž`UVYf`G]Y`_ØbbYb`ghYi Yfbž`k]Y
G]Y`XUfUi ZfYU[]YfYb`"9]bY`[Ygi bXY`5fh`ni`fYU[]YfYb`]ghž
XUb_VUf`ni`gY]b`ZØf`XUgž`k Ug`]b`ÀfYa`@YVYb`[i h
/ Ua d^Y``d/



9g`VYghY\\h`_Y]b`Nk Y]ZY`žXUgg`&\$&\$`Y]b`đ\\f`j c`Yf
<YfUi gZcfXYfi b[Yb`k Uf`"8]Y`7CJ`8!%-!DUbXYa`]Y`\\Uh[fc»Y
[Ygi bX\\Y]h]WXY`6YXYb_Yb`i bX`cZh`i bUb[YbY\\a Y
JYfÀbXYfi b[Yb`]b`XYf`5fh`i bX`K Y]gY`j Yfi fgUW`hž`k]Y`k]f`YVYbž
UfVY]hYbž`ni f`GW`i`Y`[Y\\Yb`i bX`?cbhU`hY`_bØdZYb` `k Ybb`k]f

ØVYf\Ui dh?cbhU_hY`_bØdZYb"Ni gÀhn`jW\`ni`XYb`6YXYb_Yb`j cb
7CJ`8`k`j]fX`VYf]W\hYhž`XUgg`X]Y`; YZØ\`Y`j cb`: fi ghfUh]cbž`5b[gh
i bX`K`i`h`]b`5a`Yf]_U`ni bY\`a`Ybž`k`Ybb`k`j]f`i bg`Xi`fW\`i`b[Yk`]ggY
NY]hYb`_Àa`dZYb"

A Ò[`]W\Yfk`Y]gY`_ØbbYb`G]Y`YfUi`gZcfXYfbXY`i`a`ghÀbXY`b]W\h
_cbhfc``YfYbž`UVYf`G]Y`_ØbbYb`ghYi`Yfbž`k`jY`G]Y`XUfUi`Z`fYU[`]YfYb`
9]bY`[Ygi`bXY`5fh`ni`fYU[`]YfYb`]ghž`XUb_VUf`ni`gY]b`ZØf`XUgž`k`Ug
]b`À`fYa``@YVYb`[`i`h`]gh`8Ub_VUf_Y]h`VYXYi`hYh`ni`gW\ÀhnYbž`k`Ug
ZØf`G]Y`k`Yfhj`c``i`bX`VYXYi`hi`b[`gj`c``]ghž`i`bX`Y]bY`J`YfV]bXi`b[
nk`]gW\Yb`8Ub_VUf_Y]h`i`bX`Y]bYa``j`YfVYggYfhYb`K`c`\`VYZ]bXYb`
8Ub_VUf_Y]h`k`j]f`h`g]W\`bUW\k`Y]g`]W\`dcg]hj`i`Ui`Z`9a`ch]cbYbž
6Y`UghVUf_Y]h`i`bX`6Yn]Y\`i`b[`Yb`Ui`g`8UfØVYf`\`]bUi`g`VYf]W\hYb
A`YbgW\Ybž`X]Y`Yg`ØVYbž`XUb_VUf`ni`gY]bž`ØVYf`k`Yb][`Yf
[`Ygi`bX\`Y]h`]W\Y`DfcV`Ya`Y`k`jY`?`cdZgW\`a`YfnYbž`GW\`UZghØfi`b[`Yb
i`bX`bZY`h]cbYb`XYf`5hYa`k`Y[`Y"

K`À\`fYbX`H\`Ub_g[`j]`]b[`Y]b`Y]bn][`Yf`HU[`]ghž`Ub`XYa``a`Ub
XUb_VUf`gY]b`_Ubbž`_Ubb`XUg`9f`YfbYb`XYf`hÀ[`]W\Yb`8Ub_VUf_Y]h
`Àb[`Yf`Ub\`U`hYbXY`J`cfhY]`Y`\`UVYb`"GY`Vgh`k`Ybb`G]Y`XUg`; YZØ\`
\`UVYbž`XUgg`Yg`b]W\h`j`jY``[`jVhž`ZØf`XUg`G]Y`XUb_VUf`gY]b`_ØbbYbž
Ubb`XUg`fY[`Y`a`À»][`Y`9f`YVYb``Y]bYf`8Ub_VUf_Y]hgU`hY`Yhk`Ug
j`cb`XYa``GhfYgg`UVVUi`Ybž`XYb`G]Y`a`Ò[`]W\Yfk`Y]gY`Ya`dZ]bXYb"

<`jYf`g]bX`Y]b][`Y`Y]bZUW\Y`A`Ò[`]W\`_Y]hYbž`i`a`8Ub_VUf_Y]h]b`À`fYb
5``hU[`]ni`]b`hY[`f]YfYb"

:`Ø\`fYb`G]Y`Y]b`8Ub_VUf_Y]hg`^`i`fb`U`

GhUfhYb`G]Y`Y]b`gW\`f]Zh]W\Yg`cXYf`C`b`]bY!HU[`YVi`W\`i`bX`gW\`fY]VYb
G]Y`U``Y`dUUf`HU[`Y`Y]b][`Y`A`]bi`hYb`Ui`Zž`ZØf`X]Y`G]Y`XUb_VUf`g]bX`
8]Yg`a`U[`]g]W\`ni`bÀW\gh`gW\k`jYf][`UbZØ\`Yb`"K`j]f`g]bX`Yg
[`Yk`c\`bhž`i`bg`XUfUi`Z`ni`_`c`bnYbhf]YfYbž`XUb_VUf`ni`gY]b`ZØf`[`fc»`Y
8]b[`Y`k`jY`Y]bY`6Y`ZØfXYfi`b[`]VY`]XYf`5fVY]h`cXYf`a`UhYf]Y``Y`8]b[`Y
k`jY`Y]b`bYi`Yg`5i`hc`"5VYf`k`jY`k`ÀfY`Ygž`k`Ybb`G]Y`XUb_VUf`k`ÀfYbž
XUgg`G]Y`[`Ygi`bX`[`Ybi`[`]g]bXž`i`a`Gdcfh`ni`hfY]VYbž`cXYf`k`Ybb`G]Y
bU\`f\`UZhYg`9ggYb`ni`f`J`YfZØ[`i`b[`]UVYbž`k`Ybb`G]Y`Yg`a`ÒW\hYb3
G]Y`_ØbbYb`XUb_VUf`gY]b`ZØf`À`fY`?`]bXYfž`À`fY`<`Ui`gh]YfYž`À`f`

Ni \Ui gYž'Y]bYb'gW\ÖbYb'HU['cXYf'X]Y'HUggY'?'UZZY']b' ÆfYb
< ÆbXYb"'?'Y]bY'8]b['Y'g]bX'k]W\h[ž'i bX'k Ybb'G]Y'UbZUb[Ybž
_Y]bYf'ni 'XYb_Ybž'_Ubb'X]Y'@]ghY'YbX'cg'YfgW\Y]bYb"'JYfgi W\Yb
G]Yž'YXYg'A U'ž'k Ybb'G]Y'Y]b'HU[YVi W\ ZØ\ fYbž'ZØbZ'8]b[Y
Ui Zni ']ghYb"

GU['8 Ub_Y

5bXYfYb'ni 'XUb_Yb']gh'b]W\h'bi f'Y]b['i hYg'6YbY\ a Ybž'Yg'gW\UZh
Ui ZVY]XYb'GY]hYb'K c\`VYZ]bXYb"'6Ya Ø\Yb'G]Y'g]W\ž'YW\h'ni 'gY]bž
k Ybb'G]Y'g]W\`VY]`A YbgW\Yb']b'Fci h]bYg]hi Uh]cbYb'VYXUb_Ybž'n"
6"'VY]a ' ?Ugg]YfYf'XYg'@YVYbga]hY' [YgW\ÄZh'g'cXYf'VY]a
Ni ghY`Yfž'XYf'XUg'5VYbXYggYb'a]hVf]b[h"G]Y'_ÖbbYb'g]W\`Ui W\
VYXUb_Ybž'k Ybb'X]Yg'b]W\h'Yfk UfhYh'k]fX"'BY\ a Yb'G]Y'g]W\`Y]bYb
A ca Ybh'NY]hž'i a 'Y]bYa ' :fYi bX'Y]bY'GA G'ni 'gW\fY]VYb'i bX']\ b
k]ggYb'ni 'UggYbž'k]Y'gY\ f'G]Y']\ b'gW\ÄhYb"'J]Y'Yb'8 Ub_`Ub
ÆfYb'DUfhbYf'cXYf' Æf' :Ua]]Yba]h[']YXž'XUgg'G]Y']b'ghfYgg][Yb
NY]hYb'VY]` ÆbYb'g]bXž'UbghUh'XUfUi Z'ni 'k UfhYbž'XUgg'g]Y'Yhk Ug
6Ygh]a a hYg'hi b"

K Ä\`Yb'G]Y'Y]bY'8 Ub_VUf_Y]hgYf]bbYfi b[

æa ' ÆYU`ZU``]gh'X]Yg'Y]b'CV`Y_hž'XUg'G]Y'a Y\fa U`g'Ua 'HU['gY\Yb
i bX'XUg'G]Y'XUfUb'Yf]bbYfhž'XUb_VUf'ni 'gY]b"'9g'_Ubb'Y]b
\ØVgW\Yf'GhY]b'gY]bž'Y]b'5bXYb_Yb'Ui g'XYa 'I f'Ui Vž'Y]b
5i Z_`VYVf'cXYf'k Ug'Ui W\`ja a Yf'ZØf'G]Y'Zi b_h]cb]Yfh"'6Yk U\ fYb
G]Y'Yg'Xcfh'Ui Zž'k c'G]Y'Yg'cZh'gY\Yb'k YfXYbž'i bX'XYb_Yb'G]Y'Ub
Yhk Ugž'ZØf'XUg'G]Y'YXYg'A U`XUb_VUf'g]bXž'k Ybb'G]Y'Yg
VYa Yf_Yb"

8 Ub_VUf_Y]hga YX]hUh]cb

G]Y'g]bX'k U\fgW\Y]b']W\`VYfY]hg'a]h'XYf'A YX]hUh]cbgd fUI]g
j YfhfUi hž'VY]`XYf'G]Y'a Ö[']W\Yfk Y]gY'Y]bYb'fi \][Yb'`Cfh'Z]bXYbž
Ub'XYa 'G]Y'VYeI Ya 'g]hnYb'cXYf'g]W\`Y]b][Y'A]bi hYb'\]b'Y[Ybž
X]Y'5i [Yb'gW\`Y]Y» Yb'i bX'g]W\`Ui Z' ÆfY'5ha i b[' _cbnYbhf]YfYb
_ÖbbYb"'K Ä\ fYbX'hfUX]h]cbY`Y`A YX]hUh]cbga Yh\cXYb'G]Y'`Y\ fYbž

ÀfYb'; Y]ghini ' _`ÀfYb'i bX'ÀfY'; YXUb_Yb`cgni `UggYbž'Yfa i h][h
G]Y`X]Y`8Ub_VUf_Y]hga YX]hUh]cbž'U_hj] `ØVYf'8]b[Y`]b'ÀfYa '@YVYb
bUW\ ni XYb_Ybž'ZØf'X]Y`G]Y`XUb_VUf'g]bX"G]Y`_ÖbbYb'[fc» `cXYf
_Y]b'gY]bž']b'XYf'J Yf[Ub[Yb\Y]h'cXYf'; Y[Ybk Ufh"G]Y`_ÖbbYb'ZØf
A YbgW\Ybž'8]b[Yž'9fZU\fi b[Yb'XUb_VUf'gY]b' `Yg'[]Vh'k]f_]W\
_Y]bY'; fYbnYb"K Ybb'Yg'ÀbYb']b'XYb'G]bb'_ca a hž'VYa Yf_Yb'G]Y
Yg'i bX'VYXUb_Yb'G]Y'g]W\ "K Ybb'G]Y'ZYfh]['g]bXž'_cbnYbhf]YfYb
G]Y'g]W\ 'bcW\Y]ba U`ZØf'Y]b][Y'5hYa nØ[Y'Ui Z'ÀfY'5ha i b['i bX
VYYbXYb'G]Y'ÀfY'G]hni b[`Ub[gUa "

8Ub_VUf_Y]h]gh'X]Y`K YfhgW\Àhni b['j cb'8]b[Ybž'X]Y`b]W\h
j YfX]Ybž'j YfX]Yb'h'cXYf'j Yf'Ub[h'k YfXYb' `X]YgY`k i bXYfVUfYb
8]b[Yž'X]Y`k]f'ZØf'gY`Vghj YfghÀbX`]W\ '\U'hYb" ' `F YbÅY'DUi `Y

N]hUhY

\ hhdg. ## k k "bWV]"b`a "b]\`"[cj #da W#Ufh]WYg#DA 7' \$%\$- *) #

ACT NOW!

**THANKFUL FOR
NEW BEGINNINGS.**

40% OFF
All Study Programs

GET CERTIFIED >

..

gd]f]Yfhj cb'579

8YhU]`g

6Ygi W\Yb`G]Y`i bg`Ui Z.`a Y]b!Z]hbYgg"bYh