

PEARL Information Session (24^h August, 2019)

The contents of the presentation are as follows.

About Keio University

Keio University is a private, comprehensive higher educational institution located on six campuses spread across the Greater Tokyo area.

Founded in 1858 by Yukichi Fukuzawa, Keio was Japan's first private institution of modern higher learning.

Keio is recognized both nationally and internationally for its quality as a university. In 2016, The Center for World University Rankings (CWUR) placed Keio University 33rd in the world and 5th in Asia.

About Keio Economics

The Faculty of Economics at Keio is one of the leading economics departments in Japan.

The Faculty of Economics at Keio also boasts the largest number of professors and students of any economics faculty in Japan.

Keio economics alumni hold positions of leadership in politics, business, and academia.

Each year, about 350 of our graduates find employment in Fortune Global 500 companies.

PEARL is an acronym for Programme in Economics for Alliances, Research and Leadership

Alliances because we produce graduates who build economic alliances in Asia and beyond, and because we are an international hub of economics research and education.

Research because by following the Keio tradition of "han-gaku, han-kyo" (learning while teaching, teaching while learning), professors and students work together to produce globally recognised research and researchers.

Leadership because as intended by our founder, Yukichi Fukuzawa, our graduates are destined to become leaders who design the future.

Why PEARL?

PEARL is Keio at its most traditional, and at its most innovative. PEARL is designed to help minds grow in wisdom and knowledge like pearls grow in beauty and lustre.

- PEARL is an All-English BA/MA Degree Programme, which offers a world-class education in liberal arts and advanced economics.
- Admission is limited to 100 students.
- The academic year begins in September.
- PEARL is designed to foster the global leaders of tomorrow.

PEARL Offers:

- The opportunity to earn a Bachelor's and a Master's degree within five years.
- Lectures by professors from partner universities abroad, and two-way distance learning using the internet and other resources.
- A chance to study abroad at one of our many partner universities.
- A chance to apply to our BA and/or MA Double Degree Programmes with the Paris Institute of Political Studies (Sciences Po), Bocconi University in Milan, Brandeis University, HEC Paris or CEMS
- Classes in economics and the modernisation of Japan, as well as business-related classes and internships.
- Intensive Japanese language courses for international students interested in working in Japanese companies or institutions.
- Membership in Mita-kai, a strong global network of Keio alumni who are active in the private and public sectors.
- An ideal location in one of the world's safest and most cosmopolitan cities.

Curriculum at the Hiyoshi Campus: the first and second years

Students in their first and second years are required to take courses in Liberal Arts (General Education), Foreign Languages and Introductory economics.

Liberal Arts: Natural Sciences/Mathematics, Humanities/Social Sciences, Interdisciplinary

Languages: English, German, French, Chinese, Spanish, Japanese (Non-native Japanese speakers only)

Economics and Related Classes, Mandatory Classes:

- Microeconomics
- Macroeconomics
- Economic History
- Introduction to the Japanese Economy
- Historical Perspectives in Economic Analysis
- Statistics

Mandatory Elective or Elective Classes:

- Econometrics
- History of Economic Thought
- Economics and Environment
- Marxian Economics
- Mathematics (Calculus, Linear Algebra, Probability Theory)

Curriculum at the Mita Campus: the third and fourth years

Students in the third and fourth years are required to learn advanced level economics and be ready to write a graduation thesis or research paper.

Fields:

- Economic Theory
- Econometrics and Statistics
- History of Economic Thought
- Economic History
- Labour and Industrial Economics
- Economic Policy and Public Finance
- Modern Economic Systems
- International Economics
- Environmental and Urban Economics
- Economy and Society

Advanced courses:

- Research Seminar
- Professional Career Programme (PCP)
- Independent Research Project

BA/MA Five Year Programme with HEC:

- HEC (The “Etablissement d'Enseignement Supérieur Consulaire Hautes Etudes Commerciales de Paris”) is one of the most selective French grandes écoles. It was created in 1881 by the Paris Chamber of Commerce and Industry.
- Students enrolled in PEARL at Keio are eligible to apply to the BA/MA Five Year Programme with HEC.
- Keio PEARL students study for 3 years at Keio, then 2 years at HEC.
- If they meet the requirements, they will be awarded a BA in Economics from Keio after their 4th year and a Master in Management from HEC after their 5th year in the programme.
- 2 PERL students are accepted per year

For more information, please visit

<http://www.econ.keio.ac.jp/en/undergraduate/pearl/hec5yrbama>

Other Options for Studying Abroad:

- BA/MA Five Year Programme with Sciences Po (5 students)
- BA/MA Five Year Programme with Bocconi (5 students)
- BA/MA Five Year Programme with Brandeis (6 students)
- BA/MA Five Year Programme with Cologne (5 students)
- (BA/MA Five Year Programme with the Graduate School of Economics at Keio) (no limit)
- Double Degree Programme with Sciences Po (10 students)
- Double Degree Programme with Università Bocconi (4students)
- University-wide Exchange Programmes
- Faculty-wide Exchange Programmes
- Short-term Programmes

and more programmes are coming soon.

PEARL Career Forum 2019

**An opportunity for students to connect directly
with Japanese and Foreign Companies**

Date: 2nd August, 2019

Venue: 2F, South School Building, Mita Campus, Keio University

- Number of participating students (2nd and 3rd year students): 123
- Number of participating firms: 35

Industry Breakdown	No. of companies
Finance/Insurance	11
Manufacturing	10
Consulting	4
Entertainment	4
Scientific research, professional technical services	3
Wholesale/Retail	2
Transportation	1

Application Schedule for 2020 Entry and Application Documents:

The information can be found on the following page:

<https://www.keio.ac.jp/en/admissions/undergraduate/pearl/>

Admissions Statistics 2018-19:

	Number of Applicants			Number of Successful Applicants		
	Total	Male : Female	Japanese : Other Nationalities	Total	Male : Female	Japanese : Other Nationalities
2018	475	214 : 261	229 : 246	169	65 : 104	89 : 80
2019	560	283 : 277	257 : 303	182	88 : 94	76 : 106

For more information, please read the Application Guidebook for September 2018 Entry available at <https://www.keio.ac.jp/en/admissions/undergraduate/pearl/>

Tuition and Application Fee

Application Fee: Applicants are required to pay an application fee of JPY 35,000.

Tuition: FY2019	(JP Yen)
Admission Fee	200,000
Registration Fee	60,000
Tuition Fee	870,000
Facilities Fee	190,000
Other Fees	8,350
Total (1st year)	1,328,350
Total (2nd-4th year)	1,128,250

There is no additional fee for participating in and completing the PEARL programme.

Students' Housing Information:

Extremely limited availability, especially to September entrants.

These links provide some information:

- Housing for Japanese students:

<https://www.keio.ac.jp/ja/student-life/housing.html>

- Housing for international students (students who stay in Japan with a student visa):

http://www.ic.keio.ac.jp/en/life/housing/ryu_boshu.html

- Two new International Dormitories opened last Spring

(Motosumiyoshi International Dormitory and

Tsunashima SST International Dormitory):

<https://www.keio.ac.jp/en/news/2018/Apr/5/48-43325/>

Q & A about the PEARL programme

Q. Could you explain the Research Seminar, the Professional Career Programme (PCP) and the Independent Research Project?

A. (a) In a Research Seminar you usually spend 2 years with the same professor and usually study matters close to the professor's area of specialization in economics. Your choice of professors is limited to professors with economics related specializations.

This option is worth up to 12 credits out of the 126 which is the total number of credits required for graduation from the Faculty of Economics. 4 credits are awarded for each of the third year and fourth year Research Seminar, and an additional four credits are awarded for a successful graduation thesis.

(b) In an Independent Research Project (IRPs) you are supervised by a full-time Professor in the Faculty of Economics, usually on a one on one, or a one to a few, basis. Provided the Professor agrees, you can be supervised by a Professor who is located on Keio's Mita or Hiyoshi campuses. In this case, you are not limited to studying economics related issues. For example, in the current PEARL academic year one student studied hip hop and another studied a French fashion house. Both students produced extremely high-quality research papers. The one studying the French fashion house submitted, in addition to her paper, her original designed clothes as part of the "research output" of her IRP.

There are three subjects that make up an IRP, IRPA, IRPB and IRPC, and each is worth 2 credits. IRPA and IRPB are courses to give you and your professor credit for your IRP in the fall and spring semesters, respectively. In the IRPC, all the PEARL students taking an IRP must give mid-term and final presentations on their research, and submit their research papers to the IRP course co-ordinators.

Further details can be obtained at

<https://www.econ.keio.ac.jp/en/undergraduate/research-project>

(c) In order to be admitted to the Professional Career Programme (PCP), PEARL students need a GPA of 2.3. This programme has two compulsory courses each worth 2 credits: Finance, Policy and the Global Economy (FPGE) and Independent Study (IS).

In FPGE, you write a research paper in a group. In IS, you write a research paper by yourself. Both research papers need to be economics related.

Further details can be obtained at

<https://www.econ.keio.ac.jp/en/undergraduate/pcp>

Q. Regarding Advanced Courses: Research Seminar, Professional Career Programme (PCP) and Independent Research Project (IRP), how many out of three do you need to take?

A. Theoretically you are able to take all three at the same time, however, each of them requires you to write a research paper, and it is not realistic to write three serious research papers at the same time. There are students who have taken two of these courses, namely, a Research Seminar and the PCP or a Research Seminar and IRP. If you would like to concentrate on one particular field **in economics** and have a close relationship with a professor whose specialty is in a field of economics, a Research Seminar is recommended. It is the most traditional method of teaching within the Japanese university system including Keio. Also if you take Research Seminar, depending on the seminar, you may join the meetings with former students of the seminar (called OB/OG meetings) after graduation, and some but not all professors maintain contact with students in the Research Seminar for rest of their lives.

Q. Do you think it is possible to work full time and study in PEARL at the same time?

A. There are many compulsory courses in the 1st and 2nd years that are only offered during the day. In the 3rd and 4th years, most of the courses are offered on weekdays. The schedule for compulsory courses is not flexible because time tabling in the Faculty of Economics including PEARL is very fit and tight. Therefore, it would seem to be difficult to have a full time (day) job and study in PEARL at the same time.

Q. Are those who once started working able to apply for PEARL?

A. Yes, they are, as long as they fulfil the eligibility requirements.

For the eligibility requirements please read the application guide book at

https://www.keio.ac.jp/en/admissions/undergraduate/pearl/application_guidebook.pdf

They should note that the vast majority of students in the PEARL programme are people who have just graduated from High School recently.

Q. Are students able to take any courses taught in Japanese?

A. PEARL Students can take classes taught in Japanese, but the credits do not count towards graduation EXCEPT for Research Seminars and Independent Research Projects, IRPA and IRPB, taught in Japanese.

Q. Are students able to take Research Seminars in English?

A. Yes, they are, though the choices of fields (professors) are less than those taught in Japanese. If your Japanese ability is sufficient, you can also choose a Research Seminar taught in Japanese.

Q. Can PEARL students study abroad?

A. All PEARL students can apply for exchange programmes that Keio has with foreign universities. Keio has University to University exchange programmes operated by Keio's International Center, and Faculty to Faculty exchange agreements operated by the Faculty of Economics. PEARL students can apply to the University to University exchange programmes which Keio University has with over one hundred top universities in Asia, Oceania, North America, South America, Europe, and the Middle East.

Please see pages 37-38 in the following booklet:

<https://www.keio.ac.jp/ja/assets/download/about/learn-more/publications/index/keio-university-academics-en.pdf>

Furthermore, the Faculty of Economics has its own exchange programmes with the following universities:

- Fudan University, School of Economics (China)
- HEC Paris (Undergraduate students only) (France)
- Goethe University Frankfurt, Faculty of Economics and Business Administration (Germany)
- Bocconi University (Italy)
- Yonsei University, College of Business and Economics (Korea)
- Erasmus University Rotterdam, Erasmus School of Economics (Netherlands)
- Norwegian School of Economics (NHH) (Norway)
- University of St. Gallen (Switzerland)
- National Taiwan University, College of Social Science (Taiwan)
- Chulalongkorn University, Faculty of Economics (Thailand)
- University of Glasgow (U.K.)
- University of California, Education Abroad Program (U.S.A.)

and more. In general, the Faculty to Faculty exchange programmes provide more flexibility regarding the period of study abroad (one semester or one year) and the timing of the start of the study abroad (spring and fall semesters) provided the partner university agrees.

Q. How many students are accepted to join the BA/MA Five Year Programmes and Double Degree Programmes?

A. (a) Programme for PEARL students only:

BA/MA Five Year Programme with HEC (Paris, France): 2 students/year

(b) Programmes for all students in the Faculty of Economics including PEARL students:

BA/MA Five Year Programme with Sciences Po (Paris, France): 5 students/year

BA/MA Five Year Programme with Bocconi (Milan, Italy): 5 students/year

BA/MA Five Year Programme with Brandeis (Boston, USA): 6 students/year
BA/MA Five Year Programme with Cologne (Cologne, Germany): 5 students/year
BA/MA Five Year Programme with the Graduate School of Economics at Keio: no limit
Double Degree Undergraduate Programme with Sciences Po (Le Havre, France): 10 students/year
Double Degree Undergraduate Programme with Università Bocconi (Milan, Italy): 4 students/year

Q. What is the goal of PEARL? What are the strengths of PEARL?

A. PEARL aims to turn out graduates who can design the future, and who are ready to tackle challenging issues and thrive in the global arena. Unlike many other all-English programmes in Japan, we are a programme focused on economics that offers education both in liberal arts, introductory economics and advanced economics. Our strengths are the faculty members who are world-class researchers and educators at the same time, and the strong tradition of Keio as an incubator of economic and political leaders with a world-wide network.

Q. What is the intention behind creating the PEARL programme?

A. A key word is “diversity”. We welcome students with diverse backgrounds and aim at turning out graduates who understand cultural sensitivities, who can think outside the box and hit the ground running. This would be beneficial not just for Keio, but also for the entire economy and society. We are not just looking for gender balance and a balance between Japanese and foreign nationalities, but for a mixture of individuals with greatly varying experiences.

Q. Can PEARL compete globally with other programmes in English at other universities and around the world?

A. Teaching in Japanese means universities and faculties are protected by what some have called the “language barrier”. We chose to remove this barrier and to enter the global arena of competition, because we were ready for it.

Q. Who will be faculty members?

A. Many of the professors have degrees from foreign universities and/or research/teaching experience abroad. Our faculty includes scholars from Germany, France, the UK, Korea, China, Australia, and the USA. We will also invite professors from our partner universities from all over the world to take courses in our Faculty.

Q. PEARL students start their academic year in September, while other students start in April. Would this be a source of confusion and/or concern?

A. We already have students who start at Keio in September. These are students in the Double BA Programme with Sciences Po, and other exchange programmes. If anything, such students have positive influences on the students already at Keio, expanding the latter's horizons and encouraging flexibility.

Q. What subjects can I study in the PEARL Programme?

A. The curriculum for PEARL is nearly identical in content to the regular BA programme offered in Japanese by the Faculty of Economics at Keio. As a reference, here is the page explaining our curriculum:

<http://www.econ.keio.ac.jp/en/undergraduate/pearl/curriculum>

Q. How big are the classes in the PEARL programme?

A. Classes vary in size. Major subject classes are mandatory, so all of the approximately 100 PEARL students will be taking them. For elective classes such as language classes and seminar classes, class sizes are much smaller.

Q. How can I apply to the Double Degree Programme with Sciences Po or Bocconi, or the five year BA/MA Programme with HEC?

A. - For information about the Double BA Programme between Keio University and Sciences Po, please visit

<http://www.econ.keio.ac.jp/en/undergraduate/abroad/sciences-po>

* Please note that the screening of the Double BA Programme with Sciences Po is usually held in March, immediately after results of the Application Period II are announced. Therefore, students who would like to apply to PEARL and join the Double BA Programme with Sciences Po need to apply to PEARL by the Application Period II.

- For information about the Double BA Programme between Keio University and Università Bocconi, please visit

<http://www.econ.keio.ac.jp/en/undergraduate/abroad/bocconi>

* It is highly likely that PEARL students will require more than four years to complete all the graduation requirements of the two degrees as many of the courses Bocconi requires you to take at Keio are offered only in Japanese, and their credits cannot be counted towards graduation from PEARL.

- For information about the BA/MA Five Year Programme between Keio University and HEC (a BA in economics from Keio and a Master in Management from HEC), please visit.

<http://www.econ.keio.ac.jp/en/undergraduate/pearl/hec5yrbama>

Q & A about the Admission Procedures

Q. Are there minimum required standardized test scores?

A. No, there are no “cut-off” scores.

Q. What factors are considered in the admissions process?

A. Admissions decisions are never based on a single factor. It is important to remember that we review the applications holistically. We look for good points and bad points in every application by reviewing everything an applicant submits.

Q. Do I need to sit an interview?

A. No. Interviews are not part of the PEARL programme admissions/selection process.

Q. How long should the letter of reference be?

A. There is no requirement regarding the length of the letter(s) of reference.

Q. Do I need to prepare new application documents, including the written statement of the applicant’s academic goals, if I apply multiple times?

A. If you apply multiple times, you will be required to submit some of the application documents including the written statement of the applicant’s academic goals each time you apply. For more detailed information on the application and application documents, please read the following application guidebook carefully:

https://www.keio.ac.jp/en/admissions/undergraduate/pearl/application_guidebook.pdf

Q. Can students apply to other universities at the same time as applying to PEARL?

A. Yes.

Q & A about after Graduation/Before Entry

Q. What are the possible careers for PEARL students after graduation?

A. Please visit <http://www.econ.keio.ac.jp/en/undergraduate/carrier/career2015> for employment data. This is information on the careers of students graduating from the

undergraduate programme offered by the Faculty of Economics that is taught principally in Japanese, so PEARL students may or may not have similar career profiles.

- Q. Can I take classes offered by the Faculty of Economics and use university facilities for a gap term?
- A. We encourage PEARL students with gap terms to join the programme ELAS (English Language and Academic Studies) offered by SOAS (the School of Oriental and African Studies) at the University of London, if they can afford the additional cost. Details are available from the ELAS webpage, the link is on the leaflet contained in today's handout. Keio does not currently offer a gap term to applicants applying to PEARL through the general application process. We may be able to offer additional choices in future.

Q & A others

- Q. What is the ratio of Japanese students to students of other nationalities in the PEARL programme?
- A. For the screening for the September 2018 entry, the ratio was about 5.3:4.7, the ratio of the September 2019 entry is about 4.2:5.8
- Q. Will I be able to join sporting activities and other "circles" at Keio?
- A. Yes, but please consult the persons in charge of these activities regarding the fact that you are entering in September while most other students enter in April.

*Please note that you can find more Q&A here:

<https://www.keio.ac.jp/en/admissions/undergraduate/pearl/faq.html>

Admissions Procedures for the PEARL Programme

<https://www.keio.ac.jp/en/admissions/undergraduate/pearl/>

PEARL websites: <http://pearl.keio.ac.jp/>

Admissions Center

pearl_admissions@info.keio.ac.jp

Introduction of the PEARL Programme by first year students

Speech by Aya Oji and Yi Yong Hyeon (Harry)

A: Good morning. My name is Aya Oji

H: and my name is Harry Yi

A: We are rising second year students at PEARL. Just two years ago, we were in your position. I remember being very overwhelmed. The process of visiting all the different schools, deciding on the universities that I actually wanted to apply to, and then perfecting my applications was a bustling process, to say the least. I hope this session today has given you a clearer idea of your future path we hope to give you more insights about what PEARL is really like from a student's perspective. Let us first take you back in time to when we were in your situation deciding on which university to apply.

H: Good day, and thank you everyone for joining in this session today. Again, my name is Harry, and a couple years ago, I was in your shoes. I was visiting different Universities' information session and was searching through Google seeking my dream University. Throughout the fierce searching I came across a program in English in a Japanese University called PEARL. PEARL piqued my interest because it was a small community within a larger community called Keio University.

I'll be honest with you. I was hesitant to even apply for this program, but looking at what opportunities PEARL program could offer I decided to give it a shot. When I received the acceptance letter, I'll be honest, I was uncertain if I would accept this opportunity.

Looking back, making my decision to enter this program was one of the best decisions in my life. My freshman year did not only challenge me intellectually, it also opened my vision to different subjects and most importantly, PEARL has already started to support me and opened up opportunities in job hunting.

During the second semester of my freshman year, we were required to take a course titled "Historical Perspective in Economic Analysis." Although I had a deep interest in History and Economics, I have never understood the deep connection between the three subjects of History, Philosophy, and Economics. In addition, we were able to share our thoughts on curious and stimulating questions such as "Is capitalism the final form of economic structure or would it be replaced by a different system?" Because we have peers from different cultural backgrounds, it was truly exciting to hear new perspectives and new ideas that was presented by different students.

The professors are also willing to help in our academic guidance as well. On the week of course registration, Professors were more than willing to help us. They would set up a help desk for any of our students having inquiries regarding our course registration. In addition, Professor McKenzie would also set up a helpdesk

every week for the entire semester. Also, whenever we had other inquiries regarding the Program or our academic direction, help was always available.

This help also extended towards my job hunting in the future. PEARL has given me a plethora of preparation and opportunity for job hunting, which would start soon. Recently, our program had a career forum. Although my fellow freshman and I did not participate in order to focus more on our studies, we still received a powerful tool of GROW360. This tool not only identified our strength, it also identified our weaknesses, and we also had an insightful information session of which we were able to gain exclusive knowledge in job hunting.

Finally, because of the size of PEARL, I also had a chance to be close with my Senpais as well. Being close with senpais, you can learn different tips and tricks in both living hacks, such as which stores are cheap or where you can get cheap furniture, you can also receive academic tips. When I did not understand some concepts in my classes, I would ask my senpais, and if they are nice, they would provide you with free tutor.

A: While searching for my university options, I found myself drawn to big universities. I was longing for a university life in a big beautiful campus full of unique students and many classes and student associations to choose from. While it may sound superficial, I wanted to have so called American university life. So when I heard that the student body at PEARL was about 100 students, I was not sure if this school was where I wanted to spend my next 4 years at. Honestly, I was not going to apply to PEARL until I changed my mind last minute. But here I am today, having finished my first year, standing in front of you to tell you that I had an eye opening first year, where I learned a lot about myself.

So why did I end up applying? To be completely vulnerable, I was simply scared to be a no-body in a big school. I spent my whole life in a small relatively small school with caring attention from both my teachers and school mates. I was in a very protected environment and was not sure if I was ready for this big change, and at that time, I was embarrassed about it, but I've realized that it is okay. My friends might have been ready in high school but everyone grows at a different speed and there is no need to rush and force yourself into the big world.

PEARL has been a great combination of what I dreamt of and what I realistically was ready for. A small community in a big university. I still get to take advantage of the big university that Keio is, composed of 33,000 students. It feels like I am truly in university when walking into campus, or run for the 1st period, with other students every day and gets me mentally in the school mood. I particularly enjoy the cheer team performances hyping us up for big sports games on campus. Cheering on the Keio Sports team, especially when our fellow PEARL students are playing, is very exciting as well. And of course, there are so many

opportunities to meet people from different backgrounds and various interests that are not in PEARL through classes, and students' associations.

But you can also benefit from the small community of PEARL. There is no need to worry about whether you will make friends or not, even if you might be shy, and I can vouch for that. We host dinners and parties for PEARL students only, and with small sized classes, you will have many opportunities to get to know each individual. You are guaranteed a community and will feel at home in a big university. There is nothing more relieving than seeing a familiar face after a long day of classes. I remember in my second week of school, I was alone during lunch, but as I walked by a group of PEARL classmates, they instantly recognized me and asked me to join their table. Even during our vacation, we see each other often. I am actually going to meet my PEARL friends tonight for an *omatsuri*. Many of us also go on vacation together. During the spring break, a lot of us went skiing and snowboarding together. This summer break, some are going on overseas vacations together to places like Guam, Thailand and Canada. We get to take advantage of the cheap flights and hotels that are offered through the Keio student co-op.

I personally think that it is easy for many of us PEARL students to get along despite our different interests and strong individual personalities because we hold similar values. I am truly lucky to have met amazing people who understand me and support me for who I am. Of course, there is no need to stick to PEARL friends. You have the choice to expand your friend circle, as there are so many other students at Keio. And that is ultimately why I enjoy PEARL a lot. While I can take advantage of the small PEARL community, I also have the option to experience a big university life style. It all depends on where I put my focus on, and that is one big thing I learned throughout this year. There is probably no perfect university for you. Once you start comparing the school you are at with other universities, you will find many things you wish you had. But know that the more you focus your energy on comparing your school with others, the unhappier you will be. While I want to work to improve some aspects of this program, I am thankful for the community I have as well as the atmosphere I feel every time I am on campus. I believe that the unique setting of a small community-based program in a big well-known university, offers a wide range of experiences and lifestyles that will suit you. It all depends on where you choose to put your energy on. Opportunities and options are what PEARL will provide you with.

H: Thank You very much for being an attentive audience. We truly hope that some of you will make the decision to join our community, and we will be more than willing to connect with you. Feel free to talk to us after the information session to exchange contact information.