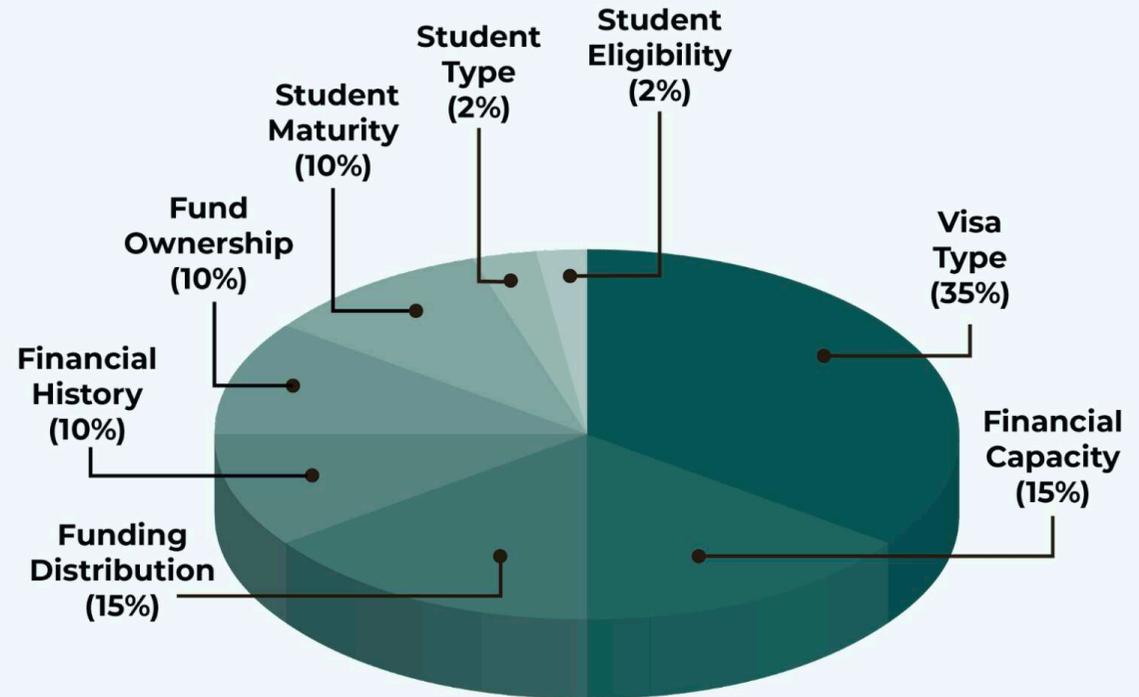


OUR PROPRIETARY RATING SYSTEM



Categories	Weight
Visa Type	35%
Financial Capacity	15%
Funding Distribution	15%
Financial History	10%
Fund Ownership	10%
Student Maturity	10%
Student Type	3%
Student Eligibility	2%



These percentages are estimations and the Hugs Score™ accounts for over 60 different criterion