

3DUHQW ,QYROYHHPHQW DQG \$ZDUHQHV

7KH 0DWKHPDWLFDQ \$UW

VVLQ

E\ 3DXO \*LJDQWL -U &0& 0DWK )HVWLYDC  
SJJLJDQWL# &...v23ñ ð 0[SHULHQFH QRW MX

GJH:"KLF

- 
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'R \RX KDYH HQRXJK PLON WR  
7XHVGDI"

,V WKDW \$VFWXUJ KW DQG RU  
WKDQ WKH RWKHU SLFWXUH"

'R \RX KDYH HQRXJK JDV WR  
FHUWDLQ VKRSSLQJ FHQWHU

'R \RX KDYH HQRXJK FDVK WR  
JRFHULHV LQ \RXU VKRSSLQJ

:KDW VL]H GRHV P\ ZD\ ZKH  
LV DERXW WKLV DUPV VS

+HUH DUH VRPH H[DPSONHV RI UH  
HVWLPDWHV \RX PD\ KDYH WR PD

'LG \RX SXW HQRXJK PRQH\ D  
\RXU FHOQW FROOHJH HGXFDF

'LG \RX FWH D PRQWO\ EXG  
V\RX FDO DEWXDOO\ OLYH ZLW

XVHIXO DQG LPSRUWDQW OLIH VNLOO WKRVH WKDW  
NQRZ KRZ WR HVWLPDWH FDQ PDNH \RX HVWLPDWH WKHU VWR  
GHFLVLRQV ZLWKRXW HYHU SLFNGDQVWSDFH SHQFLQRO QHHG W  
FDOFXODWRU \$ SHUVRQ ZKR FDQ KHDG PDWH XT"XLFNO\  
DQG ZHOO KDV D PDWKHPDWLFDV VNLOO WKDW LV YHU\  
YDOXDEOH LQ GDLO\ OLIH

:KDW LV DQ HVWLPDWH"

\$Q HVWLPDWH LV D JXHVV RU DSSURILPDWLRQ RI DQ  
DPRXQW D PHDVXUH D YDOXH RU D SFLWLROVWKDW  
FDQ VXEVLWXWH VDWLVIDFWRULQ LQ D FDOFXODWLRQ  
ZKHQ DQ H[DFW DQVZHU LV QORWUHWLWJH GLYKDWLRQV DERYH  
RU DFW RI HVWLPDWLRQ LV WKHUHQHAW DERD \$25% @pV

'LG \RX LQYHVW HQRXJK RU Z  
HQRXJKI RRGDWKH UHWLUHPHQ  
GHVLUH"

VLWXDWLRQV ZH GR QRW QHHG  
AQG H[DFW DQVZHUV 2IWHQ RQ  
SRVVLEOH DQG PXVW GR \$OVR  
D FDOFXODWRU RU SHQFLO DQG  
IDFHG D PDWKHPDWLFDV SUREOHH  
FKRRVH MXVW WR DYRLG VROYLQ  
HQWLUHO\³QRW D JRRG ZD\ WR J

6RPHWLPHV ZH PDNH DQ HVWLPD  
WKRXXJKW EXW RWKHU WLPHV Z  
LPSRUWDQW ZH PXVW SXW D JU  
WKRXXJKW WLPH DQG HQHUJ\ LG  
6RPH HVWLPDWHV FDQ EH GRQH  
FRPSOHWHO\ LQ RXU KHDGV XVL

ZKLOH VRPH HVWLPDWHV UHTXLUH HYHU\  
PDWKHPDWLFV WRRO ZH KDYH DYDLODEOH SHQFLO  
DQG SDSHU FDOFXODWRUV DQG FRPSXWHUV<sup>3</sup>DQG  
ORWV RI WLPH<sup>3</sup>LQ RUGHU WR JHW WKH EHVW SRVVLEOH  
HVWLPDWH (LWKHU ZD\ SHRSOH ZKR DUH JRRG DW  
WKH PDWKHPDWLFDO VNLOO RI HVWLPDWLRQ FDQ ERWK  
VDYH WLPH DQG PDNH EHWWHU GHFLVLRQV

:KDW VNLOOV DUH QHHGHG WR PDNH JRRG  
HVWLPDWHV"

(VWLPDWLRQ LV EDVLFDOO\ HGXFDWHG JXHVVLRQJ<sup>3</sup>  
WKH PRUH PDWKHPDWLFV \RX NQRZ WKH EHWWHU  
WKH FKDQFH \RXU HVWLPDWH ZLOO GR WKH WULFN LQ  
DQ\ JLYHQ VLWXDWLRQ 7KDW GRHV QRW PHDQ WKDW  
\RX QHHG WR NQRZ FDOFXOXV RU KDYH D 3K ' LQ  
PDWKHPDWLFV WR PDNH JRRG HVWLPDWHV WKRXJK  
7KH SUREOHP RU VLWXDWLRQ WKDW UHTXLUHV \RX WR  
HVWLPDWH DOVR GHWHUPLQH KRZ PXFK  
PDWKHPDWLFV \RX QHHG WR PDNH D XVHIXO  
HVWLPDWH )RU H[DPSOH HVWLPDWHV \RX PDNH LQ  
D JURFHU\ VWRUH XVXDOO\ RQO\ UHTXLUH D ZRUNLQJ  
NQRZOHGJH RI DGGLWLRQ VXEWUDFWLRQ  
PXOWLSOLFDFWLRQ GLYLVLRQ IUDFWLRQV DQG  
GHFLPDOV<sup>3</sup>DORQJ ZLWK JRRG PRQH\ VHQVH 2Q  
WKH RWKHU KDQG LI \RX DUH HVWLPDWLQJ WKH ORDGV  
QHHGHG LQ GHVLJQLQJ D VXVSHQVLRQ EULGJH \RX  
SUREDEO\ ZLOO QHHG FDOFXOXV

%H\RRG WKH VSHFLÀF PDWKHPDWLFV NQRZOHGJH  
UHTXLUHG WR PDNH D JRRG HVWLPDWH LQ PDQ\  
FDVHV \RX ZLOO DOVR QHHG VNLOOV ZLWK  
PDWKHPDWLFV WRROV )RU H[DPSOH LQ WKH JURFHU\  
VWRUH EHVLGHV EDVLF DULWKPHWLF VNLOOV \RX ZLOO  
SUREDEO\ QHHG WR NQRZ KRZ WR GR WKH  
FDOFXODWLRQV LQ \RXU KHDG PHQWDOO\ RU RQ D  
FDOFXODWRU (VWLPDWHV VXFK DV LQ WKH JURFHU\  
VWRUH VHOGRP UHTXLUH H[DFW DQVZHUV PDNLQJ D  
TXLFN IDFLOLW\ ZLWK PHQWDO DULWKPHWLF D PXFK  
EHWWHU WRRO WKDQ SDSHU DQG SHQFLO RU D  
FDOFXODWRU \$ TXLFN PHQWDO FDOFXODWLRQ LV RIWHQ  
'FORVH HQRXJKµ DQG LV DOZD\V IDVWHU WKDQ  
GLJJLQJ RXW D SHQFLO DQG SDSHU DQG RIWHQ  
PRUH HIÀFLHQW WKDQ XVLQJ D FDOFXODWRU :KLOH  
YHU\ XVHIXO DQG SRZHUIXO LQ PDNLQJ TXLFN  
HVWLPDWLRQV UHPHPEHU WKDW PHQWDO PDWK LV D  
OHDUQHG VNLOO MXVW DV ZLWK SDSHU DQG SHQFLO  
QXPEHU FDOFXODWLRQV

