To: Presidents/Chancellors
Academic Affairs Officers

Government Affairs Officers

Public Affairs

NASULGC Board and Staff

From: Brit Kirwan

Colleagues,
The Presidential Advisory Committee for the Voluntary System of Accountability recently met in Washington, D.C. We carefully considered the recommendations and output of the taskforces and workgroups that have been diligently working to shape VSA over the last the eight months as well as the advice provided independently by presidents and provosts. We determined the elements to be included in the VSA template, established the minimum requirements for VSA participation, and approved the name under which the template will appear on participating university web sites "College Portrait, a Voluntary System of Accountability." We recommended to the Boards of AASCU and NASULGC that VSA become an ongoing joint activity of the two associations with the primary responsibility resting in a new specialized Board to provide oversight, appropriate modifications, and future guidance for VSA. We have polled the members of the Presidential Advisory Committee who could not be present at our meeting and I am pleased to report that there is unanimous support on the committee for the recommendations to the Board.

Your colleagues who have served on the VSA Presidential Advisory Committee are:
Ben Allen, President, University of Northern Iowa
Molly Broad, Former President, University of North Carolina System
Robert Bruininks, President, University of Minnesota
Sally Clausen, President, University of Louisiana System
Muriel Howard, President, State University of New York, Buffalo
Robert Perry, Executive Director, South Dakota Board of Regents
Charles Reed, Chancellor, California State University
Mary Sias, President, Kentucky State University

Denise Trauth, President, Texas State University, San Marcos
John Welty, President, California State University, Fresno
Mark Yudof, Chancellor, University of Texas System
Attached to this letter are the College Portrait template (complete in content but subject to refinements in design) and a background document that includes an executive summary and template overview, common questions and answers, participation guidelines, and a detailed description of the template data elements. These documents will answer many of the questions you may have concerning the VSA project.

Note that participating universities will have a choice of four instruments for measuring student engagement and three for measuring learning outcomes. Because not all of our universities have used student engagement surveys and learning outcome instruments, participating universities may take up to two years before reporting engagement items and up to four years before reporting learning outcomes. The learning outcomes section was a particular focus of the VSA development process. The template purposely labels learning outcomes measurement as a "pilot" effort to reflect the early stages of the activity and to encourage a period of experimentation for campuses and the higher education community to better understand these measures. Universities may decide to discontinue their involvement with VSA at any time.

The VSA project represents a positive response by the academy to the public demands for additional openness. It is designed to provide genuinely valuable information to students and their families as they search for the university that is most congruent with their higher education plans, desires, and needs. Your colleagues who served with me the VSA Presidential Advisory Committee join me in asking you to carefully consider VSA as a powerful tool for your campus to demonstrate accountability for undergraduate education. Over the next few weeks, President Peter McPherson of NASULGC and President Constantine Curris of AASCU will be contacting you to request your comments on the VSA effort.

The NASULGC and AASCU governing boards are scheduled to vote on the VSA recommendations during their November annual meetings. On behalf of the presidential advisory committee I express our hope that your campus will choose to be part of the VSA initiative.

Sincerely yours,
Brit Kirwan, Chancellor, University System of Maryland
Chair, VSA Presidential Advisory Committee

## Accountability University

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## UNDERGRADUATE PROFILE

Total
32,113
Gender
Women $\quad 17,158 \quad 53 \%$
Men
14,955
47\%
Race/Ethnicity

| African American / Black | 1,483 | $5 \%$ |
| :--- | ---: | ---: |
| American Indian / Alaskan Native | 284 | $1 \%$ |
| Asian / Pacific Islander | 3,048 | $9 \%$ |
| Hispanic | 652 | $2 \%$ |
| International | 588 | $2 \%$ |
| White | 24,616 | $77 \%$ |
| Race/Ethnicity Unknown | 1,442 | $4 \%$ |
| Geographic Distribution |  |  |
| <institution's state> | 22,950 | $71 \%$ |
| Other US | 8,575 | $27 \%$ |
| Other Countries | 588 | $2 \%$ |

## Age

Average Age
Percent of Undergraduates Age 25 or Older

21
11\%

Undergraduate Success \& Progress Rate More


A 85\% four-year success and progress rate means that $85 \%$ of students starting in Fall 2000 either graduated or are still enrolled at a higher education institution four years later.

Counts for the Fall 2000 entering class shown in the graph above.

- 4865 First-Time, Full-Time Students
- 2500 Full-Time Transfer Students

For Detailed Success \& Progress Rate Tables CLICK HERE

## Retention of Fall 2005 First-Time, Full-time Students



## COLLEGE PORTRAIT

A Voluntary System of Accountability
(VSA ${ }^{\text {SM }}$ )

[^0]
## Costs of Attendance and Financial Aid More

Typical Undergraduate Cost per Year without Financial Aid (Full-Time, In-State Students)


CLICK HERE for typical out-of-state costs and any discipline-specific tuition

The cost to attend AU varies based on the individual circumstances of students and may be reduced through grants and scholarships.


## Financial Aid Awarded to Undergraduates

## Overall Financial Aid

- $93 \%$ of Fall 2005 full-time undergraduates received financial aid of some type (including loans); their average financial aid award for the year was \$12,162.

Family Income-Based Aid

- $70 \%$ of Fall 2005 full-time undergraduates received family incomebased grants or scholarships; their average award for the year was \$7,596.


## Loans

- $62 \%$ of Fall 2005 full-time undergraduates received loans (not including parent loans); their average loan amount for the year was \$5,922.

Percent of Fall 2005 First-Time Students
Receiving Each Type of Financial Aid


NOTE: Students may receive aid from more than one source.
Undergraduate Admissions More


Test(s) Required for Admission:
SAT or ACT
$50 \%$ of admitted students have test scores in the following ranges. 25\% have scores above and 25\% have scores below.

| Middle $50 \%$ of Score Range | ACT | SAT |
| :--- | :---: | :---: |
| Combined Score | $23-28$ | $1120-1360$ |
| Math | $23-28$ | $580-690$ |
| English | $21-28$ |  |
| Critical Reading |  | $540-670$ |


| Percent in top 25\% of High School Graduating Class | 77\% |
| :---: | :---: |
| Percent in top 50\% of High School Graduating Class | 97\% |
| Average High School GPA (4-point scale) | 3.00 |
| Degrees and Areas of Study | More |
| Degrees Awarded at AU in 2005-06 |  |
| Bachelor's | 6,319 |
| Master's | 2,962 |
| Doctoral | 751 |
| Professional (e.g., Law, Medicine) | 785 |
|  | 10,817 |

Areas of Study at AU with Largest Number of Undergraduate Degrees Awarded

| Social sciences | $13 \%$ |
| :--- | ---: |
| Business/marketing | $12 \%$ |
| Engineering | $9 \%$ |
| Psychology | $7 \%$ |
| Biological/life sciences | $7 \%$ |
| All other degree areas | $52 \%$ |

For a list of undergraduate and graduate programs CLICK HERE


CLICK HERE for information on survey administration, sample, and response rate.

## Student Experiences and Perceptions

Students who are actively involved in their own learning and development are more likely to be successful in college. Colleges and universities offer students a wide variety of opportunities both inside and outside the classroom to become engaged with new ideas, people, and experiences. Institutions measure the effectiveness of these opportunities in a variety of ways to better understand what types of activities and programs students find the most helpful. Examples of how AU evaluates the experiences of its students can be found by CLICKING HERE

In addition, institutions participating in the VSA program measure student involvement on campus using one of four national surveys. Results from the one survey are reported for a common set of questions selected as part of VSA. Following are the selected results from the 2005-06 College Student Experiences Questionnaire (CSEQ). The questions have been grouped together in categories that are known to contribute to student learning and development. The results reported below are based on the responses of seniors who participated in the survey.

CLICK HERE for information on survey administration, the survey sample, and the response rate.
CLICK HERE for CSEQ comparison data.

## Group Learning Experiences

$\mathrm{xx} \%$ of seniors participated with other students and faculty members outside of class.
$\mathrm{xx} \%$ of seniors worked on class assignments and projects with other students.
$\mathrm{xx} \%$ of seniors managed or provided leadership for a club or organization

## Active Learning Experiences

\%\% of seniors spend at least 6 hours per week outside of class on academic activities.
$\mathrm{xx} \%$ of seniors worked with a faculty member on a research project.
xx\% of seniors worked on an off-campus committee, organization, or project.
$\mathrm{xx} \%$ of seniors applied material learned in class to other areas such as jobs or internships.

## Experiences with Diverse Groups of People and Ideas

 $\mathrm{xx} \%$ of seniors had discussions with students from a different country than their own.$x x \%$ of seniors had discussions with students whose philosophy of life and personal values were very different from their own. $\mathrm{xx} \%$ of seniors had discussions with students whose race or ethnic background was different than their own.

## Student Satisfaction

xx\% of seniors would attend the same university again if they started over
$x x \%$ of seniors found campus staff to be helpful, considerate or flexible.

Institutional Commitment to Student Learning and Success $x x \%$ of seniors discussed career plans with a faculty member. $\mathrm{xx} \%$ of seniors discussed academic programs and requirements with a faculty member
$\mathrm{xx} \%$ of seniors used a learning lab or center to improve skills $\mathrm{xx} \%$ of seniors talked with a faculty or staff member about personal concerns.
$\mathrm{xx} \%$ of seniors report working harder than they thought they could to meet an instructor's standards or expectations.

## Student Interaction with Campus Faculty and Staff

xx\% of seniors worked harder after receiving feedback from an instructor.
$\mathrm{xx} \%$ of seniors participated in discussions with other students and faculty members outside of class.
xx\% of seniors discussed ideas for class assignments, term papers, or projects, with a faculty member.
xx\% of seniors requested feedback from instructors about academic performance
xx\% of seniors discussed grades, make-up work, assignments with the instructor.

## Student Experiences and Perceptions

Students who are actively involved in their own learning and development are more likely to be successful in college. Colleges and universities offer students a wide variety of opportunities both inside and outside the classroom to become engaged with new ideas, people, and experiences. Institutions measure the effectiveness of these opportunities in a variety of ways to better understand what types of activities and programs students find the most helpful. Examples of how AU evaluates the experiences of its students can be found by CLICKING HERE.

In addition, institutions participating in the VSA program measure student involvement on campus using one of four national surveys. Results from the one survey are reported for a common set of questions selected as part of VSA. Following are the selected questions from the 2005-06 College Senior Survey (CSS) from the Cooperative Institutional Research Program (CIRP). The questions have been grouped together in categories that are known to contribute to student learning and development. The results reported below are based on the responses of $A U$ seniors who participated in the survey.

CLICK HERE for information on survey administration, the survey sample, and the response rate.
CLICK HERE for CSS national comparison data.

## Group Learning Experiences

$x x \%$ of seniors have discussed course content with students outside of class.
$x x \%$ of seniors have studied with other students.
xx\% of seniors spent one hour or more per week in student clubs/groups.

## Active Learning Experiences

$\% \%$ of seniors spend at least 6 hours per week studying and doing homework.
\%\% of seniors report challenging a professor's ideas in class. $x x \%$ of seniors have participated in an internship program.
$x x \%$ of seniors have participated in an independent study program. $x x \%$ of seniors have performed community service as a part of the class.
$x x \%$ of seniors have participated in a study abroad program. $x x \%$ of seniors report professors provided them with an opportunity to work on a research project.
xx\% of seniors report they had an opportunity to apply classroom learning to "real-life" issues.

## Experiences with Diverse Groups of People and Ideas

xx\% of seniors indicated they socialized with someone of another racial/ethnic group.
xx\% of seniors indicated they often had meaningful and honest discussions about race/ethnic relations outside of class.
$x x \%$ of seniors stated that their knowledge of people from different races/cultures is stronger since entering college. $x x \%$ of seniors stated that their ability to get along with people of different races/cultures is stronger since entering college.

## Student Satisfaction

$x x \%$ of seniors are satisfied with overall college experience. $x x \%$ of seniors are satisfied with overall quality of instruction. $x x \%$ of seniors state they would choose to enroll at this college again.
$x x \%$ of seniors are satisfied with the overall sense of community among students.

Institutional Commitment to Student Learning and Success xx\% of seniors are satisfied with tutoring or other academic assistance.
xx\% of seniors are satisfied with academic advising.
$x x \%$ of seniors are satisfied with career counseling and advising.

## Student Interaction with Campus Faculty and Staff

xx\% of seniors are satisfied with the amount of contact with faculty.
$x x \%$ of seniors report they had an opportunity to discuss coursework outside of class.
xx\% of seniors are satisfied with their ability to find a faculty or staff mentor.

## Student Experiences and Perceptions

Students who are actively involved in their own learning and development are more likely to be successful in college. Colleges and universities offer students a wide variety of opportunities both inside and outside the classroom to become engaged with new ideas, people, and experiences. Institutions measure the effectiveness of these opportunities in a variety of ways to better understand wha types of activities and programs students find the most helpful. Examples of how AU evaluates the experiences of its students can be found by CLICKING HERE.

In addition, institutions participating in the VSA program measure student involvement on campus using one of four national surveys. Results from the one survey are reported for a common set of questions selected as part of VSA. Following are the selected questions from the 2005-06 National Survey of Student Engagement (NSSE). The questions have been grouped together in categories that are known to contribute to student learning and development. The results reported below are based on the responses of AU seniors who participated in the survey.

CLICK HERE for information on survey administration, the survey sample, and the response rate.
CLICK HERE for NSSE national comparison data.

## Group Learning Experiences

$\mathrm{xx} \%$ of seniors worked with classmates on a group project. $\mathrm{xx} \%$ of seniors tutored or taught other students. $x x \%$ of seniors spend at least 6 hours per week participating in co-curricular activities such as student organizations and intramural sports.

## Active Learning Experiences

xx\% of seniors made at least one class presentation last year.
xx\% of seniors spend at least 6 hours per week preparing for class.
$\mathrm{xx} \%$ of seniors worked on a research project with a faculty member.
$\mathrm{xx} \%$ of seniors participated in an internship, practicum, or field experience.
xx\% of seniors participated in study abroad.
$x x \%$ of seniors participated in community service or volunteer work

Experiences with Diverse Groups of People and Ideas $\mathrm{xx} \%$ of seniors report that they often try to understand someone else's point of view.
$x x \%$ of seniors report their experience at AU contributed to their understanding people of other racial and ethnic backgrounds.
$\mathrm{xx} \%$ of seniors often have serious conversations with students of a different race or ethnicity.

## Student Satisfaction

xx\% of seniors would attend AU if they started over again. $\mathrm{xx} \%$ of seniors rate their entire educational experience as good or excellent.
$\mathrm{xx} \%$ of seniors report that other students are friendly or supportive.

Institutional Commitment to Student Learning and Success
xx\% of seniors believe AU provides support for student success. $x x \%$ of seniors rate the quality of academic advising at AU as good or excellent.
xx\% of seniors report that AU provides help in coping with work, family and other responsibilities.
xx\% of seniors report working harder than they thought they could to meet an instructor's standards or expectations.

Student Interaction with Campus Faculty and Staff $\mathrm{xx} \%$ of seniors believe that the campus staff are helpful, considerate, or flexible.
xx\% of seniors believe that faculty are available, helpful, or sympathetic.
xx\% of seniors report that faculty members provide prompt feedback on their academic performance.
$\mathrm{xx} \%$ of seniors discuss readings or ideas with faculty members outside of class.

## Student Experiences and Perceptions

Students who are actively involved in their own learning and development are more likely to be successful in college. Colleges and universities offer students a wide variety of opportunities both inside and outside the classroom to become engaged with new ideas, people, and experiences. Institutions measure the effectiveness of these opportunities in a variety of ways to better understand what types of activities and programs students find the most helpful. Examples of how AU evaluates the experiences of its students can be found by CLICKING HERE.

In addition, institutions participating in the VSA program measure student involvement on campus using one of four national surveys. Results from the one survey are reported for a common set of questions selected as part of VSA. Following are the selected questions from the 2005-06 University of California Undergraduate Experience Survey (UCUES). The questions have been grouped together in categories that are known to contribute to student learning and development. The results reported below are based on the responses of AU seniors who participated in the survey.

CLICK HERE for information on survey administration, the survey sample, and the response rate.
CLICK HERE for comparison data.

## Group Learning Experiences

$\mathrm{xx} \%$ of seniors work outside of class on class projects or study with classmates.
$\mathrm{xx} \%$ of seniors spend one or more hours a week participating in student organizations or clubs.
$x x \%$ of seniors reporting serving as an officer or leader in a campus organization or club.
$x x \%$ of seniors help a classmate better understand course material.

## Active Learning Experiences

$\mathrm{xx} \%$ of seniors report making class presentations.
$x x \%$ of seniors spend at least 6 hours per week studying and other academic activities outside of class.
$x x \%$ of seniors have enrolled in at least one service learning course.
$\mathrm{xx} \%$ of seniors have enrolled in at least one independent research project.
$x x \%$ of seniors have participated in a study abroad program.
$x x \%$ of seniors have participated in an internship.
$\mathrm{xx} \%$ of seniors have assisted faculty with research.

## Experiences with Diverse Groups of People and Ideas

$\mathrm{xx} \%$ of seniors rate their ability to appreciate, tolerate, understand racial and ethnic diversity as good or better.
$\mathrm{xx} \%$ of seniors rate their ability to appreciate cultural and global diversity as good or better.
$x x \%$ of seniors rate their ability to understand their own racial and ethnic identity as very good or excellent.
$\mathrm{xx} \%$ of seniors rate their ability to understand racial and ethnic differences or issues as very good or excellent.

## Student Satisfaction

$\mathrm{xx} \%$ of seniors are at least somewhat satisfied with the value of their education for the price they paid.
$x x \%$ of seniors are at least somewhat satisfied with their overall academic experience.
$\mathrm{xx} \%$ of seniors would chose to attend this institution again. $x x \%$ of seniors report that their campus has a strong commitment to undergraduate education.

Institutional Commitment to Student Learning and Success $\mathrm{xx} \%$ of seniors are at least somewhat satisfied with advising by faculty on academic matters.
$\mathrm{xx} \%$ of seniors are at least somewhat satisfied with advising by college staff on academic matters.
$x x \%$ of seniors are at least somewhat satisfied with availability of courses needed for graduation.
$\mathrm{xx} \%$ of seniors report raising their standards for acceptable effort due to the high standards of a faculty member.

## Student Interaction with Campus Faculty and Staff

$x x \%$ of seniors sought academic help from an instructor or tutor. $\mathrm{xx} \%$ of seniors talked with an instructor outside of class about course material.
$x x \%$ of seniors worked with a faculty member on a campus activity other than coursework.

## Student Learning Outcomes

All colleges and universities use multiple approaches to measure student learning. Many of these are specific to particular disciplines, many are coordinated with accrediting agencies, and many are based on outcomes after students have graduated. In addition, those institutions participating in the VSA measure increases in critical thinking, analytic reasoning, and written communication using one of three tests.

## AU's approach to measuring student learning is as follows:



## Pilot Project to Measure Core Learning Outcomes

As a pilot project, VSA participants measure critical thinking, analytic reasoning, and written communication using one of three tests. Following are the AU results from the College Assessment of Academic Proficiency (CAAP). The CAAP measures critical thinking and written communication using two test modules -- critical thinking and a writing essay.

CLICK HERE for a description of the test modules.
CLICK HERE for information on test administration, the test sample, and the response rate.

## Learning Gains Between Freshman Year and Senior Year

Critical Thinking
The increase in learning for the critical thinking module is <what would be expected> at an institution with students of similar academic abilities.
Writing Essay
The increase in learning for the writing essay is <what would be expected> at an institution with students of similar academic abilities.

Average Institutional Scores

|  | Freshman <br> Score | Senior <br> Score |
| :--- | ---: | ---: |
| Critical Thinking | 44 | 65 |
| Writing Essay | 38 | 57 |

CAAP Score Range: 20 to 80

## COLLEGE PORTRAIT

Reporting Notes

| Options for text in <brackets >: <br> $>$ well above what would be expected; <br> > above what would be expected; <br> $>$ what would be expected <br> > below what would be expected <br> > well below what would be expected | If <below or well below expected> add text below: <br> $A U$ is examining the factors that may have contributed to the test results. More information on the evaluation and subsequent actions can be found by CLICKING HERE. |
| :---: | :---: |

## Student Learning Outcomes

All colleges and universities use multiple approaches to measure student learning. Many of these are specific to particular disciplines, many are coordinated with accrediting agencies, and many are based on outcomes after students have graduated. In addition, those institutions participating in the VSA measure increases in critical thinking, analytic reasoning, and written communication using one of three tests.

## AU's approach to measuring student learning is as follows:



## Pilot Project to Measure Core Learning Outcomes

As a pilot project, VSA participants measure critical thinking, analytic reasoning, and written communication using one three tests. Following are the AU 2006-2007 results from the Collegiate Learning Assessment (CLA). Such general skills are applicable and useful for both career and personal success and are important outcomes of college regardless of a student's major. The CLA measures critical thinking, analytic reasoning and written communication using two different tasks -- a performance task and an analytic writing task.

CLICK HERE for a description and example the performance task and the analytic writing task.
CLICK HERE for information on test administration, the sample, and the response rate.

## Learning Gains Between Freshman Year and Senior Year

Performance Task
The increase in learning on the performance task is <what would be expected> at an institution with students of similar academic abilities.
Analytic Writing Task
The increase in learning on the analytic writing task is <what would be expected> at an institution with students of similar academic abilities.

## Average Institutional Scores

|  | Freshman <br> Score | Senior <br> Score |
| :--- | ---: | ---: |
| Performance Task | 1003 | 1050 |
| Analytic Writing Task | 1021 | 1102 |
| CLA Score Range: 400 to 1600 |  |  |

COLLEGE PORTRAIT

## Reporting Notes

| Options for text in <brackets >: <br> $>$ well above what would be expected; <br> $>$ above what would be expected; <br> $>$ what would be expected <br> > below what would be expected <br> > well below what would be expected | If <below or well below expected> add text below: <br> AU is examining the factors that may have contributed to the test results. More information on the evaluation and subsequent actions can be found by CLICKING HERE. |
| :---: | :---: |

## Student Learning Outcomes

All colleges and universities use multiple approaches to measure student learning. Many of these are specific to particular disciplines, many are coordinated with accrediting agencies, and many are based on outcomes after students have graduated. In addition, those institutions participating in the VSA measure increases in critical thinking, analytic reasoning, and written communication using one of three tests.

AU's approach to measuring student learning is as follows:

|  | Institution text block (100 words) |
| :---: | :---: |
|  | Includes link to other assessment initiatives and post graduation success examples. |
|  |  |

## Pilot Project to Measure Core Learning Outcomes

As a pilot project, VSA participants measure critical thinking, analytic reasoning, and written communication using one of three tests. Following are the AU 2006-2007 results from the Measure of Academic Proficiency and Progress (MAPP). The MAPP measures critical thinking, analytic reasoning, and written communication and reports separate scores on critical thinking and written communication.

CLICK HERE for a description of the test.
CLICK HERE for information on test administration, the test sample, and the response rate.

## Learning Gains Between Freshman Year and Senior Year

Critical Thinking
The increase in learning for critical thinking is <what would be expected> at an institution with students of similar academic abilities.
Written Communication
The increase in learning for written communication is <what would be expected> at an institution with students of similar academic abilities.

## Average Institutional Scores

|  | Freshman <br> Score | Senior <br> Score |
| :--- | ---: | ---: |
| Critical Thinking | 112 | 121 |
| Written Communication | 108 | 118 |

MAPP Score Range: 100 to 130

## A Voluntary System of Accountability <br> (VSA ${ }^{\text {SM }}$ )




[^0]:    ONE OF THE STRENGTHS OF U.S. HIGHER EDUCATION IS THE BROAD RANGE OF DIVERSE INSTITUTIONS, EACH WITH ITS OWN DISTINCTIVE MISSION. COLLEGE STUDENTS HAVE THE OPPORTUNITY TO SELECT THE INSTITUTION THAT IS THE BEST MATCH FOR THEIR INTERESTS, AbILITIES, AND GOALS. WE PRESENT THIS INFORMATION TO HELP STUDENTS AND THEIR FAMILIES BETTER UNDERSTAND HOW COLLEGES ARE ALIKE IN SOME WAYS, DIFFERENT IN OTHERS. THE ITEMS IN THE COLLEGE PORTRAIT WERE SELECTED BASED ON RECOMMENDATIONS FROM MANY FOCUS GROUPS AS WELL AS EXPERTS IN HIGHER EDUCATION. WHILE THESE ITEMS WILL GIVE YOU VALUABLE INSIGHT INTO COLLEGE LIFE, THEY WILL NOT CAPTURE THE FULL RANGE AND RICHNESS OF THE EXPERIENCE. WE ENCOURAGE YOU TO CHECK OUT COLLEGE WEB SITES AND VISIT CAMPUSES TO GET A MORE COMPLETE PICTURE OF THE OPPORTUNITIES AVAILABLE TO YOU.

