Student Awards Procedure

Policy code:	ST2119
Policy owner:	Director, Student Services and Registrar
Approval authority:	Chief Learner Experience Officer
Approval date:	09 December 2025
Next review date:	09 December 2028

Table of Contents

Purpose

To outline the administrative processes for the issuing, reissuing, revoking and destruction of sealed and unsealed awards for both Vocational Education and Training (VET) and Higher Education HE students.

Scope

This procedure applies to:

- All students receiving VET or HE awards, including those enrolled via third-party providers.
- Awards issued for coursework and higher degree by research programs.

Legislative context

- Australian Qualifications Framework AQF
- TEQSA Act 2011
- Student Identifiers Act 2014
- Federation University Statute 2021
- Federation University (Students) Regulation 2022
- Federation University Instrument and Register of Delegations
- Australian Skills Quality Authority Standards for RTOs 2025

Definitions

Term	Definition
Academic Transcript	Record of a student's academic results.
AHEGS	Australian Higher Education Graduation Statement
AQF	Australian Qualifications Framework
Council	Council is the University's governing authority and is responsible for the direction and superintendence of the University.
HE	Higher Education
IPG Process	System process identifying potential graduates.
IRoD	Federation University Instrument and Register of Delegations
My eQuals	Secure digital platform for certified academic documents (e.g., transcripts, testamurs).
Sealed Award	AQF certification formally authenticated by the University.
TEQSA	Tertiary Education Quality and Standards Agency
Unsealed Award	Certificate for completion of units or short courses not requiring the University seal.
USI	Unique Student Identifier
VET	Vocational Education and Training

Document statement

Federation University credit transfers and Awards can only be issued for study undertaken in the last 10 years. As a general rule, any credit transfer or award/qualification, based on learning that is more than 10 years old either with Federation University Australia or any other learning organisation, will not be issued on the basis that the volume of required learning has not occurred in the past ten years. In some discipline areas, credit transfers may be recognisable for a shorter duration due to the rate of change in some discipline areas.

Actions

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 2 of 18

1. Identifying potential graduates

	Activity	Responsibility	Steps
A.	Establish course structure in the student management system.	Coordinator Program Administration	1. Courses are configured using the Approval and Maintenance of Higher Education Courses Procedure, or the VET Program Approval and Maintenance Procedure. 2. Confirm study plan is up to date and set to approved.
B.	Ensure all results are entered and ratified.	Student Administration/ Deans/ Executive Deans, Or Program Managers/Trainer/ Assessor (For VET students)	1. Ratify results. 2. For HE students, after ratification of GraduateResearch School results the Completions Office (PMC@federation.edu.au) will be copied into the email the student with their completion letter from GRS to confirm completion. This will include the thesis title and synopsis which will be confirmed by the student and used at the graduation ceremony. 3. Publish results in line with Higher Education Assessment Procedure. 4. For VET Students, Trainer/ Assessor will ensure that resulting of the last unit of competency occurs in line with the VET Assessment Procedure.
C.	Run the IPG process to identify eligible students.	Coordinator Program Administration	1. Run the IPG process in the University's student management system as scheduled and forward list to Coordinator, Course Administration for verification checks.
D.	For Graduate Research students, include thesis title and synopsis for research awards.	Coordinator Program Administration	1. Update thesis title and synopsis/summary in the student management system.

2. Confirmation of eligibility

	Activity	Responsibility	Steps
A.	Verify curriculum requirements and completion criteria.	Coordinator Program Administration	1. Confirm that all approved academic requirements/rules have been met. 2. For Graduate Research School (GRS)students, ensure receipt of the official completion confirmation from the Dean of Graduate Studies. 3. Where automated verification is not possible, request confirmation from the relevant Institute or School, including details of criteria for future reference. 4. Escalate to the relevant Institute Executive Dean if further verification is required. 5. Conduct initial checks on the same day the IPG is run. 6. If completion occurred over 10 years ago, note this on the Council List and ensure the completion date is printed on the testamur.
B.	Update eligibility status in the system.	Coordinator, Program Administration	1. Ensure eligibility is accurately recorded in the University's approved student management system. 2. For HE students, identify Honours and Distinction students and update their status accordingly. 3. Flag students requiring registration with external bodies (e.g. VIT, AHPRA) and provide guidance as needed. 4. For research graduates, update thesis title and summary in the system.
C.	Generate and verify the Council List.	Coordinator, Program Administration	1. Run system conferral process and generate Council List. 2. Verify that courses on Council List are current on Current and Non-Current course lists.

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 4 of 18

D.	Forward Council List to Academic Board Chair and Chancellor for approval.	Coordinator, Program Administration Chair Academic Board Chancellor	1. Conduct final comparison of students between Council List and verified student list. 2. Forward the Council List to the Chair Academic Board for initial approval followed by the Chancellor (with electronic signatures and approval dates added to the Council List). **Note:** Council have delegated authority to the Chancellor to approve all Council Lists (refer IRoD Part 4, Section 4). 3. Approve list within five (5) working days by the Chair Academic Board and Chancellor.
E.	For VET students, notify Federation TAFE of conferred award list.	Coordinator, Program Administration	1. Forward list of conferred awards to Director of Learner Experience and Excellence TAFE for noting by TAFE Executive team.

3. Producing awards

	Activity	Responsibility	Steps
A.	Produce sealed awards and transcripts/AHEGS.	Coordinator, Student Administration Coordinator, Student Administration Or Graduation Officer (for HE students)	Following receipt of the approved Council list as detailed above: 1. Produce awards. 2. Ensure awards comply with AQF and TEQSA standards. 3. Compare with approved Council List. 4. Check quality of documents. 5. Ensure information is stated correctly as detailed in the Schedule of Awards and, if applicable, ensure required information is compliant with the AQF, TEQSA standards and AHEGS guidelines.
B.	Upload documents to My eQuals portal.	Coordinator, Student Administration Coordinator, Student Administration Or	1. Upload awards and academic transcripts, AHEGS if applicable and testamurs to the My eQuals portal and

		Graduation Officer (for HE students)	check to ensure information is uploaded correctly.
			2. The Graduation officer will identify any student records missing USIs and alert Student Administration
			3. Make note on collated documents that USI is missing and do not release testamur
			4. Follow up with student to obtain missing USIs where necessary. Input USI into Campus Solutions and inform Completions Office. **Note:** all awards uploaded must have a USI unless they are an offshore international student.
C.	Collate graduation documents.	Coordinator, Student Administration	1. Collate award, academic transcript and AHEGS.
D.	Communicate graduation options to students.	Coordinator, Student Administration Or Graduation Officer (for HE students)	1. Send communication to advise students of options to attend a graduation ceremony or graduate In Absentia.

4. Destroying uncollected awards

	Activity	**Responsibility**	**Steps**
A.	Identify awards uncollected after 7 years (PROS16-07, 1.6.5).	Coordinator, Student Administration	1. Determine which awards have been uncollected for more than 7 years since conferral date, 2. Create a list with details of awards to be destroyed and forward to the University Registrar, **Note:** students wishing to collect/ receive a destroyed testamur will need to apply for re-issue refer to section '5. Re-Issuing Sealed Awards' (lost, stolen, name change, destroyed)

B.	Create and approve Award Disposal List.	University Registrar	1. Approve list and send to Coordinator Program Administration. 2. Forward approved list to Corporate Governance to arrange destruction.
C.	Arrange for secure destruction of documents.	Coordinator, Student Administration and University Secretary	1. Shred the original award in accordance with the University's approved records disposal process.
D.	Complete and file confirmation of destruction.	Coordinator, Student Administration and University Secretary	1. Coordinator, Student Administration to complete a Revoked Testamur – Confirmation of Destruction Form. 2. Send completed form to University Secretary for noting by Council.

5. Re-issuing awards

	Activity	**Responsibility**	**Steps**
A.	Students apply in writing via Student Management System.	Student	1. Refer to the University's website to access the relevant application form for replacement award and submit via the Student Management System or via the Completions Office for VET students. **Note:** this process may incur a fee. Refer to the University's website for more information.
B.	Verify original award details.	Coordinator, Student Administration	1. Check details from approved Student Management System /register of awards against application details to confirm eligibility.
C.	Reissue award in accordance with the IRoD (Part 4, Section 4).	Coordinator, Student Administration And Chair Academic Board	1. Register and process application in approved Student Management System. 2. Send list to Chair Academic Board for approval (approve list email within five (5) working days).

			Steps
			3. Produce awards and verify against application/ withdrawals within five (5) working days. **Note:** All replacement graduation documents (including those which relate to antecedent institutions) will be issued in the institution name and format which is in effect at the time of the replacement application.
			4. Upload all documents to the My eQuals portal and mail hard copy of all documents to the student.
			5. For VET students, file hardcopy of application/ withdrawal form and approved award register in Completions office.

6. Revoking sealed and unsealed awards

Applicable for instances where an award (degree, advanced diploma, diploma, certificate or other award conferred by Federation University Australia) or the issuance of an unsealed award or statement may have been obtained through either fraud or administrative error.

6.1 Revocation due to fraud or unmet admission conditions

	Activity	Responsibility	Steps
A.	Initiate Investigation	Executive Dean of Institute / Chief Executive TAFE (or delegate)	1. Notify Graduation Coordinator to place a hold on transcript/ testamur. 2. Investigate the circumstances of the award issuance. 3. Consult with Graduation Coordinator if needed. 4. Advise Graduation Coordinator of the outcome.
B.	Verify Award Details	Coordinator, Student Administration	1. Confirm student name, number, course/unit name and code, conferral and completion dates, award number, Council List ID. 2. Confirm if award has been issued/collected or if student was invited to graduate.

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 8 of 18

			3. Add agency debt/negative service indicator in the Student Management System (SMS) to block transcript access.
			4. Attach documentation to a *Revocation of Award Memorandum* and return to Executive Dean/Chief Executive TAFE.
C.	Notify Vice-Chancellor	Executive Dean / Chief Executive TAFE	1. Submit the completed Memorandum to the Vice-Chancellor.
D.	Initial Determination	Vice-Chancellor	1. Assess whether a *prima facie* case exists.
			2. Refer the matter and supporting evidence to the Chair, Academic Board.
E.	Determine Validity of Award	Chair, Academic Board	1. Assess if the award was obtained through fraud or if admission conditions were not met.
F.	Notify Student	Chair, Academic Board	1. Notify student of the investigation and potential revocation and; allow 20 Universityworking days to respond (fraud cases only).
			2. Refer to Student Appeal Process.
			Note: Do not contact the student if they were never notified of award conferral.
G.	Report to Council	Chair, Academic Board & University Secretary	1. Compile and submit a summary report and recommendation to Council.
H.	Notify Outcome	University Secretary	1. Notify Chair, Academic Board of Council's resolution.
			2. Chair notifies student in writing.
			3. Notify University Registrar, Senior Manager Registrar Services, and relevant Institute.
			4. Attach Council minutes to documentation and forward to Graduation Coordinator.

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 9 of 18

I.	Support for the Student	Executive Dean / Chief Executive TAFE	1. Assist student to complete the award if it is revoked.
J.	Update Records	Coordinator, Student Administration	1. Remove student from Graduation Program, Council List, and Academic Award Register. 2. Update Student Management System with revocation details and Council minutes. 3. Revoke award in My eQuals. 4. Request return of testamur. 5. Record return date in Student Management System. 6. Remove service indicator.
K.	Destroy Testamur	Coordinator, Student Administration	1. Destroy the original physical testamur in the manner that is in line with the University's approved records disposal process.

6.2 Revocation and amendment due to administrative error

	Activity	Responsibility	Steps
A.	Verify Award Details	Coordinator, Student Administration	1. Confirm student name, number, course/unit name and code, conferral and completion dates, award number, Council List ID. 2. Add service indicator in Student Management System. 3. Prepare *Revocation of Award Memorandum*. **Note:** if a transcript is requested during this time, seek advice from the Senior Manager, Registrar Services.
B.	Registrar Endorsement	Coordinator, Student Administration & University Registrar	1. Registrar endorses the revocation. 2. Forward to Executive Dean (for info) and Chair, Academic Board (for approval).
C.	Approve Outcome	Chair, Academic Board	1. Provide signed form confirming outcome to Graduation Coordinator.

	Activity	Responsibility	Steps
D.	Update Systems	Coordinator, Student Administration	1. Update Student Management System and My eQuals. 2. Request return of testamur. 3. Record return date in Student Management System. 4. Remove service indicator.
E.	Destroy Testamur	Coordinator, Student Administration	1. Destroy the original physical testamur in the manner that is in line with the University's approved records disposal process.
F.	Reissue Corrected Testamur	Coordinator, Student Administration	1. Issue corrected testamur to student if required.

7. Posthumous (coursework) awards

Applicable to awards where the relevant Executive Dean of the Institute or Chief Executive TAFE responsible for the course or a member of the deceased student's family has made a request for an award to be conferred posthumously.

	Activity	Responsibility	Steps
A.	Communication with family	Executive Dean Or Chief Executive TAFE	1. All steps must be handled with discretion and compassion. 2. Avoid giving unrealistic expectations to the family. 3. Notify Graduations/Registrar once approved to prepare the documentation.
B.	Eligibility for consideration		1. Applications can only be considered for: 2. A candidate who completed the academic requirements for a course but died before the award was conferred. 3. A candidate who, at the time of death, had completed the equivalent of a minimum of 75 per cent of the academic requirements of the course. 4. Notwithstanding (2) a deceased candidate may be eligible for an 'exit' award. For example, a student enrolled in the Master of Information Technology may be eligible for the award of the Graduate Certificate in Information

			Technology; or a student enrolled in a Diploma may be eligible for the award of the Certificate IV.
C.	Submission of application for Posthumous Award	Executive Dean Or Chief Executive TAFE	1. Applications should be submitted within 3 years of the students death. 2. An application can be submitted from the: i. deceased students next of kin; ii. deceased students agent; iii. relevant Executive Dean of the Institute responsible for the course; or iv. or Chief Executive TAFE responsible for the course. 3. Applications must contain the candidate's academic record, confirmation that the candidate's death has been recorded in accordance with [Deceased Student procedure](#) and any other information that the Executive Dean of the Institute or Chief Executive TAFE considers relevant to the particular case. 4. Applications must be endorsed by the relevant Executive Dean, or Chief Executive TAFE responsible for the course.
D.	Eligibility Check (All cases must be considered on an individual basis)	Registrar HE Or Coordinator, Student Administration TAFE	1. Confirmation of the student's completion/eligibility to be awarded a testamur is required prior to submitting to the Academic Board. 2. A deceased student may be eligible if: i. They completed all academic requirements before passing. ii. OR they completed at least 75% of the course. iii. OR they may qualify for an exit award (e.g.,

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University
Page: 12 of 18

			Graduate Certificate instead of a Master's). **Note:** The Academic Board may make exceptions in special cases.
E.	Review Process	Chair Academic Board Or Vice-Chancellor	1. If the award is incomplete, an ad hoc committee is formed by the Chair Academic Board to consider the application prior to submitting to the Board. 2. The Academic Board will review and application and may: i. Recommend the award to UniversityCouncil. ii. OR recommend to the Vice-Chancellor that a Certificate of Achievement be presented if the application for a full award is not supported.
F.	Approval by Council	Chair Academic Board and University Secretary	1. Once endorsed by Academic Board, the application is submitted to Council for approval.
G.	Advice of outcome	Executive Dean Or Chief Executive TAFE	1. Outcome of Council's decision is conveyed to the student's family.
H.	Graduation	Graduation Officer	1. The family may attend the graduation ceremony. 2. The testamur or certificate is presented to the family.

8. Graduation ceremonies, testamur and completion letter distribution

8.1 Higher Education

Issuing Completion Documents

Completion documents (e.g. testamur, transcript, AHEGS) are only released once a student has:

- Met all course requirements;
- A valid USI (unless exempt); and
- No service indicators preventing graduation.

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 13 of 18

USI exemptions for International Students:

- Commenced before 1 Jan 2023, did not access Commonwealth assistance, and are offshore at conferral.
- Completed all studies offshore.

Documents produced by the Completions Office:

- Testamur
- AHEGS
- Transcript
- Statement of Attainment/Achievement
- Completion letter
- Completion certificate or digital badge

All students are invited to a graduation ceremony or may choose to graduate in absentia and receive documents separately.

Third-Party Distribution:
Students must provide written consent for documents to be sent to a Partner Provider or third party.

8.2 Vocational Education and Training

Issuing Completion documents

Completion documents are only released once a student has met all course requirements.

Documents produced (physical or digital):

- Testamur
- Transcript
- Statement of Attainment/Achievement
- Completion letter
- Completion certificate

Students are invited to attend a graduation ceremony where documents are presented. Alternatively, they may graduate in absentia and receive documents separately.

If a student requests their documents be sent to a Partner Provider or third party, they must provide written authorisation to the Completions Office. This confirms their choice to graduate in absentia and not attend a Federation University ceremony.

Supporting Documents

- Academic Governance Policy
- Students and Support for Students Policy
- Deceased Student Procedure
- Student Appeal Procedure
- Approval and Maintenance of Higher Education Courses Procedure
- VET Program Approval and Maintenance Procedure

Forms

Forms.

- Application for Replacement Award/Testamur
- Application for Replacement Statement of Attainment (TAFE)
- Application for Unsealed Award
- Federation University Post-Nominals Index (XLSX 19.3kb)
- Memo - Revocation & Resissue of Award (DOCX 79.3kb)
- Memo - Revocation of Award (DOCX 75.7kb)
- VET Schedule of Awards (DOCX 299.1kb)

Responsibility

- Chief Learner Experience Officer (CLXO) (as the Approval Authority) is responsible for monitoring the implementation, outcomes and scheduled review of this procedure.
- Director, StudentServices and Registrar (as the Document Owner) is responsible for maintaining the content of this procedure as delegated by the Approval Authority.

Promulgation

This procedure will be communicated throughout the University community via:

1. A FedNews announcement and on the 'Recently Approved Documents' page on the University's Policy Central website and FedEngage Post.
2. Notification to Institutes/Schools/Federation TAFE.

Implementation

This procedure will be implemented throughout the University via:

1. A FedNews announcement and on the 'Recently Approved Documents' page on the University's Policy Central website and FedEngage Post.
2. Staff induction sessions.

Records management

Title	Location	Responsible officer	Minimum retention period
Listing of Conferred Awards	Council files	Executive Officer, Council	30 years
Listing of Unsealed Awards	Council files	Executive Officer, Council	30 years
Testamur/Certificates/ Completion documents not collected	Graduations Office or Completions Office	Coordinator Student Administration	7 years

Application forms for replacement awards	Graduations Office or Completions Office	Coordinator Student Administration	7 years
Amend your Personal Details Form	Student Administration	Coordinator Student Administration	One year

Central Records can be contacted for assistance – centralrecords@federation.edu.au

Appendices:

I. Student's name on a sealed/unsealed award

Students can choose the name that is either their enrolment name or a generally acceptable variant of that name, i.e. Johnathan David Smith:

- can print Johnathan David Smith
- can print John David Smith
- can print John Smith

A student cannot have an Award printed without their first name (unless the name has been changed legally, refer to Personal Details Amendment form) as confusion and possible fraud could result.

If a student's name differs from passport, students are requested to complete a Personal Details Amendment Form with preferred name and supply a copy of passport to confirm changes.

Where a name has been printed on an Award, as per the confirmation of graduation letter, and the student wishes to have the Award reprinted to delete or show additional names, and this is consistent with the above procedure, there will be a fee payable. Refer to the [University's website](#) for more information.

A student can have both their maiden/birth name and married name printed on their Award. Both names need to appear on Campus Solutions following submission of a Personal Details Amendment form. Both surnames will be added to the Surname field in Campus Solutions, i.e. Smith nee Jones.

The name will appear on the Award as: Sarah Jane Smith nee Jones.

II. Nomenclature of sealed awards

a. Higher Education

Naming Conventions for Awards

Responsibility: Institute

- Use **"of"** to link award level and discipline (e.g. *Bachelor of Arts*), except for Certificates.
- Use **"and"** for double degrees or dual awards (e.g. *Marketing and Management*).
- Use **"/"** to separate joint degrees (e.g. *BCom/BBus*).
- Use **a single set of brackets** for badged streams—brief, specific, and capitalised (e.g. *(Social Sciences)*).
- Avoid punctuation within brackets and use **"and"** instead of **"&"**.

Post-Nominal Conventions

Responsibility: Institute

- Refer to the **Federation University Post-Nominals Index** for standard abbreviations.
- Use clear, unambiguous abbreviations (e.g. *Eng* for Engineering, *Engl* for English).
- Use **mixed case** to distinguish words (e.g. *BCom*).
- Include badged streams in brackets (e.g. *BA(SocSc)*).
- Do **not** use full stops or spaces in abbreviations.
- Use **"/"** to separate joint degrees.

Examples

Single Awards

Award Level	Discipline	Specialisation (if any)	Honours	Post-Nominal
Bachelor	Arts	(Social Sciences)	(Hons)	BA(SocSc)(Hons)
Bachelor	Commerce		(Hons)	BCom(Hons)
Bachelor	Commerce	(Accounting)		BCom(Acc)
Bachelor	Business	(Marketing and Information Technology)		BBus(Mkt&IT)
Master	Strength and Conditioning			MStr&Cond

Double Degrees

Award Title	Post-Nominal
Bachelor of Commerce / Bachelor of Business	BCom/BBus

b. Vocational Education and Training

Naming Conventions for Awards

Responsibility: Institute

- Use the qualification name as listed on training.gov.au when proposing a new VET award.
- Use **"of"** to link the award level and discipline (e.g. *Diploma of Graphic Design*), except for Certificates.
- Use **a single set of brackets** for specialisations—brief, specific, and capitalised (e.g. *(Architectural)*).
- Avoid punctuation within brackets.
- Use **"and"** instead of **"&"**.

Post-Nominal Conventions

Responsibility: Institute

- Refer to the **Federation University Post-Nominals Index** for standard abbreviations.

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 17 of 18

- Use clear, unambiguous abbreviations (e.g. *Plumbg* for Plumbing, *BldDes* for Building Design).
- Use **mixed case** to distinguish words (e.g. *DipGraphDes*).
- Include specialisations in brackets.
- Do **not** use full stops or spaces.
- Use **"/"** to separate components of joint awards.

Examples

Award Level	Discipline	Specialisation (if any)	Post-Nominal
Certificate III	Plumbing		CertIIIPlumbg
Diploma	Graphic Design		DipGraphDes
Advanced Diploma	Building Design	(Architectural)	AdvDipBldDes(Arch)

Chief Learner Experience Officer | Director, Student Services and Registrar | Original: 09 December 2025 | Approved: 09 December 2025 | Next review: 09 December 2028 | Policy code: ST2119

CRICOS 00103D | RTO 4909 | TEQSA Provider ID: PRV12151 | Provider Category: Australian University

Page: 18 of 18