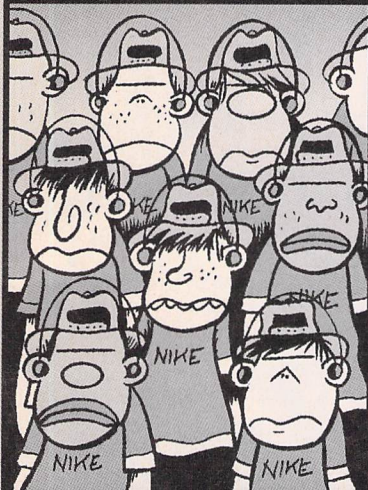


# NTAL STANDARDS

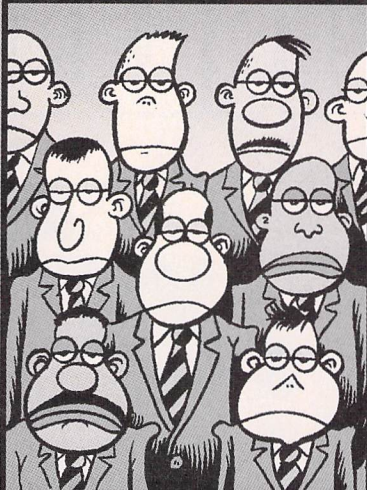


**YOU...**



...give in to peer pressure!

**YOUR PARENTS...**



...select proper business attire.

**YOU...**



...don't know how to budget your time!

**YOUR PARENTS...**



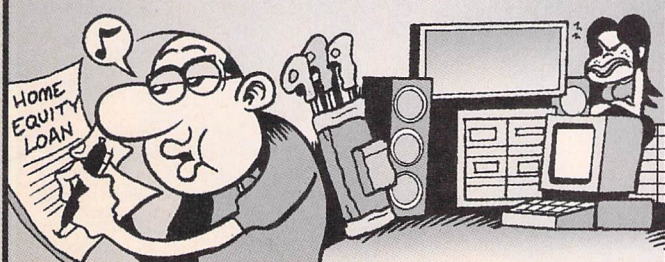
...multi-task.

**YOU...**



...need to learn that sometimes in life you have to make due with what you have!

**YOUR PARENTS...**



...might have a few credit issues, but it's nothing another mortgage refinancing can't solve.

**YOU...**



...need to learn that when you make a commitment to another, you stick with it!

**YOUR PARENTS...**



...just couldn't make it work anymore.