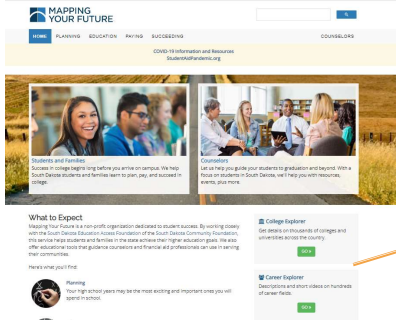


**2025-26
Financial Aid Night**

Aberdeen Central
September 2024

1

South Dakota Mapping Your Future website



Comprehensive website for students, parents, counselors, and other professionals at <https://SouthDakota.MappingYourFuture.org>

- College Explorer: Get details on thousands of colleges and universities across the country.
- Career Explorer: Descriptions and short videos on hundreds of career fields.

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2

Agenda

- Paying for college
 - Free Application for Federal Student Aid (FAFSA)
 - South Dakota programs
- Resources

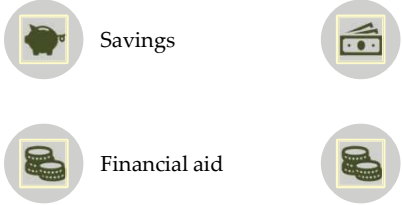


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3

Paying for education

- Savings
- Earnings
- Financial aid
- Tax credits & deductions

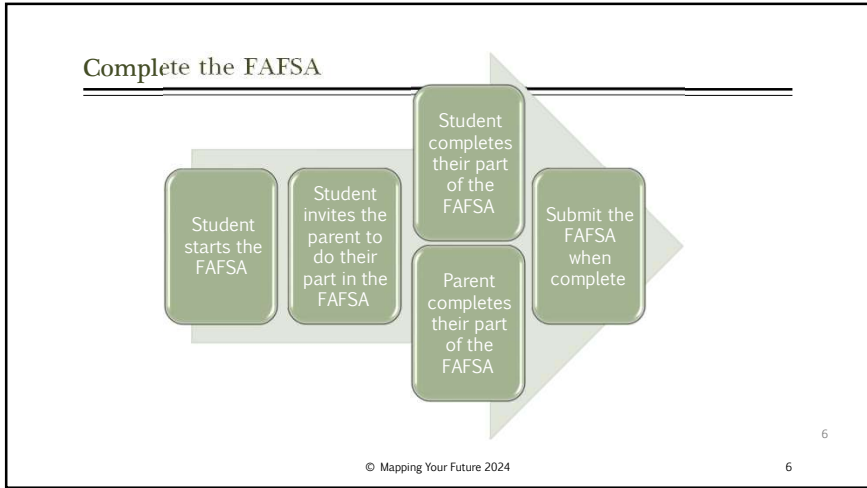


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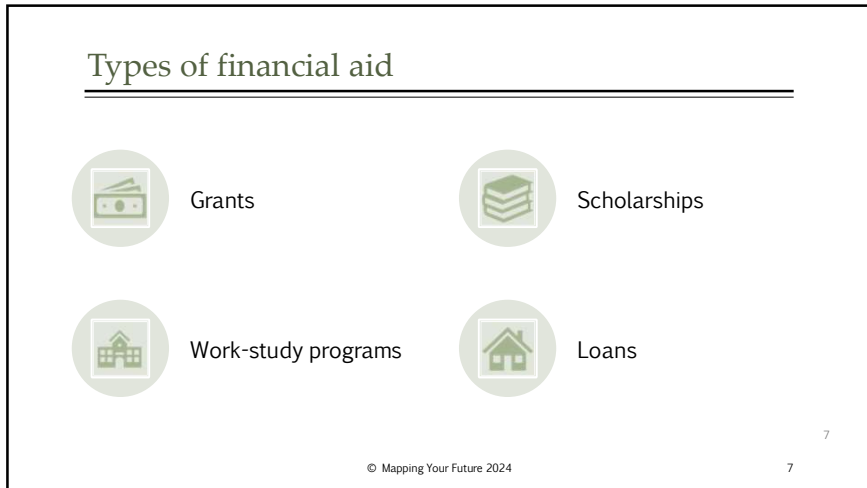
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7

What is the FAFSA?

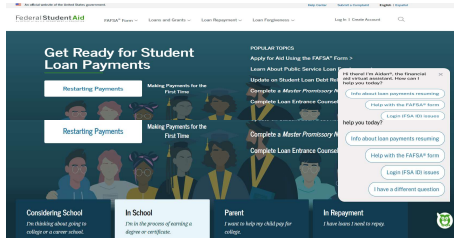
- Free Application for Federal Student Aid
- Base application for various forms of financial aid (need based and non-need based)
 - Federal
 - State
 - Institutional
 - Private
- 2025-26 FAFSA available in December 2024 (normally available October 1 for the following academic year)

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<https://StudentAid.gov>

- Navigation tool for the applicant when accessing the FAFSA on the website
- Includes Dashboard for the user
- Provides options and messaging based on the status of the student's FAFSA:
 - Start a 2025-26 FAFSA
 - View the FAFSA Submission Summary
 - Make FAFSA corrections
 - View correction history
 - Complete and submit a Renewal FAFSA



FAFSA terminology

- Contributor
- Approval/Consent
- Personal circumstances
- Parent
- Unusual circumstances
- Special circumstances
- FAFSA Submission Summary
- Student Aid Index (SAI)



Who is the parent for FAFSA purposes?

- Your **biological** and/or **adoptive** parents are considered your legal parents.
 - Must report information for **both** biological or adoptive parents if they are married or unmarried and living together
- Grandparents, foster parents, legal guardians, older brothers or sisters, and aunts and uncles are **not** considered parents unless they have **legally adopted** you.
- Parent wizard tool in the FAFSA helps determine which parent's or parents' information to include.

Which parent provides information/needs a StudentAid.gov account (FSA ID)

Married

Report information on both parents:

- Only one parent needs an FSA ID if filed joint taxes.
- If filed separately, both parents need an FSA ID.

Unmarried but living together

Report information on both parents and both parents need an FSA ID.

Never married and not living together

Parent who provided the most financial support reports information and needs an FSA ID.

Divorced or Separated

Parent who provided the most financial support reports information and needs an FSA ID.

Remarried

Parent who provided the most financial support reports information for parent and step-parent

- Only the biological parent needs an FSA ID if filed joint taxes.
- If filed separately, parent and step-parent needs an FSA ID.

Widowed

Surviving parent provides information and needs an FSA ID.

Create an StudentAid.gov account (FSA ID)

Key FSA ID points:

- Students and at least one parent for FAFSA purposes need one (see parent wizard information)
- Cannot share an e-mail address or phone number for FSA ID
- Must be set up before completing the 2025-26 FAFSA
- May take three days for the Social Security Administration to authenticate your information, so set up the FSA ID well before sitting down to complete the FAFSA

Go to [StudentAid.gov](https://studentaid.gov), Create Account

1. Enter your personal information
2. Create your username and password
3. Enter your e-mail address
4. Create security questions
5. Submit your information

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Using an FSA ID

Student

Sign in to StudentAid.gov

- To contribute to the FAFSA
- To complete Direct Loan Master Promissory Note
- To complete loan counseling
- To access aid history
- To apply for repayment plans

Parent

Sign in to StudentAid.gov

- To contribute to the FAFSA
- To apply for a Direct PLUS (Parent) Loan



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Gathering documents needed

- Your Social Security number
- Your parents' Social Security numbers
- 2023 federal tax information, tax returns, W-2's for you and for your parents
- Records of your 2023 untaxed income
- Information on cash, savings and checking account balances, investments, businesses, farms

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Student Onboarding

Understanding the FAFSA Form
1 of 4
What is the FAFSA form?
Use the Free Application for Federal Student Aid (FAFSA) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.

Contributors to the FAFSA Form
1 of 4
Parents or Spouses
The person who fills out the FAFSA form will determine if you are eligible for federal student aid. You must provide information about your parents or spouse, unless you are an independent student. You must provide information about your parents or spouse, unless you are an independent student.

How to help
Complete the FAFSA form, and we will use it to determine if you are eligible for federal student aid. You must provide information about your parents or spouse, unless you are an independent student.

What to Expect
3 of 4
How long will this take? 1 hour
Every contributor must provide consent for you to be eligible for federal student aid. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete the FAFSA form. You can save the form and return to it later if you need more time.

After Submitting the FAFSA Form
4 of 4
After submission, you'll need to check on the status of your FAFSA form and make corrections, if required.
Your form will be processed in 3-5 days.
You'll receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number that determines federal student aid eligibility.
Schools will use your SAI to create your financial aid offer that explains the types and amounts of aid they are offering you. Most schools will send you an aid offer only after they accept you for admission.

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Student identifiers

- Prefilled from the FSA ID information:
 - Name
 - Social Security Number
 - Date of birth
 - Email address
 - Phone number
- Mailing address
- Residency

Student Identity Information
Review the information below and verify that it's correct before moving forward.

Name: Raya A. Tran
Date of Birth: 05/05/1995
Social Security Number: ****-1234
Email Address: rayatran@gmail.com
Mobile Phone Number: (555) 555-5555

Permanent Mailing Address (Include apartment number): 12345 Sesame Street
City: New York
State: New York (NY)
Zip Code: 67891
Country: United States of America (US)

Student State of Legal Residence
State: New York (NY)
Date the Student Became a Legal Resident: 01/2000

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Approval

- Student acknowledges consent to pull financial information from the IRS through the Direct Data Exchange (DDX)

Provide Consent or Be Ineligible for Federal Student Aid

Summary
Your consent is required to receive and disclose financial information (FAI) that you provide to the U.S. Department of Education (ED) to determine your eligibility for federal student aid. You must provide information about your parents or spouse, unless you are an independent student. You must provide information about your parents or spouse, unless you are an independent student.

Frequently Asked Questions
Who should provide consent?
If you are married and don't file a joint tax return with your current spouse, does my spouse have to provide consent for you to access their tax information?
What happens after I provide consent?
What happens if I revoke consent?
What happens if I don't give consent?

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Personal circumstances

- Marital status
- College or career school plans
- Student personal circumstances
- Homeless
- Unusual circumstances

Your Personal Circumstances
Tell us about your marital status, your financial independence, your plans for college and any other special circumstances that may impact your eligibility (including if you've been homeless or at risk of becoming so).

Student Marital Status
 Single (Never Married)
 Married (not Separated)
 Remarried
 Separated
 Divorced
 Widowed

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Student's college or career plans

The screenshot shows the 'Student College or Career School Plans' section of the FAFSA 2024-25 Student Step 1 form. It asks: 'When the student begins the 2024-25 school year, what will their college grade level be?' with options: 'First Year (freshman)', 'Second Year (sophomore)', 'Other undergraduate (junior or senior)', and 'College graduate, professional, or beyond (MBA, MD, PhD, etc.)'. The 'First Year (freshman)' option is selected. Below, it asks: 'When the student begins the 2024-25 school year, will they have their first bachelor's degree?' with 'Yes' and 'No' options. The 'No' option is selected.

Student's personal circumstances

- 24 years of age
- Married
- Master's or doctorate program
- Active-duty military
- Veteran of the U.S. Armed Forces
- Have children
- Have dependents
- Orphan, foster care or ward of the court
- Emancipated minor
- Legal guardianship
- Homeless or self-supporting and at risk of being homeless

The screenshot shows the 'Student Personal Circumstances' section of the FAFSA 2024-25 Student Step 1 form. It asks: 'Select all that apply'. The options are: 'The student is currently serving on active duty in the U.S. armed forces for purposes other than training', 'The student is a veteran of the U.S. armed forces', 'The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2000 and June 30, 2000', 'At any time since the student turned 13, they were an orphan (no living biological or adoptive parents)', 'At any time since the student turned 13, they were a ward of the court', 'At any time since the student turned 13, they were in foster care', 'The student is or was a legally emancipated minor, as determined by a court in their state of residence', 'The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence', and 'None of these apply'. The 'None of these apply' option is selected.

Other circumstances

- Unaccompanied
 - Not in the physical custody of a parent
- Homeless
 - Lacking fixed, regular, and adequate housing
- Youth
 - 23 years of age or younger

The screenshot shows the 'Student Other Circumstances' section of the FAFSA 2024-25 Student Step 1 form. It asks: 'At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?' with 'Yes' and 'No' options. The 'No' option is selected.

Unusual circumstances

- Left home due to abusive or threatening environment
- Been abandoned or estranged from parents, and have not been adopted
- Been granted refugee or asylee status and are separated from parents
- Been a victim of human trafficking
- Been incarcerated, or parents are incarcerated and pose a risk to them
- Been otherwise unable to contact or locate their parents, and have not been adopted

The screenshot shows the 'Student Unusual Circumstances' section of the FAFSA 2024-25 Student Step 1 form. It asks: 'Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?'. Below, it lists examples of unusual circumstances: 'Left home due to an abusive or threatening environment', 'Been abandoned by or estranged from their parents, and have not been adopted', 'Been granted refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country', 'Been a victim of human trafficking', 'Been incarcerated, or their parents are incarcerated and contact with them would pose a risk to them, or', and 'Been otherwise unable to contact or locate their parents, and have not been adopted'. Below the list, it asks: 'If their circumstances resulted in not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.' with 'Yes' and 'No' options. The 'No' option is selected.

Determining the parent(s) for FAFSA purposes

- Parent wizard to help determine the parent
- Guidance has changed, now look at who provides more financial support
 - Look at who has the most income and assets if provided equal support
- Student invites the parent through the FAFSA by entering parent's name, date of birth, social security number and e-mail address
 - The second parent may be invited to contribute later, especially if the parents did not file joint taxes.

Invite parents to FAFSA form

- Student enters parent information to send them an invite to contribute to the FAFSA

Student demographics

Parent's education status

- To identify possible first-generation college students

Parent killed in line of duty

Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while (1) serving on active duty as a member of the Armed Forces on or after September 11, 2001 or (2) performing official duties as a public safety officer?

Public safety officers include law enforcement officers, firefighters, and emergency service workers.

Yes No

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High school information

Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2024-25 school year?

High school diploma

State-recognized high school equivalent (e.g., GED certificate)

Home-schooled

None of the above

High School Information

From what high school did or will the student graduate?

State: New York (NY)

City: Brooklyn

High School Name: Brown Hi, Brown High School

Confirm Your High School

Take a look to verify that your high school information below is correct. Once you're ready, select "Continue" and well add this high school to your FAFSA.

High School Name: Buena Vista High School

City: Lakewood

State: California

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Student financial information

Your Finances

The FAFSA form helps schools determine your ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.

Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions. Convert all currency to U.S. dollars.

IRA rollover into another IRA or qualified plan

\$.00

Pension rollover into an IRA or other qualified plan

\$.00

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those receiving their FAFSA® form, not to first-time applicants.

\$.00

Foreign Earned Income Exclusion

\$.00

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Student asset information

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid.

\$.00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

\$.00

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$.00

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Select colleges

- Select up to 20 schools to receive FAFSA information
- Use Search or enter school's Title IV code

The screenshots show the 'Your Colleges' section of the FAFSA application. The first screenshot shows a search bar and a list of colleges with checkboxes. The second screenshot shows a 'Selected Colleges' summary table with columns for School Name, Title IV Code, and a checkbox. The third screenshot shows a confirmation message: '4 of 20 schools have been selected'.

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Student review page

- Will list who was invited to contribute
- Review information and make corrections, if needed
- Can see status of parent contributors

The screenshots show the 'Student review page' and the 'Parent Contributor Section'. The student review page has a list of sections to review: Personal Identifiers, Personal Circumstances, Demographics, Financials, and Colleges. The parent contributor section shows a table with columns for Parent Contributors, Date Request Sent, Status, and Edit. The table lists two contributors: Akira Tran and Travis Tran, both with a status of 'Invited'.

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Dependent student signature

Summary

This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your knowledge and you agree, if asked to provide information that will verify the accuracy of your completed form, and:

- U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any documents related to the federal student aid program electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential, and have not disclosed that username and password, and/or any other credential to anyone else. If you knowingly give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Sign Your FAFSA Form

I, Akira Tran, agree to the terms outlined above

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Student section complete

You're Almost There!

The Student Section is complete!

Requirements for Dependent Students

Your FAFSA form is not complete until your parent(s) complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Track and Manage Your FAFSA Application and Your Contributors

This application has been added to My activity in your StudentAid.gov account. Go there to:

- Review, add, or cancel any FAFSA application information.
- Review your financial aid, contact your school.
- Start your own application to apply for state-based financial aid.

Here's What You Can Do Next

- Check Your Email: You will receive an email version of this page at the following email address: rajpatra@gmail.com.
- Your FAFSA Form Still Needs Contributor Information: The contributor(s) you selected will receive an email invitation to join your form every seven days until the application is complete.

Things You Should Know

- View Your FAFSA Submission Summary: Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (PSA ID).
- Questions About Your Eligibility for Aid?: Visit the "FAFSA Help" page for more information.

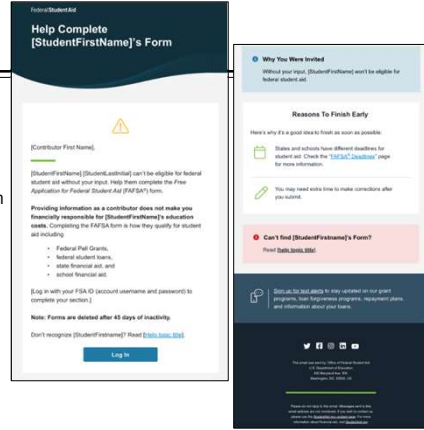
We strongly recommend that your parent(s) complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and sign the form.

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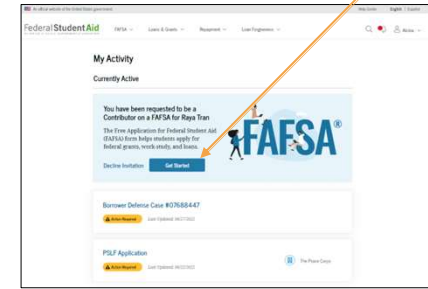
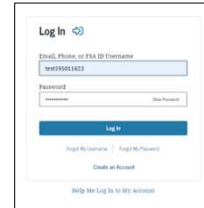
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Parent e-mail

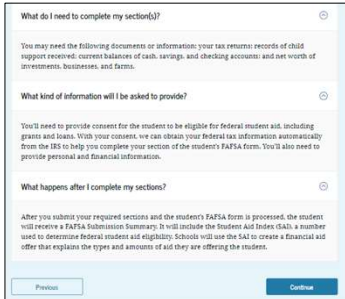
Parent is invited by e-mail to log in to StudentAid.gov to contribute to the student's FAFSA.



Parent log in



Parent contributing to the student's FAFSA



Parent's onboarding



Parent identification information

- Same process as for the student, can't change name, date of birth, Social Security number or e-mail address
 - Go to Account Settings on StudentAid.gov if e-mail address or phone number is incorrect
- Can change mailing address

Parent approval screen

Parent demographics

Parent Current Marital Status

- Single (Never Married)
- Unmarried and both legal parents living together
- Married (not Separated)
- Remarried
- Separated
- Divorced
- Widowed

Parent State of Legal Residence

State:

Date the Parent Became a Legal Resident Month: Year:

Parent financial information

Your Finances

The FAFSA form helps schools determine the student's ability to pay for college without financial aid, so we ask in this section if you receive any federal or state endorsement benefits and if you have any investments, real estates, or other assets.

Students with undocumented parents

Parents must still report information on the FAFSA

- Can get an FSA ID, even if don't have a Social Security number
- Will be authenticated against the credit bureau instead of the Social Security Administration
- Provide income earned from work instead of tax information

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Family size

Can report if the number of dependents is different than the number of individuals claimed on 2023 tax return

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Who is included in the number in college?

Dependent student

- Student
- NOT the parent(s)
- Others attending at least half time in an approved program during 2025-26 that leads to a degree or certificate at a postsecondary school eligible to participate in any of the federal student aid programs
- Does not factor into need analysis calculation

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Tax return information

Income tax information will be pulled through the Direct Data Exchange (DDX)

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Asset questions

- Annual child support received
- Cash, savings, and checking accounts
- Businesses and investment farms
- Investments, including real estate (not parents' home)

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Determining the value of assets

Market value - Debt owed = Net value

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Other parent information

- Could be a biological or adoptive parent or step-parent

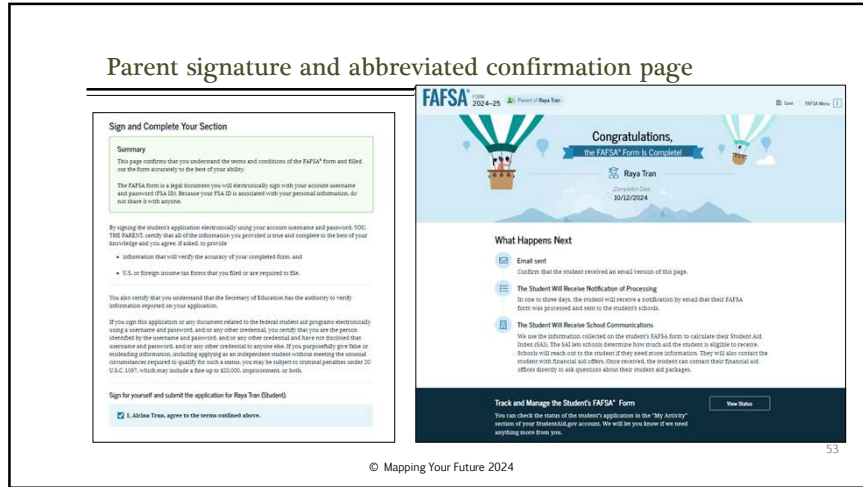
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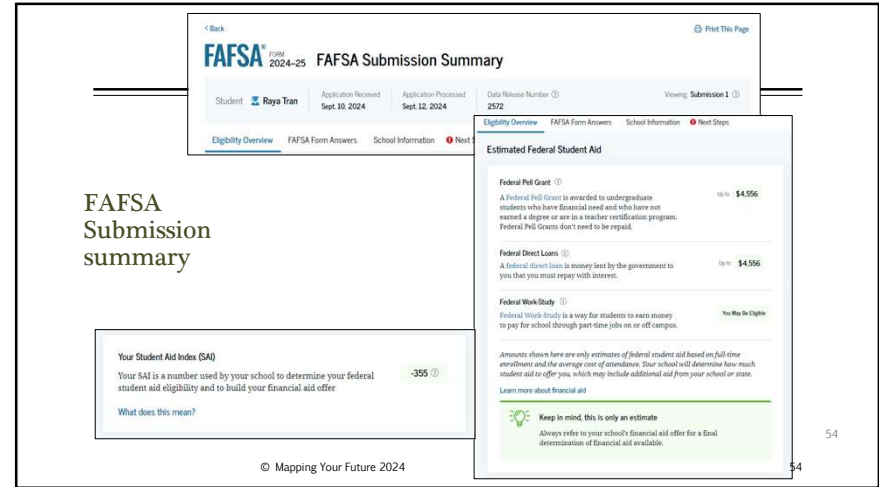
Parent review page

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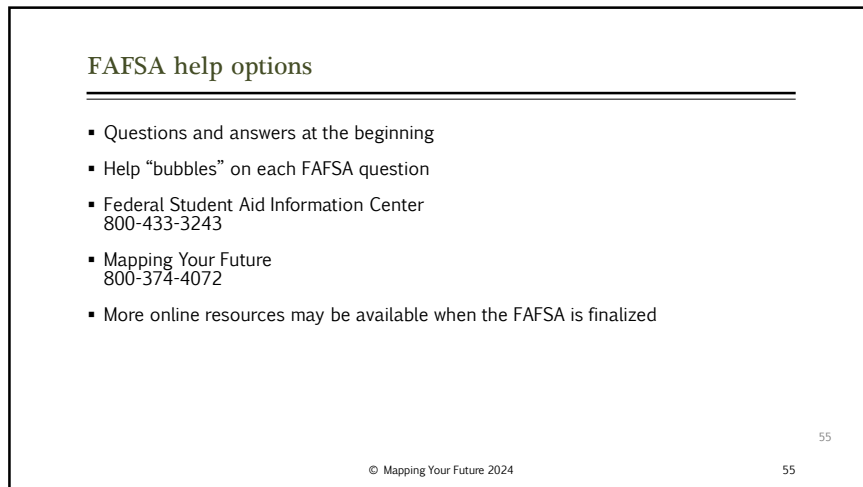
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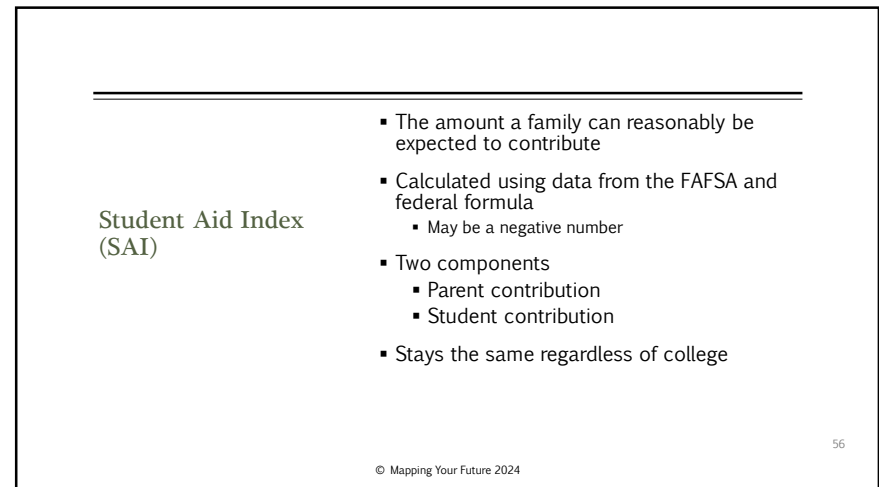
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Financial aid calculation



Cost of Attendance



Student Aid Index



Other financial assistance



Need

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Sample maximum federal financial aid amounts

- Federal Pell Grant: up to \$7,395*
- Direct Loan: \$5,500
 - Up to \$3,500 Subsidized
 - Remaining \$5,500 after subtracting Subsidized can be Unsubsidized
 - 6.53% interest rate for undergrads, 8.08% for graduate students*
- Direct PLUS Loan: Parents can borrow up to the cost of attendance less financial aid
 - 9.08% interest rate*

*For the 2024-25 academic year

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University of the United States (UUS)		
Undergraduate Catalog: Freshman Year Normal State, Missouri		
Total Cost of Attendance 2024-2025		
Tuition and Fees	\$1,000	\$1,000
Room and Board	\$1,000	\$1,000
Books and Supplies	\$1,000	\$1,000
Transportation	\$1,000	\$1,000
Other Educational Costs	\$1,000	\$1,000
Estimated Cost of Attendance	\$5,000 / yr	\$5,000 / yr
Student Aid Index		
Based on the FAFSA	\$4,000 / yr	\$4,000 / yr
As determined by the institution using information reported on the FAFSA or to your institution.		
Based on Institutional Need/Eligibility:	\$1,000 / yr	\$1,000 / yr
Used to determine program eligibility and awards to the FAFSA.		
Scholarships and Grant Options		
Scholarships and Grants are considered "Gift" aid - no repayment is needed.		
Available Options		Details
Federal Scholarships	\$1,000	Federal Based Grant Aid
Institutional Scholarships	\$1,000	Federal Title Grants
Scholarships From Your State	\$1,000	Institutional Grants
Other Scholarships	\$1,000	State Grants
Employer Paid Tuition Benefits	\$1,000	Other Forms of Grant Aid
State Scholarships	\$1,000	Private Grants
VA Education Benefits	\$1,000 / yr	
College Costs You Will Be Required to Pay	\$4,000 / yr	
Cost of Attendance	\$5,000 / yr	
Cost of Scholarships	\$1,000 / yr	
Loans and Work Options to Pay the Net Price to You		
You must repay loans, plus interest and fees.		
Loan Options		Work Options
Federal Direct Subsidized Loan	\$1,000 / yr	Work-Study
U.S. Direct Unsubsidized Loan	\$1,000 / yr	Private Post-Paid (Instaid)
Private Direct Unsubsidized Loan	\$1,000 / yr	Other Campus Job
State Guaranteed Student Loan (NSL)	\$1,000 / yr	Year Book
Other Loan Options	\$1,000 / yr	
Other Options		For More Information
You may have other options to repay the remaining costs. These include:		
Federal Programs also offered by the institution.		
Private Post-Paid Loans: After your award letter arrives, you may be able to apply for a private post-paid loan.		
Other Loan Options: You may be able to apply for other loan options.		
Cost of Attendance: You may be able to apply for other options to pay the remaining costs.		
Contact Information from UUS		
University of the United States (UUS) Financial Aid Office 121 Main Street Annapolis, MD 21401 Telephone: (410) 486-7000 E-mail: FinancialAid@uus.edu		

Sample financial aid offer

Also referred to as award letter

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South Dakota Opportunity Scholarship

- Attend postsecondary school in SD
- Starting Fall 2023, \$1,500 for 3 years and \$3,000 for final year
- Must be SD resident
- Eligibility requirements include minimum GPA, minimum ACT scores, curriculum requirements, etc.
- Apply at <https://sdos.sdbor.edu/> by September 1
- Recommended that initial application and transcript be submitted by June 1

Programs may change – check website for the latest information

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Dakota Corps Scholarship

- Tuition and applicable fees at participating SD schools
- Requirements include minimum grades and agreement to stay in state for work in specific critical need occupations
- Understand the scholarship will turn into a loan if requirements are not met
- Apply at <https://www.sdbor.edu/dakotacorps/Pages/How-Do-I-Apply.aspx> by December 15

Programs may change – check website for the latest information

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South Dakota Needs Based Grant Program (SDNBGP)

- Resident of SD
- Enrolled at least part time at a participating institution
- Completed FAFSA and requirements established by institution
- Information at <https://tdx.sdbor.edu/TDClient/33/Portal/KB/ArticleDet?ID=311>

Programs may change – check website for the latest information

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Build Dakota Scholarship

- Full-ride scholarship
- For students enrolled in a high-need workforce area program at one of the four technical colleges
- Work full-time in SD for a minimum of three years.
- Next application cycle will be January 1, 2025 – March 31, 2025
- Understand the scholarship will turn into a loan if requirements are not met
- More information at www.builddakotascholarships.com or on the technical college's website

Programs may change – check website for the latest information

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Freedom Scholarship

- New state-wide initiative to encourage South Dakota students of all economic backgrounds to live and work in South Dakota after graduation
- Available to students with unmet financial need as determined through their submission of the FAFSA, in conjunction with the financial aid office at the respective university.
- Understand the scholarship will turn into a loan if requirements are not met
- More information at www.freedomsscholarshipsd.com

Programs may change – check website for the latest information

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Jump Start Scholarship

- Students who graduate from a SD public high school in 3 years or less
- Enroll in an accredited institution located in SD within 1 year of high school graduation.
- For first year only and dollar amount varies
- For SD residents
- Apply at <https://ourdakotadreams.com/paying-for-college/sd-scholarships/> September 1

Programs may change – check website for the latest information

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Critical Teaching Needs Scholarship

- Agree to work in SD in a critical teaching need occupation for five years
- Understand the scholarship will turn into a loan if requirements are not met
- Attend a participating SD postsecondary institution
- Application and more information online at <https://ourdakotadreams.com/paying-for-college/sd-scholarships/>

Programs may change – check website for the latest information

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Scholarship tips



Develop a plan
Understanding the cost
Establish a scholarship goal



Conduct research
Research local, college, state, employer programs
Organizations/employers that align with your career choice
Scholarship search



Prepare applications
Write the essay
Proof and edit, neatness counts



Stay organized
Use the scholarship tracking sheet
Follow deadlines, requirements
Have a dedicated e-mail address

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FREE COLLEGE APPLICATION PERIOD

OCTOBER 1 - NOVEMBER 30, 2024

Open to all eligible students in South Dakota. Not all colleges and universities are of charge for two months each fall. During the free application period, you are encouraged to explore and apply to any of the public, technical colleges, and universities.

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Resources

- [SouthDakota.MappingYourFuture.org](https://southdakota.mappingyourfuture.org)
 - <https://southdakota.mappingyourfuture.org/college.cfm>
 - <https://southdakota.mappingyourfuture.org/career-sort.cfm>
- [MappingYourFuture.org](https://southdakota.mappingyourfuture.org)
- [StudentAid.gov](https://studentaid.gov)
 - <https://studentaid.gov/aid-estimator/>
- Scholarship tracking sheet: [MappingYourFuture_Scholarship_Tracking.xlsx \(live.com\)](#)
- Scholarship searches
 - FastWeb: www.fastweb.com/
 - BigFuture: bigfuture.collegeboard.org/
 - Scholarship Resources: <https://mappingyourfuture.org/wp-content/uploads/2024/08/MappingYourFutureScholarshipTips.pdf>

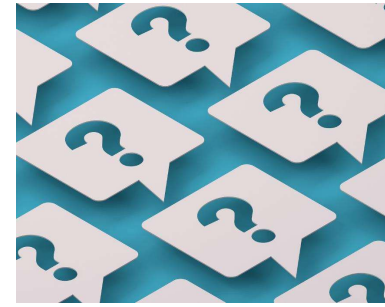


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QUESTIONS



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Thank you for
participating



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