'HVFULSWLRQ

0RRG GLVRUGHU LV D PHQWDO KHDOWK SUREOHP ZKLFK ZLOO DIIHFW D SHUVRQ HPRWLRQDO VWDWH ,Q WKLV GLVRUGHU D SHUVRQ FDQ H[SHULH SHULRGV RI H[WUHPH KDSSLQHVV H[WUHPH VDGQHVV RU ERWK 7KHVH D JURXS RI EHKDYLRUDO GLVRUGHUV ZLQ ZKLFK DW SDUW RU XJPRRG FKDQJ DUH WKH PDLQ XQGHUO\LQJ IHDWXUH KUWKHU SHUFQW KDV ELSRODU ,

0RRG GLVRUGHUV DUH FODVVLILHG LQWR VHYQ JURXSV LQFOXGLQ DEQRUPDOO\ HOHYDWHG PRRGV VXFK DV PDQLD RU K\SRPDQLD DQG OR PRRG 7KH PRVW IDPRXV DQG PRVW DVWUXJJOHGXPEHUPDMRUGHSUHVVLVRU
0'' DOVR NQRZQ DV FOLQLFDO GHSUHVVLRQ %XQRSRODUHGHSUHVVLRQ
'HSUHVVLRQ RU SV\FKLDWULF V\QGUPHGLFDWLRQ DLPHUVRQ\FPWRPXIIXFNL
G\VWK\PLD VLPLODU WR 0'' EXW OHGLFDWLRQ DQG GLVRUGHURU0GLF
VLPLODU WR %' EXW OHVV VHYHUH FKDUDFWHQHDORJ EH PDLHULDORPLQGXFL
RFFXU GXH WR PHGLFDO FRQGLWLRQRVW VXEVWDQFHV FDQ LQGXFH YDUL

'RFWRUV DQG UHVHDUFKHUV EHOLHYH WKDW FKLOGKRRG PRRG GLVRUGL
DUH VWLOO RQH RI WKH OHDV GLDJQRVHG KHDOWK SUREOHPVQD8QGLD
PRRG GLVRUGHUV PD\ SXW FKLOGUHQ DW ULVN LQ FRQGLWLRQV VXFK DU
EHKDYLRXUV DQG GUXJ DGGLFWLRQ ZKLFK SHUVLVW DIWHU WKH PRRG G
LV WUHDWHG &KLOGUHQ DQG DGROHVFHQWV ZLWK PRRG GLVRUGHUV G
DOZD\V VKRZ WKH VDPH V\PSWRPV DV DGXOWV 6R LW LV GLIILFXOW IR
SDUHQW WR LGHQWLI\ WKH SUREOHP LQ WKHLU FKLOGUHQ DV WKH\ FDQQ
WKHLU WKRXJKWV RU IHHOLQJV

%LSRODU %LSRODUHGGLVRUGHU %' LV DQ XQVWDEOH HPRWLRQDO
FRQGLWLRQ FKDUDFWHUL]HG E\ DEQRUPDO SHUVLVWHQW KLJK PRRG P
DQG ORZ PRRG GHSUHVVLRQ ZKLFK ZDV NQRZQ DV PDQLF GHSUHVVLRQ

%LSRODU LV FKDUDFWHUL]HG E\ WKH SUHVHQFH RU KLVWRU\ RI RQH RU
PDQLF LQFLGHQWV RU ZLWKRXW D PDMRU GHSUHVVLYH GLVRUGHU

%LSRODU ,, FRQVLVWLQJ RI UHJXODU SHULRGLF K\SRPDQLF DQG GHSUH
LQFLGHQWV 7KH F\FOLF GLVRUGHU LV D IRUP RI ELSRODU GLVRUGHU FR

RI UHFXUUHQW K\SRPDQLF %LSROGU
%'126 VRPHWLPHV UHIHUUHG WR DV
WKDW WKH SDWLHQW KDV VRPH V\PSW
DQG GHSUHVVLYH V\PSWRPV EXW WKH
LV GLVRUGHU D SHUVRQ FDQ H[SHULH
H[WUHPH VDGQHVV RU ERWK 7KHVH I
LQ ZKLFK DW SDUW RU XJPRRG FKDQJ
KUWKHU SHUFQW KDV ELSRODU ,
LQWR VHYQ JURXSV LQFOXGLQ
VXFK DV PDQLD RU K\SRPDQLD DQG OR
DVWUXJJOHGXPEHUPDMRUGHSUHVVLVRU
%XQRSRODUHGHSUHVVLRQ
V\QGUPHGLFDWLRQ DLPHUVRQ\FPWRPXIIXFNL
OHGLFDWLRQ DQG GLVRUGHURU0GLF
FKDUDFWHQHDORJ EH PDLHULDORPLQGXFL
RVW VXEVWDQFHV FDQ LQGXFH YDUL
VWLPXODQWV VXFK DV DPSKHWDPLQH
VHYHUH WKDW FKLOGKRRG PRRG GLVRUG
GLDJQRVHG KHDOWK SUREOHPVQD8QGLD
KHDY\GULQNLQ LQFRQGLWLRQV VXFK DU
HDGW GULYQ LQ FRQGLWLRQV VXFK DU