

**Rehabilitation
Planning, Inc.**

Since 1981

February 28, 2008

Mark Voigt, Esquire
Plymouth Meeting Executive Campus
600 West Germantown Pike, Suite 400
Plymouth Meeting, PA 19462

Re: Stacy Snyder
RPI: 029208PA

Dear Mr. Voigt:

As per your request, I am providing you with a report regarding the above-referenced individual. I had an opportunity to conduct a vocational evaluation of Stacy Lee Snyder on February 12, 2008. The report contains information ascertained from the vocational evaluation and review of the records. I have included a vocational profile and wage analysis. The report consists of the following sections:

Background Information
Educational and Employment Background
Behavioral Observations
Tests Administered
Test Results
Vocational Profile/Transferable Skills
Wage Analysis
Records Reviewed
Comments on the Records Reviewed
Conclusion

The evaluation was held in a conference room at Rehabilitation Planning in Plymouth Meeting, PA. At the beginning of the evaluation, I introduced myself to Ms. Snyder and you. After outlining the purpose of the evaluation, I explained that I would be conducting a vocational interview along with administering a series of tests. Per the vocational interview, I was able to inquire about Ms. Snyder's educational background, employment history, occupational interests, and nature of the incident.

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Mark Voigt, Esquire
February 28, 2008
Page 2 of 20

Re: Stacy Snyder

I emphasized that the ascertained information would be used in preparing this report for you. As such, I noted that the information would not be confidential. Ms. Snyder indicated that she was aware that the information would be shared with you. I also told her that she could, for instance, take breaks and stretch as needed and mostly would be working on the tasks at her own pace.

Background Information

Ms. Snyder is a 28 year-old white, divorced female who was born on January 21, 1980. She currently resides at 139 Miller Street, Apartment A2, Strasburg, PA, 17579. Prior to December, 2006, she was living at 847 Bunker Hill Road, Strasburg, PA. Born in Lancaster, she has been a resident of the state all of her life.

When asked about her height and weight, Ms. Snyder reported that she was 5'1" and 185 to 195 pounds. She used to be 230 pounds but lost a significant amount of weight since ending her student teaching. She has brown hair and blue eyes. She wears eyeglasses for reading. She has a driver's license and owns a 2006 KIA Rio 5. She knows how to operate a vehicle with an automatic transmission but not one with a standard transmission. Right-hand dominant, she is bondable and does not smoke. In response to an inquiry about her typing skills, she noted that she can type and is familiar with computer programs such as Microsoft Word, Power Point, and Excel.

In terms of a family background, Ms. Snyder resides with her two children, Kyle Snyder and Ian Nieves. Kyle, who is 10, was born on August 13, 1997 and is in the 5th grade at the Hans Herr Elementary Intermediate. Ian, who is 9, was born on February 8, 1999, and is in the 3rd grade at the Strasburg Elementary School. She indicated that both children have been diagnosed with ADHD (Attention Deficit Hyperactivity Disorder). Ms. Snyder reported that she had also been diagnosed with ADHD at the age of 14 years.

Her parents are Gerald Snyder, Sr., and Dorothy Snyder. Mr. Snyder, who was born in 1939, is semi-retired. He currently delivers newspapers and used to be employed as a Maintenance Supervisor at Armstrong. He left school in the 10th grade. Ms. Dorothy Snyder, who was born in 1947, works as a Bindery Clerk at Lancaster Reed Pro Graphics. She graduated from Lampeter-Strasburg High School.

Mark Voigt, Esquire
February 28, 2008
Page 3 of 20

Re: Stacy Snyder

Ms. Snyder has a brother, Gerald Snyder, Jr. He is 46 years-old and lives in Lancaster. He is in charge of IT (Information Technology) for Weis Markets. He graduated from the Lampeter-Strasburg High School and then attended a technical school. His wife, Ms. Patty Snyder, is employed as a Principal at the Pequea Valley Elementary School in Southeastern Lancaster County.

Ms. Snyder was married to Elisha S. Nieves, Jr., on June 25, 1998. He is 32 years old and lives in Strasburg. He does roofing and siding work for Smucker's Construction in Lancaster. He graduated from the Conestoga Valley High School. They were divorced in the early part of 2002.

Educational and Employment Background

Ms. Snyder related that she was enrolled at the Strasburg Elementary School from the 1st through the 3rd grades, Hans Herr Elementary School for the 4th and 5th grades, and Martin Mylin Middle School for the 6th through the 8th grades. She completed the 9th through the 12th grades at the Lampeter-Strasburg High School and graduated in June, 1998. In the Summer of 2002, she entered Millersville University and took courses for credit prior to being accepted as a full-time student. She graduated in May, 2006, with a Bachelor of Arts (BA) degree in English. Her grade point average (GPA) was 3.15. However, she had been working towards a Bachelor of Science in Education (BSE) degree and being awarded a teaching certificate.

For the interview, Ms. Snyder brought her high school transcript. Per the transcript, she attended the Lampeter-Strasburg High School in Lampeter from 1994 to her graduation in 1998. Her accumulative GPA (grade point average) was 2.787 when she graduated. She did not have her college transcript. When asked about not having a transcript, she reported that Millersville University would not issue one to her.

In the records, correspondence from Millersville University was included. John Short, Acting Dean of the School of Humanities and Social Sciences, wrote a letter to Ms. Snyder on February 2, 2006. Dean Short was pleased to acknowledge that she was an outstanding student in the school and had placed her name on the dean's list. He congratulated her as one of the university's finest student scholars. On March 3, 2006, Gibson Armstrong, Pennsylvania State Representative, authored a letter to Ms. Snyder. Representative Armstrong wrote to congratulate her on being named to the dean's list at the university.

Mark Voigt, Esquire
February 28, 2008
Page 4 of 20

Re: Stacy Snyder

In terms of an employment history, Ms. Snyder reported that she was employed as a Waitress at the Red Caboose Restaurant in Strasburg from 1994 to 1996. She waited on customers, took orders, served them food and drinks, and accepted payments for the orders. She began as a Counter Clerk at the AMF Rocky Springs Bowling Alley in 1996. She held the position of Assistant Food and Beverage Manager and Promotional Coordinator when leaving in 1999. Her duties, for example, were waiting on customers, coordinating the events for the bowling alley, handling birthday parties, and sending out mailings. She worked as an Assistant Manager at several Turkey Hill Stores, including Millersville, from 1999 to 2002. She traveled to different locations and did, for instance, the inventory.

At Millersville University, Ms. Snyder was a Data Management Researcher at the Duncan Alumni House from January, 2003, to June, 2006. Her research responsibilities included typing, filing, taking inventory, database management of alumni and student records using Microsoft Office and Banner, and restocking and organizing supplies. She also worked with other departments such as the Office of Special Events and University Communications and Marketing. She was a Regional Substitute Teacher at the Hildebrandt Learning Centers at Franklin and Marshall College from May, 2006, to December, 2006. She taught core subjects, large and small motor skills, and aspects of basic physiological and physical development to children ranging in age from 6 weeks to 12 years.

Ms. Snyder was a Sales Associate at Geoffrey Beene in Lancaster from June 2006, to the Summer, 2007. She sold, managed, and arranged all of the floor merchandise; provided customer service; and with the management team, assisted in the completion of the semi-annual inventory control, daily deposits, and opening and closing responsibilities. The job hours were from 9 am to 3 pm, Monday through Friday, for 30 hours a week at \$8 an hour. She was employed as a Private Nanny by the Kramer Family in Lititz from January, 2007, to May, 2007. She nurtured and taught four children ranging in age from 8 months to 5 years. Her responsibilities included preparing all of the daily activities for the children and doing the upkeep and maintenance of the family property and residence. The job was full-time from 7:30 am to 4:30 pm, Monday through Friday, except for Wednesday afternoon. The pay was \$400 per week.

In August, 2007, Ms. Snyder began working as a Marketing Coordinator, which is a clerical position, at the Arnold Printing Company in Columbia, PA. Her responsibilities primarily include clerical duties such as putting together

Mark Voigt, Esquire
February 28, 2008
Page 5 of 20

Re: Stacy Snyder

marketing materials for 4 different companies, sending out world-wide mailings, and setting up spread sheet materials for trade shows. Her hours are mostly 8:30 am to 3:30 pm, Monday through Friday, for a total of approximately 30 hours a week. The wage is \$9 an hour. Her last pay check was for \$420 for 2 weeks.

Additionally, Ms. Snyder has a second job at the Ephrata American Legion or Cloister Club in Ephrata. She works as a Waitress, Bartender, and Event Bartender. The duties include waiting on people, taking food and drink orders, making drinks, serving the food and drinks to the customers, and collecting the money. The hours vary but typically can total about 20 hours per week maximum. The pay rate as a Waitress is \$2.83 per hour plus tips and the rate for a Bartender is \$5.50 per hour plus tips. She indicated that even with 2 jobs, she was just "squeaking by financially." She has no health benefits either through Arnold Printing or the Ephrata American Legion.

When asked to describe her daily routine, Ms. Snyder related that she gets up at 7 am, gets the children ready for school and herself ready for work. Her mom arrives at 8 am to take care of the children. Ms. Snyder then leaves at 8 am to get to work at 8:30 am, and works until 3:30 pm to 4:30 pm depending if someone can be at home with the children. If a Monday, Tuesday, or Wednesday, then she remains with the children. Otherwise, she works at her second job. She works in the evening hours on Thursday, Friday, and Saturday from 4:30 pm to either 9:30 pm or, for special events, until 2:30 am. She works as a Bartender and Waitress. On Sunday, she may be away the whole day without seeing her children. When with the children in the evenings, she assists them with their homework. They are in bed by 9:30 pm to 10 pm.

In terms of activities, Ms. Snyder related that she does a lot of art work and writes poetry. She primarily does pencil and ink drawings. She plays sporting activities with the boys like football, soccer, and baseball. She runs about ½ mile a day.

Upon being questioned about her job preferences, Ms. Snyder noted that she had planned on teaching for about 5 to 10 years in a school system. Then, after gaining the experience in secondary and elementary education, she would become an Assistant Elementary School Principal and later a Principal. She had planned out her career in the educational field. She was going to begin to take graduate courses in elementary education and business administration after a year of teaching. She planned on becoming certified as a Principal, Kindergarten through 12th grade, and certified in business administration. However, she expressed being at a loss now and not knowing what to do about her future employment.

Mark Voigt, Esquire
February 28, 2008
Page 6 of 20

Re: Stacy Snyder

Ms. Snyder has thought about entering into a career as a Physical Therapy Assistant. She has looked into the obtaining an associate degree through a program at the Central Pennsylvania College. The associate degree would require that she take an additional 44 credits in core coursework such as Anatomy and Physiology and Physical Therapy. She would need to return to school on a full-time basis over the next few years to complete the program.

According to her resume, Ms. Snyder wrote a list of professional goals. She noted that she was professionally dedicated to the art and the science of teaching and a life of education and had a duty to build upon the latest information in the education field, not only as a teacher but a parent. She had an interest in increasing her knowledge about the aspects of business and administration. While at Millersville University and Geoffrey Beene, she gained business expertise in regards to attention to details, positive interpersonal skills, inquisitive mannerisms, fast-paced learning strategies, and an understanding of various computer, phone, and copier commands. She noted the importance of building a professional and vigorous relationship with colleagues in any job. She was intent on maintaining a strong work ethic and vivacious personality. She was continuing the learning process by having an open communication with other colleagues, attending various workshops or training sessions, and obtaining master's degrees both in Business Administration and Elementary Education.

Behavioral Observations

At the beginning of the evaluation, I met with Ms. Snyder in the conference room. Dressed in a casual fashion, she wore a pull-over top, jeans, and shoes. She was cooperative, friendly, and appeared to be relaxed concerning the evaluation. She made good eye contact. Her speech was clear and she spoke in an articulate fashion. She conversed spontaneously about topics such as her children, jobs, and schooling. She responded directly to questions. When working on the tests, for instance, she did so in a neat, deliberate, and steady manner.

Tests Administered

Bender Gestalt Test
Slosson Intelligence Scale-Revision 3 (SIT-R3)
Career Assessment Inventory (CAI)
Myers-Briggs Type Indicator (MBTI)

Test Results

The Bender Gestalt Test requires that the person reproduce designs presented serially on nine cards with the use of a pencil and paper. Errors in perceiving and drawing the designs can be indicative of neurological difficulties or emotional disorders. Ms. Snyder reproduced the figures in an accurate manner according to her drawings. She has well-developed visual-motor-spatial skills. Memory of the designs is tested by asking the person to draw as many of the designs as possible without looking at the cards. In the memory phase procedure, Ms. Snyder remembered six of the nine designs in an accurate fashion and one more almost in an exact manner. She showed an above average recall of the designs.

The Slosson Intelligence Test-Revision 3 (SIT-R3) was administered. The SIT-R3 is primarily a test of verbal intelligence. Ms. Snyder achieved a Total Standard Score (TSS) of 107 which places her within the upper end of the Average range of intelligence. The Average range extends numerically from 90 to 109. The Below Average range extends from 80 to 89 and the Above Average range extends from 110 to 119. At the confidence interval of 95%, the scores range from 100 to 114. That is, the expectation is that her true score falls within that specified range.

The CAI is designed to assess an individual's interest in a variety of occupations as compared with people actually performing in those occupations. The results are presented in terms of general themes, basic interests, and occupations. The results suggest that Ms. Snyder has a high preference for the artistic, social and conventional themes. She has an average preference for the enterprising and investigative themes. Artistic people prefer jobs that offer them the opportunity to express themselves by creating works of art. They enjoy doing such things as writing poetry, drawing, and sketching. They frequently describe themselves as imaginative, original, expressive, and artistic. Social people tend to be very concerned about others and like to help them with their personal problems. They describe themselves as thoughtful, considerate, patient, and generous. Conventional people prefer activities and jobs in which they know exactly what is expected of them and what they are supposed to do. They describe themselves as stable, controlled, moderate, conforming, cautious, and dependable.

Enterprising people are typically good at talking and using words to persuade other people. They see themselves as energetic, enthusiastic, adventurous, ambitious, competitive, outspoken, and confident. Investigative people like activities and occupations that are related to science and mathematics. They describe themselves as achieving, confident, curious, inventive, and scientific.

Per the CAI, Ms. Snyder indicated a high preference for the basic groups of writing, performing/entertaining, arts/crafts, social service, teaching, childcare, medical service, religious activities, business, office practices, clerical, and food service. Writing involves covering news stories, writing poetry, and authoring stories. Performing/entertaining includes being in front of people, acting in a play, directing a play, and playing a musical instrument. Arts/crafts indicates a basic interest in fine arts activities such as going to concerts or art galleries and pursuing hobbies such as making pottery, leather goods, or rugs. Social service means being with people and helping them, making new friends, working on a group project, and doing volunteer work. Teaching pertains to helping individuals learn, especially in school. Childcare has to do with being with children, caring for them or assisting in a school, and helping them to read, spell, or play.

Medical service involves giving medical aid to people, working in a hospital, studying first aid, and helping at an accident. An interest in religious activities includes singing in a choir, being a religious leader, working at a religious camp, and being a religious ambassador. Business refers to interviewing people, working in an office, being a manager, and working on a sales campaign. Office practices is a basic interest in typing letters, operating office machines such as computers and copiers, and working at a desk. Clerical pertains to working with files in order to provide information to the public. Food service has to do with preparing or serving food, planning a dinner for guests, and working in a kitchen.

In addition, the results suggest that Ms. Snyder enjoys certain occupations. For example, she reported a preference for occupations such as child care assistant, elementary school teacher, licensed practical nurse, physical therapy assistant, buyer/merchandiser, caterer, food service manager, restaurant manager, bank teller, bookkeeper, court reporter, data entry operator, dental assistant, medical assistant, pharmacy technician, secretary, and waitress. Her responses were dissimilar in regards to those individuals who are in occupations like conversation officer, electrician, firefighter, machinist, park ranger, and surveyor.

The Myers-Briggs Type Inventory (MBTI) evaluates the preferences of an individual. That is, the inventory can be used to assess an individual in regards to the preferred kinds of work settings and occupations. Per the responses of Ms. Snyder on the MBTI, she is the type of person who can radiate sympathy and fellowship, concern herself chiefly with the people around her, place a high value on human contact, be friendly and tactful, be persevering and conscientious, and inclined to expect others to be the same.

Mark Voigt, Esquire
February 28, 2008
Page 9 of 20

Re: Stacy Snyder

There is a tendency to concentrate on the admirable qualities of other people and being loyal to respected persons and institutions. Her type have the gift of finding value in the opinions of other people, even when the opinions are in conflict, and having the faith in being able to bring harmony. She can be a practical, realistic, and down-to-earth person.

Her type, according to the responses on the MBTI, often choose jobs that deal with people and in situations where cooperation can be brought about through good will. There is a fondness in jobs such as teaching, preaching, and selling. The compassion and awareness of physical conditions often attract her type to health professions where warmth, comfort, and patient care can be provided. She may need to make a special effort to be brief and businesslike and less likely to be happy in work demanding of impersonal analysis. She has a tendency to think best when communicating with people and enjoy communicating.

In the records, an Examinee Score Report about Ms. Snyder was available through the Educational Testing Service (ETS) via the Praxis Series. Per the report, she was in her fourth year at Millersville University and was majoring in English education. Her GPA was listed as 3.0-3.49. Regarding the testing, she had the following scores on June 11, 2005: 177 in reading, 177 in writing, and 178 in mathematics. The possible scoring range was 150 to 190. The required passing scores for the Pennsylvania Department of Education and university were 172, 172, and 173 respectively. She had passing scores on all three. On March 4, 2006, she was tested on the "English language, literature, and composition: content knowledge" component and obtained a 171. The possible scoring range was 100 to 200. The required passing score was 160. She passed the test.

According to the test results, Ms. Snyder has well-developed visual-motor spatial skills and intellectual skills within the upper end of the average range. On an inventory, she reported an interest in occupations such as child care assistant, elementary school teacher, licensed practical nurse, physical therapy assistant, buyer/merchandiser, caterer, and food service manager. Per the type inventory, for instance, she can radiate sympathy and fellowship, concern herself chiefly with the people around her, place a high value on human contact, be friendly and tactful, be persevering and conscientious, and inclined to expect others to be the same. Additionally, on the Praxis Series, she had passing scores in reading, writing, mathematics, and content knowledge of English language, literature, and composition.

Vocational Profile/Transferable Skills

Ms. Snyder graduated from high school in 1998. She obtained a Marketing and Sales Certification in 1998. She was awarded a Bachelor of Arts in English degree in 2006. Nevertheless, she was expecting a Bachelor of Science in Education and Teaching Certificate but the university has not granted them. She has been employed as a Waitress, Counter Clerk, Coordinator, Assistant Manager, Data Management Researcher, Regional Substitute Teacher, Sales Associate, and Private Nanny. She currently works as a Marketing Coordinator at Arnold Printing and Waitress and Bartender at the American Legion. She had been in a student teaching program at Millersville University and expected to be employed as a Teacher after graduating. Per her career plan, she was going to move into administration and become a Principal after working as a Teacher.

The 1991 Edition of the Dictionary of Occupational Titles (DOT) provides job descriptions. The Classification of Jobs (COJ) outlines information about the types of skills, aptitudes, interests, and temperaments associated with a position. In the DOT, the positions of Mail Order Clerk, Waitress, and Bartender fit her job descriptions and are defined as follows:

209.587-018 MAIL CLERK (Clerical)

Mails letters, merchandise samples, and promotional literature to prospective customers. Receives requests for samples and prepares required shipping slips. Maintains files and records of customer transactions.

A training period of “over 3 months up to and including 6 months” is required for the position of Mail Clerk per the COJ. Average reasoning skills and an average clerical perception aptitude are associated with the title. The position indicates an interest in activities that are routine and organized in nature. There is an adaptability for performing continuously the same work according to set procedures. The position is classified as light in terms of the physical demands.

352.677-018 WAITRESS, CLUB (Hotel & Restaurant) Alternate Title: Page

Attends to members in private club by performing duties such as the following: Takes orders for food and beverages and serves members in

dining room or clubrooms. Brings cards, chips, amusement devices, candies, tobacco, and other articles as requested. Places orders for clubroom reservation. Delivers telephone and personal messages. Removes card tables, sweeps and dusts furniture and woodwork, vacuums rugs, and otherwise keeps rooms and halls clean.

A training period of “anything beyond short demonstration up and including 30 days” is required for the position of Waitress per the COJ. An average manual dexterity aptitude is associated with the title. The position indicates an interest in activities that involve business contact with people and that are routine and organized in nature. There are adaptabilities for performing a variety of duties without loss of efficiency and dealing with people beyond giving and receiving instructions. The position is classified as light in terms of the physical demands.

**312.474-010 BARTENDER (Hotel & Restaurant) Alternate Titles:
Bar Attendant; Barkeeper**

Mixes and serves alcoholic and nonalcoholic drinks to patrons of bar by following standard recipes: Mixes ingredients, such as liquor, soda, water, sugar, and bitters, to prepare cocktails and other drinks. Serves wine and draught or bottled beer. Collects money for drinks served. Orders or requisitions liquors and supplies. Arranges bottles and glasses to make attractive display. May slice and pit fruit for garnishing drinks. May prepare appetizers such as pickles, cheese, and cold meats. May tend service bar and be designated Service Bartender.

A training period of “over 30 days up to and including 3 months” is required for the position of Bartender per the COJ. Average reasoning skills and an average manual dexterity aptitude are associated with the title. The position indicates an interest in activities that involve business contact with people and that are routine and organized in nature. There are adaptabilities for dealing with people beyond giving and receiving instructions and making decisions based on measurable criteria. The position is classified as light in terms of the physical demands.

Ms. Snyder was in a student teaching program and expected to be employed as a Teacher. She planned on moving into administration and becoming a Principal. In the DOT, the positions of Secondary School Teacher, Assistant Principal, and Principal are defined as follows:

091.227-010 TEACHER, SECONDARY SCHOOL (Education)
Alternate Titles: High School Teacher

Teaches one or more subjects to students in public or private secondary schools: Instructs students, using various teaching methods, such as lecture and demonstration, and uses audiovisual aids and other materials to supplement presentations. Prepares course objectives and outline for course of study following curriculum guidelines or requirements of state and school. Assigns lessons and corrects homework. Administers tests to evaluate pupil progress, records results, and issues reports to inform parents of progress. Keeps attendance records. Maintains discipline in classroom. Meets with parents to discuss student progress and problems. Participates in faculty and professional meetings, educational conferences, and teacher training workshops. Performs related duties such as sponsoring one or more activities or student organizations, assisting pupils in selecting course of study, and counseling students in adjustment and academic problems. May be identified according to subject matter.

A training period of "over 2 years up to and including 4 years" is required for the position of Secondary School Teacher per the COJ. Above average reasoning, mathematical, and language skills along with average form perception and clerical perception aptitudes are associated with the title. The position indicates an interest in activities that are concerned with the communication of data and working for the presumed good of people. There are adaptabilities for accepting responsibility for the direction of an activity, dealing with people beyond giving and receiving instructions, influencing people about their opinions about ideas, and making evaluations based on judgmental criteria. The position is classified as light in terms of the physical demands.

091.107-010 ASSISTANT PRINCIPAL (Education)

Administers school student personnel program in primary or secondary school, and counsels and disciplines students, performing any combination of following tasks: Formulates student personnel policies such as code of ethics. Plans and supervises school student activity programs. Gives individual and group guidance for personal problems, educational and vocational objectives, and social and recreational activities. Talks with and disciplines students in cases of attendance and behavior problems. Supervises students in attendance at assemblies and athletic events.

Walks about school building and property to monitor safety and security or directs and coordinates teacher supervision of areas such as halls and cafeteria. Observes and evaluates teacher performance. Maintains records of student attendance. Arranges for, and oversees, substitute teachers. Works with administrators to coordinate and supervise student teachers program. Teaches courses. Assists PRINCIPAL to interview and hire teachers. Organizes and administers in-service teacher training.

099.117-018 PRINCIPAL (Education)

Directs and coordinates educational, administrative, and counseling activities of primary or secondary school: Develops and evaluates educational program to ensure conformance to state and school board standards. Develops and coordinates educational programs through meetings with staff, review of teachers' activities, and issuance of directives. Confers with teachers, students, and parents concerning educational and behavioral problems in school. Establishes and maintains relationships with colleges, community organizations, and other schools to coordinate educational services. Requisitions and allocates supplies, equipment, and instructional material as needed. Directs preparation of class schedules, cumulative records, and attendance reports. Observes and evaluates teacher performance. Interviews and hires teachers. Walks about school building and property to monitor safety and security. Plans and monitors school budget. May plan and direct building maintenance. May develop and administer educational programs for students with mental or physical handicaps.

A training period of "over 4 years up to and including 10 years" is required for the positions of Assistant Principal and Principal per the COJ. Above average reasoning and language skills, average mathematical skills, and an average clerical perception aptitude are associated with the titles. The position indicates an interest in working for the presumed good of people, activities resulting in the prestige of others, and activities involving business contact with people. There are adaptabilities for accepting responsibility for the direction of an activity, dealing with people beyond giving and receiving instructions, influencing people about their opinions about ideas, and making evaluations based on judgmental criteria. The positions are classified as sedentary in terms of the physical demands.

The Department of Labor classifies work according to sedentary, light, medium, heavy, or very heavy.

Sedentary work is generally defined as that which requires lifting up to 10 pounds maximum and occasional lifting and/or carrying of articles such as docket or ledgers. Although the work involves sitting, a certain amount of standing and walking may be required only occasionally. Light work may require lifting up to 20 pounds. However, even though the job may only require up to 5 pounds of lifting, if there were requirements for more than occasional standing or walking, then the light duty classification would be applied. Medium work may require lifting up to 50 pounds. Heavy work could require lifting up to 100 pounds, while very heavy would be over 100 pounds.

Wage Analysis

Ms. Snyder was matriculated at Millersville University and expected to be awarded a Bachelor of Science in Education degree and be issued a teaching certificate as of May 2006. According to the Second Amended Complaint, she was involved in an incident where a photograph of her was posted on www.myspace.com and seen by personnel in the student teaching program at the university. Regarding her student teaching, she was given superior marks in planning and preparation and satisfactory marks in classroom environment and instructional delivery. However, she had an unsatisfactory rating in Professionalism. Subsequently, she was not awarded the BSE and teaching certificate because of the unsatisfactory rating. Without the BSE and teaching certificate, she has not been able to fulfill her career ambition of becoming a Teacher and eventually a Principal. Rather, she now works as a Coordinator, Waitress, and Bartender.

The United States Individual Income Tax Returns (1040A) for 2006 and 2007 were available for review. Per the return on 2006, Ms. Snyder had a total income (wages, salaries, and tips) of \$11,295. In the tax year of 2007, her total income was \$9,851.

The United States Department of Labor (USDOL), through the Bureau of Labor Statistics, published the wages for the Lancaster, PA, MSA (Metropolitan Statistical Area) in May, 2006. The publication documents the wages for occupations in the Lancaster County, which includes Strasburg. Per the publication, there are four types of occupational categories that are representative of the vocational profile of Ms. Snyder and are prime factors in the wage analysis. Currently, she performs waitressing, bartending, and clerical duties in her jobs. However, given her prior experiences and the Bachelor of Arts degree, for instance, she now has the profile to apply for alternate jobs in the clerical and

administrative field, Furthermore, if she had been awarded a Bachelor of Science in Education degree and a teaching certificate, she would have had the opportunity to apply for teaching jobs in the educational field after graduating from the university and, later in the future, advancing into educational administration. Subsequently, the table highlights her current and alternate jobs along with the positions which she aspired to do but has been denied without the appropriate credentials. The table outlines the mean annual wages and number surveyed by the USDOL.

<u>Occupational Titles</u>	<u>Mean Annual Wage</u>	<u>Number Surveyed</u>
Bartenders	\$16,910	860
Waitresses and Waiters	16,290	4,130
Food Servers, Non-Restaurant	18,620	380

Counter and Rental Clerks	\$24,310	740
Telemarketers	32,200	450
Customer Service Representatives	28,460	3,270
File Clerks	22,510	320
Hotel and Motel Clerks	20,520	440
Interviewers	27,660	120
Order Clerks	30,290	610
Receptionists and Information Clerks	23,270	2,460
Information and Record Clerks	27,250	50
General Office Clerks	25,200	5,830

Elementary School Teachers	\$57,750	2,420
Middle School Teachers	51,900	650
Secondary School Teachers	53,280	1,530

Educational Administrators, Elementary and Secondary School	\$78,030	250

Per the table for the surveyed titles in the Lancaster Area, the Bartenders, Waitresses, and Food Servers have mean annual wages of \$16,910, \$16,290, and \$18,620 respectively. The average for the three occupations is \$17,273. The next category consists of occupations such as Counter and Rental Clerks, Customer Service Representatives, Order Clerks, and General Office Clerks. The mean annual wages range from \$20,520 to \$32,200. The average for the category is

\$26,167. The teaching category includes Elementary, Middle, and Secondary School Teachers with mean annual wages of \$57,750, \$51,900, and \$53,280 respectively. The average for the Teachers is \$54,310. Finally, the Educational Administrators, Elementary and Secondary, which includes Principals, have a mean annual wage of \$78,030.

Ms. Snyder graduated from college in May, 2006. She expected to gain a position in teaching in a public school system after completing the requirements of her educational degree. However, she was not awarded the degree or teaching certificate. She has been working at jobs such as Sales Associate and Private Nanny. At the present time, she works as a Marketing Coordinator for a printing company and Waitress and Bartender for an American Legion. At the printing company, she works approximately 30 hours a week and has a wage of \$9 an hour. At the American Legion, she works a maximum of about 20 hours per week with a pay rate as a Waitress of \$2.83 per hour plus tips and as a Bartender with a pay rate of \$5.50 per hour plus tips. She does not, for example, have any health benefits through either employer. She had an income of \$11,295 in 2006 and income of \$9,851 in 2007.

Ms. Snyder aspired to be a Teacher after graduating from college. However, she has been denied that occupation due to not being awarded an educational degree and teaching certificate. She has experienced problems such as depression, anxiety, and low self-esteem. Instead of teaching in a public school system and working towards a future in school administration, she has been working in jobs such as Waitress and Bartender.

Given her vocational profile, Ms. Snyder has the potential to be employed in more meaningful jobs which also offer a high wage and benefits. The table includes the kinds of alternative jobs that she can consider as based on her work experiences and Bachelor of Arts degree. She can apply for jobs such as Customer Service Representative, Order Clerk, and General Office Clerk. The average wage would be approximately \$26,167 per year.

Although the alternative jobs are representative of the type that she consider, Ms. Snyder nevertheless would have had the opportunity to apply for jobs as an Elementary School Teacher, Middle School Teacher, or Secondary School Teacher and expect an average wage of \$54,310 as of 2006. After teaching for about 5 to 10 years in secondary and elementary education in a school system, she had planned on becoming an Assistant Elementary School Principal and later a Principal.

She was going to take graduate courses in elementary education and business administration after a year of teaching. She had already planned out her career in the educational field.

In view of the alternative jobs, Ms. Snyder has the potential to have an annual wage of approximately \$26,167. However, in that she had planned on teaching but cannot do so now in a school system, she has been excluded from the potential of an average wage of \$54,310 annually. Due to the negation of the Bachelor of Science in Education degree and teaching certificate, she has experienced a wage loss of \$28,143 per year.

When graduating in May, 2006, Ms. Snyder was approximately 26 years and 4 months of age. As of September, 2006, at the beginning of a school year, she would have been about 26 years and 7 months of age. If working as a School Teacher until the age of 65 years, she would have been in the profession for about 38 years and 5 months. At \$28,143 per year, the total wage loss for that amount of time is equivalent to \$1,081,160.

Finally, Ms. Snyder planned on gaining teaching experience for about 5 to 10 years in a school system and taking graduate courses in elementary education and business administration. She planned on becoming an Assistant Elementary School Principal and later a Principal. Per the table, Educational Administrators, have a mean annual wage of \$78,030. The wage can be compared to the wages of \$26,167 for the alternative jobs or \$54,310 for the teaching jobs. As an Educational Administrator, there would be a difference of either \$51,863 ($\$78,030 - \$26,167$) for the alternative jobs or \$23,720 ($\$78,030 - \$54,310$) for the teaching jobs in the wages. Thus, a wage loss could be calculated from a 5-year or 10-year point in the future from the date of beginning her teaching career in September, 2006.

A wage loss has already been calculated for a teaching position. So, if using the difference of \$23,720 regarding the Educational Administrator and Teacher, for example, then there would be an additional wage loss of \$792,643 ($\$23,720 \times 33$ years plus $\$23,720 \times 5/12$ of a year) from the 5-year point or \$674,043 ($\$23,720 \times 28$ years plus $\$23,720 \times 5/12$) from the 10-year point in time. When added to the wage loss of \$1,081,160, the overall wage loss would range from \$1,755,203 to \$1,873,803. The wage loss does not include factors regarding the cost of living increments, pay increases, pension plans, overtime hours, and fringe benefits.

Records Review

Regarding the records in the file, the following have been utilized and listed below in preparing this report.

Second Amended Complaint, Stacy Snyder versus Millersville University
Federal income tax returns; dated 2006-2007
Lampeter-Strasburg High School Transcript of Stacy Snyder; dated 6/1/98
Resume of Stacy Snyder
Praxis Series Examinee Score Reports; dated 6/11/05-3/4/06
Millersville University: A Guide for Student Teaching; dated Summer, 2005
Evaluation of Foundations Block, Secondary Field Experience; dated Spring, 2005
Evaluation of Professional Block, Secondary Field Experience; dated Fall, 2005
Letter about Dean's List from John Short, Acting Dean, to Stacy Snyder; dated 2/2/06
Letter about Dean's List from Gibson Armstrong, Pennsylvania State Representative, to Stacy Snyder; dated 3/3/06
Records from the Conestoga Valley High School including Final Evaluation of Stacy Snyder; dated 2006
Pennsylvania Statewide Evaluation Form for Student Professional Knowledge and Practice regarding Stacy Snyder by J. Barry Girvin; dated 5/12/06
Request for Exception to Graduation Requirements; dated 5/18/06
Code of Conduct for Educators
Millersville University: Undergraduate Catalog; date 2006-2007
Millersville University: Student Code of Conduct
Letter by Mark Voigt to Jeffrey Hawkins; dated 1/28/07
Letter by Vilas Prabhu to Mark Voigt; dated 2/6/07
Letter by Vilas Prabhu to Mark Voigt; dated 2/16/07
Letter by Vilas Prabhu to Mark Voigt and Stacy Snyder; dated 3/26/07
Photograph of Stacy Snyder; dated 4/3/07

Comments on the Records Reviewed

In the interview, Ms. Snyder indicated that she was a full-time student at Millersville University and expected to graduate with a Bachelor of Science in Education degree and being certified as a Teacher. Due to the incident with the photograph, she was denied the aforementioned degree and certificate. Instead, she was given a Bachelor of Arts degree in English. She was even on the dean's list while at the university. For instance, Dean John Short and State

Mark Voigt, Esquire
February 28, 2008
Page 19 of 20

Re: Stacy Snyder

Representative Gibson Armstrong wrote letters to congratulate her for being a scholar.

According to the current test results, Ms. Snyder has intellectual skills within the upper end of the average range. She had the aspiration of becoming a Teacher. On an inventory, the findings indicated that she can be the type of person who radiates sympathy and fellowship, concerns herself chiefly with the people around her, places a high value on human contact, is friendly and tactful, and is persevering and conscientious. She had passing scores in reading, writing, mathematics, and content knowledge of English language, literature, and composition on the Praxis Series. According to the Second Amended Complaint, she was involved in an incident where a photograph of her was posted on www.myspace.com and seen by personnel in the student teaching program at the university.

As a Student Teacher, she obtained superior marks in planning and preparation and satisfactory marks in classroom environment and instructional delivery. Yet, reportedly, because of the photograph, she was given an unsatisfactory rating in Professionalism. Subsequently, she graduated with a Bachelor of Arts in English and denied the opportunity to become a Teacher in a school system and the associated wages. Her plan on being a Teacher and eventually developing a career as a Principal has been ended.

Ms. Snyder expressed being at a loss now and not knowing what to do about her future employment since the career as an educator has been stopped. She has considered a career as a Physical Therapy Assistant, which would necessitate returning to school on a full-time basis for the next few years. However, she is just "squeaking by financially" and entering another college program would once again involve additional expenses and more years of schooling.

Conclusion

As a vocational expert, I primarily evaluated Ms. Snyder for the purpose of determining her vocational profile. That is, I evaluated her in view of areas such as her educational background and employment history. I also reviewed the records to ascertain information about Ms. Snyder.

Given her vocational profile, I have concluded within a reasonable degree of vocational certainty that Ms. Snyder has been restricted from performing the types of occupations that would have been readily available to her with a Bachelor of

Mark Voigt, Esquire
February 28, 2008
Page 20 of 20

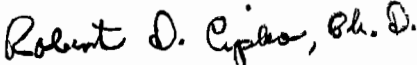
Re: Stacy Snyder

Science in Education degree and teaching certificate. As a result, she has experienced a wage loss amounting to \$28,143 per year. In that she would have a loss during a time period of 38 years and 5 months, the total amount would be equivalent to \$1,081,160. When adding the difference regarding the job of Educational Administrator versus Teacher, for example, then there would be an additional wage loss of \$792,643 from the 5-year point or \$674,043 from the 10-year point in time. When added to the wage loss of \$1,081,160, the overall wage loss would range from \$1,755,203 to \$1,873,803 in that Mr. Snyder did not graduate with a Bachelor of Science in Education and teaching certificate from Millersville University.

The overall wage loss does not include factors regarding the cost of living increments, pay increases, pension plans, overtime hours, and fringe benefits. The loss of earnings can be expected to continue in that she does not have the outcomes that she expected upon completing her student teaching program and graduating – the Bachelor of Science in Education degree and certification as a Teacher.

This report consists of information ascertained from the evaluation and a review of the records. Upon receipt of any additional records such as documentation about her employment or educational status, I would like to reserve the right to review and report on them especially in regards to her vocational profile and wage analysis. Please feel free to contact me if you have any questions.

Sincerely,


Robert D. Cipko, Ph.D., CRC, ABVE
Clinical/Vocational Supervisor
Licensed Psychologist

RDC:rm

CURRICULUM VITAE

ROBERT D. CIPKO, PH.D., ABVE, CRC
REHABILITATION PLANNING, INC.
Plymouth Greene Office Campus, B-5
1000 Germantown Pike
Plymouth Meeting, PA 19462
(800) 837-8835

EDUCATION

Doctor of Philosophy, 1988
 Major: Psychoeducational Processes
 Temple University, Philadelphia, PA

Master of Education, 1975
 Major: Psychoeducational Processes
 Temple University, Philadelphia, PA

Bachelor of Arts, 1974
 Major: Psychology
 LaSalle College, Philadelphia, PA

LICENSURE

Licensed Psychologist, 1982
 State of Pennsylvania
 Certificate #PS-003880-L

Licensed Professional Counselor, 2002
 State of Pennsylvania
 Certificate #PC000092

CERTIFICATION

Fellow: American Board of Vocational Experts, 1994
 Certificate #00092

CRC: Commission on Rehabilitation Counselor Certification, 1998
 Certificate #35891

Certification as a Vocational Expert
 by the State of Pennsylvania Department of Labor and Industry

Certification as Rehabilitation Service Provider
 by the State of Maryland Workers' Compensation Commission
 Certificate #G0065

Certificate of Proficiency in the Treatment of Alcohol and Other
 Psychoactive Substance Use Disorders
 American Psychological Association College of Professional Psychology
 Certificate #AD001872

EXHIBIT "13"

10P7

ROBERT D. CIPKO, PH.D.
PAGE TWO

**PROFESSIONAL
EXPERIENCE**

4/90 - Present

REHABILITATION PLANNING, INC.

Plymouth Meeting, PA

Licensed Psychologist

Vocational and psychological testing and evaluations in areas such as intelligence, aptitudes, achievement, personality, and daily living skills. Identification of transferable skills, job development, job placement, and motivational counseling. Preparation and provision of expert testimony in workers' compensation, product liability, personal injury, and work accidents. Reports on employability, earning capacity, and wage loss analysis. Liaison among employers, legal and medical professionals, and insurance companies. Ongoing development of the Job Data Bank and new employment sources.

Clinical/Vocational Supervisor

Supervise vocational counselors, perform file reviews, and conduct training sessions.

12/87 - Present

HORIZON HEALTHCARE

Blue Bell, PA

Clinical Consultant

Provide psychological services to children, adolescents and adults using individual, family and couple modalities; industrial consultation; psychological and vocational assessments; and crisis intervention. Work with human resource components to evaluate employees regarding duties, responsibilities, skills, attitudes, and performance levels. Recommend interventions to modify or change employee behaviors. Psychological treatment issues include stress, depression, marital conflict, substance abuse, employment and interpersonal relations.

3/98 - Present

GWYNEDD-MERCY COLLEGE

Gwynedd Valley, PA

Instructor

Instruct students in the graduate studies program. Teach courses such as "Inter-Group Theory and Research" and "Statistics and Research for Educational Administration."

**PREVIOUS
EMPLOYMENT**

8/88 - 8/98

COMPREHENSIVE COUNSELING SERVICES

Bala Cynwyd, PA

Consulting Psychologist

Provided comprehensive psychological evaluations through cognitive, projective, academic, and vocational testing. Prepared psychological reports in regards to the findings and treatment planning. Consulted with members of the staff concerning treatment planning for clients in clinical, family, educational, and career issues.

ROBERT D. CIPKO, PH.D.
PAGE THREE

3/90 - 3/93
NORTHWESTERN INSTITUTE
Fort Washington, PA
Psychologist (Allied Professional Staff)
Provided psychological services for hospitalized adults and adolescents through individual and family psychotherapy. Administered psychological evaluations in order to assess patients concerning their cognitive, perceptual, personality, and social functioning. Consulted with staff regarding the treatment of patients.

4/90 - 12/91
CHESTNUT HILL COLLEGE
Chestnut Hill, PA
Instructor
Instructed students in the graduate studies program. Taught a course offering entitled "Legal and Ethical Issues in Counseling and Psychotherapy."

5/88 - 8/89
WMS AND CO., INC.
King of Prussia, PA
Management Consultant
Primarily responsible for providing Applied Behavioral Science service to organizations. Administer comprehensive psychological evaluations for human resource components in the selection, placement, and development of individuals in the work environment. Consult with managers and supervisors to assist in placing individuals into company positions. Design test validation studies for assessing the knowledge, skills, and attitudes for company positions with multiple employees. Conduct attitude surveys. Devise management succession and career path strategies. Provide vocational counseling on an outplacement basis to employees of companies. Involved in the design of compensation planning inclusive of job descriptions, analysis, measurement, and pricing.

10/83 - 4/88
COMMUNITY COUNCIL MENTAL HEALTH/MENTAL
RETARDATION CENTER
Philadelphia, PA
Senior Staff Psychologist
Coordinated services provided by the staff psychologists and psychology interns. Supervised psychologists on psychological evaluations, psychotherapy, and client care. Administered psychological evaluations to children, adolescents, and adult MH and MR clients. Provided individual and family psychotherapy. Interagency consultant to an Early Childhood Developmentally Delayed Program.

ROBERT D. CIPKO, PH.D.
PAGE FOUR

6/86 - 12/86 Acting Unit Director of Children and Youth Programs
Directed the Adolescent Aftercare, Learning Therapy and Therapeutic
Classrooms Partial Hospitalization Programs; Children's Outpatient
Services; and Transportation.

2/83 - 1/84 COMHAR, INC.
Philadelphia, PA
Psychotherapist

2/83 - 1/84 NUTRI/SYSTEM WEIGHT LOSS PROGRAM
Huntingdon Valley, PA
Behavioral Education Counselor

4/79 - 3/82 BRISTOL BENSLEM HUMAN SERVICES CENTER
Newportville, PA
Outpatient Coordinator/Mental Health Therapist

2/77 - 3/79 DRUG AND ALCOHOL PROGRAM
Lehigh, PA
Consultant

1/74 - 6/76 AWARENESS HOUSE YOUTH SERVICE BUREAU
Pennsburg, PA
Staff Counselor; Educational/School Coordinator

1/70 - 6/72 HEAD START
Pottsville, PA
Teacher/Supervisor

**PROFESSIONAL
AFFILIATIONS**

American Psychological Association
Division of General Psychology
Delaware Valley Group Psychotherapy Society
Philadelphia Society of Clinical Hypnosis
American Board of Vocational Experts

**PROFESSIONAL
ACTIVITY**

Member of the Board of Directors of Path
Mental Health/Mental Retardation Center (1981 to 1985)

**DOCTORAL
DISSERTATION**

An Exploration of Fatherhood: Sex Role Orientations and
Attitudes Toward the Sex Roles of Children

ROBERT D. CIPKO, PH.D.
PAGE FIVE

CONTINUING EDUCATION

National Business Institute

"Advanced Workers' Compensation in Pennsylvania" 11/15/91

Magee Rehabilitation Hospital

"How to Assess Readiness for Return-to-Work" 12/09/92

Continuing Education Masters

"Rehabilitation Psychology and Pain Management" 6/4/93
6/5/93

American Psychological Association

"The Clinical Practice of Career Assessment:
Interests, Abilities and Personality" 9/30/94

American Healthcare Institute

"Psychological Trauma and Its Aftermath:
Effects on Adults, Adolescents and Children" 10/3/94

Magee Rehabilitation Hospital

"Rehab for the 'Difficult' Client" 2/8/95

American Psychological Association

"MMPI, MMPI-2 and MMPI - A in Court:
A Practical Guide for Expert Witnesses
and Attorneys" 9/1/95

Pennsylvania Psychological Association

"DSM - IV: What's Changed and
What's New" 9/15/95

Magee Rehabilitation Hospital

"Stress Management and Biofeedback
Assisted Pain Reduction" 2/21/96

5 of 7

ROBERT D. CIPKO, PH.D.
PAGE SIX

CONTINUING EDUCATION

<u>American Board of Vocational Experts</u>	10/25/96
Conference on "Post-Concussion Syndrome, Neuropsychological Evaluations and Damages, Carpal Tunnel Syndrome, Technical Devices for the Severely Handicapped, Disclosure of Expert Testimony, and Hedonic Loss"	10/26/96
<u>Institute for Advanced Psychological Training</u>	2/22/97
"Advanced MMPI, MMPI-2, MMPI - A"	
<u>Greater Philadelphia Society of Clinical Hypnosis</u>	5/28/97
"Pain: Acute and Chronic from the Perspective of Medical Pain Practitioner"	
<u>Mind Matters Seminars</u>	10/10/97
"Listening to the Body: Understanding the Language of Stress - Related Symptoms"	
<u>American Healthcare Institute</u>	11/18/97
"Clinical Diagnosis with the DSM - IV: The Art and Science of Assessment"	
<u>Mind Matters Seminars</u>	5/14/98
"Self-Esteem"	
<u>American Healthcare Institute</u>	6/26/98
"Treating Clients with a Dual Diagnosis: Chemical Dependency and Psychopathology"	
<u>American Psychological Association</u>	8/6/98
"Risk Management with Potentially Dangerous Patients"	
<u>CMA Evaluation Consultants</u>	5/12/99
"The Injuries We Face and the Doctors Who Treat Them"	
<u>University of California</u>	9/14/99
<u>San Diego School of Medicine</u>	
"The Assessment and Treatment of Psychoactive Substance Use Disorders"	

ROBERT D. CIPKO, PH.D.
PAGE SEVEN

CONTINUING EDUCATION

<u>Mind Matters Seminars</u> "Stress and Disease"	10/20/99
<u>Pennsylvania Psychological Association</u> "Ethics and the Law as It Relates to the Practice of Psychology"	10/29/99
<u>Mind Matters Seminars</u> "The Aging of the Brain, The Aging of the Mind"	4/19/00
<u>Mid-Atlantic Addiction Training Institute</u> "Working With Resistant Adolescents"	11/20/00
<u>American Healthcare Institute</u> "Affirmative Psychotherapy With Lesbian, Gay, and Bisexual Clients"	4/23/01
<u>Medical Educational Services</u> "Ethical Principles in the Practice of the Mental Health Professional in Pennsylvania"	9/14/01
<u>Central Pennsylvania Psychiatric Institute: Penn State University</u> "Reactive Attachment Disorder"	10/4/01
<u>Central Pennsylvania Psychiatric Institute: Penn State University</u> "Depressive Disorders in the Older Adult: Recognition, Intervention, and Effective Treatment"	3/21/02
<u>CMA Evaluation Consultants</u> "Partnering With Case Management"	4/3/02
<u>PA CASSP Training Institute: Penn State University</u> "Writing Psychological Evaluations for Child and Adolescent Mental Health Services"	9/19/02

REFERENCES Available Upon Request

Thank you for
being so
sincerely
Brent Mareg
Kudos!
Dugg
Goal
Future
Awesome!

teaching us. At times
we didn't listen to
you, but you were
able to make us stop.
We all appreciate you
teaching us. Hope
you had fun teaching.
Good luck in all
you do in the future.
I know you will be
a great teacher.

Dear [unclear]
Thank you for
[unclear] I had
[unclear] [unclear]
[unclear] [unclear]
[unclear] [unclear]
[unclear] [unclear]
[unclear] [unclear]
[unclear] [unclear]

you
y-thing you've
or us - I learned
from you and I
you'll be an awesome
in another class
touch and good luck!

I am going to miss you
so much! Congratulations on graduation
from college and best of luck with
teaching. I would love if you were
an actual teacher of mine.
Have a Great Summer!
Cindy
Stettin

Brian King

I'm so glad that
you were our teacher
this year! I really
appreciated everything
you did and the extra
help. Thank you for
being so kind and
patient. Good luck in
the future!
Caren
Lorenz

Michelle [unclear]

[Signature]

You are great!
I will miss you
but I'm glad you
are going to be a
teacher. God bless
you and your family.
XOXOXO,
Mallie Miller

Caren Lorenz

[Signature]

Melissa Ding

Thank you for
all your help and
also for caring.
Good Luck!
* Amanda Goff

Thank you for
your hard
teaching!
Good luck
they in the future!

Sry Dugg,
It's been quite the
long trip. Lots of ups
and downs. But overall
it was pretty good. God
bless you for all the
hassles. God bless
you and your family.
I know you will be
a great teacher.
Good Luck in
the future!
yours truly,
Meshel

[Signature]

Dear Miss Snyder,

You did a wonderful job trying to control a senior class that was ready to get out of school. Whenever you go I'm sure you'll do wonderfully.

Sincerely,
Brent Maneg

Thank you so much for all the effort you put into teaching us. Good luck next year.
Sincerely,
Kevanney Mable

Dear Miss Snyder,
Thanks for teaching us! You were AWESOME! Good luck in your future.
Jen Martin

Miss Snyder,
You did a great job teaching us! At times we didn't listen to you, but you were able to make us stop. We all appreciate you teaching us. Hope you had fun teaching. Good luck in all you do in the future. I know you will be a great teacher.

Always,
Cindy Stolterus

I am going to miss you so much! Congratulations on graduation from college and best of luck with teaching. I would love if you were an actual teacher of mine. Have a great summer!
Lauren Miller

Betty King

I'm so glad that you were our teacher this year! I really appreciated everything you did and the extra help. You were super cool! Good luck in your future. Love,
Carmel Lawrence

Michelle M...

Adrian...

You are great! I will miss you so much! Good luck in your future!

XOXOXO,
Mallie Murrant

Andrea...

Melissa Ding

Thank you for all you do and also for caring. Good Luck!
Bred

2 of 3

It was nice to teach...

NS Snyder
Remember to
always keep up
with your work
and your insight
Always look forward
and keep going - it
will all pay off in the
end. And there is
always someone
for that who try
to steal your
success. Thank
you for all the
guidance and
thoughtful
advice. You are
awesome!
Love,
Amanda

Dear Miss Snyder,
You did a wonderful
job trying to control
a senior class that
was ready to get out of
school. Wherever you
go I'm sure you'll
do wonderfully.

Sincerely,
Brent Mareg

Thank you
so much for all
the effort you put
into teaching us.
Good luck next
year.
Sincerely,
Kevin
Mable

Dear Miss Snyder,
Thanks for teaching
us. You were
awesome!
AWESOME
Luck in the future
& prayer.
Jon Mc

Miss Snyder,
You did a great job
teaching us! At times
we didn't listen to
you, but you were
able to make us stop.
We all appreciate you
teaching us. Hope
you had fun teaching.
Good luck in all
you do in the future.
I know you will be
a great teacher.

Always,
Cindy
Stoltz

I am going to miss you
so much! Congratulations on graduation.
From college and best of luck with
teaching. I would love if you were
an actual teacher of mine.
Love,
Lauren Miller

Best
Britney King

Thank you
for everything you've
taught me. I learned
so much from you and
I will be an awesome
teacher in another class.
Keep teaching and good
luck!

Dear Miss Snyder,
Thank you for teaching
us. You were
awesome!
Luck in the future
& prayer.
Jon Mc

I'm so glad
you were a
teacher. I
appreciated
every day
and the
help. Thank
you for
everything.
Love,
Caitlin

Michelle M...

Carrie
Loren

You are great!
I will miss you so
much. Thank you for
being a great
teacher. Good luck
with everything!

XOXOXO,
Marie M...

Handwritten signature

Melissa Ding

Thank you
for all your
help. I
also for
good luck
in the future.

Sny Doggi

It was nice
to be a teacher.

3 of 3

52 area students completing student teaching requirements

Fifty-two Lancaster area residents, students at Millersville University of Pennsylvania, are among the students who are completing their student teaching requirements this spring.

They are, along with their hometowns, majors and the schools where they are teaching:

Akron — Christopher Beiler, secondary education in English, Conestoga Valley Middle School in the Conestoga Valley School District.

Bird-in-Hand — Nicole Alfone, art education, Central York High School in the Central York School District and Cocalico Middle School in the Cocalico School District.

Columbia — Stephanie Sangrey, early childhood and elementary education, Central Manor Elementary School in the Penn Manor School District and East Petersburg Elementary School in the Hempfield School District.

Conestoga — Stephanie Black, early childhood and elementary education, Hamilton Elementary School in the School District of Lancaster and Clermont Elementary School in the Solanco School District.

Elizabethtown — Erica Farmer, art education, Donegal High School in the Donegal School District and Bainbridge and Rheems Elementary Schools in the Elizabethtown Area School District; and Melissa L. Miller, special education, East Petersburg Elementary School in the IU 13-Hempfield School District and McCaskey High School in the School District of Lancaster.

Ephrata — Melissa Booth, secondary education in German, Pequea Valley High in the Pequea Valley School District.

Lampeter — Christy Frost, elementary education, Salisbury Elementary School in the Pequea Valley School District.

Lancaster — Bradley Bauman, elementary education, Fritz Elementary School in the Conestoga Valley School District; Lindsay DeLong, early childhood and elementary education, Burrowes Elementary School in the School District of Lancaster and Conestoga Elementary School in the Penn Manor School District; Michelle DiDomenico, secondary education in English, Warwick High School in the Warwick School District;

education, Leacock Elementary School in the Pequea Valley School District and Garden Spot High School in the Eastern Lancaster County School District; Melissa C. Miller, elementary education, Leola Elementary School in the Conestoga Valley School District; Tina Miller, elementary education, Hans Herr Elementary School in the Lampeter-Strasburg School District.

Cara Moore, elementary education, Blue Ball Elementary School in the Eastern Lancaster County School District; Tuan Ngo, secondary education in social studies, Elizabethtown Area High School in the Elizabethtown Area School District; Paula Ortiz, secondary education in biology, McCaskey High School in the School District of Lancaster; Laura Penchansky, secondary education in social studies, Penn Manor High School in the Penn Manor School District.

Laura Powell, early childhood and elementary education, Providence Elementary School in the Solanco School District and Brecknock Elementary School in the Eastern Lancaster County School District; Gregory Seiger, elementary education, Nitrauer Elementary School in the Manheim Township School District, and Megan Stief, elementary education, Clay Elementary School in the Ephrata School District.

Landisville — Naomi Levine, elementary education, Fritz Elementary School in the Conestoga Valley School District; Matthew Miller, secondary education in social studies, Conestoga Valley Middle School in the Conestoga Valley School District; and Kristie Young, elementary and special education, Central Manor Elementary School in the Penn Manor School District and Manheim Central High School in the IU 13-Manheim Central School District.

Lititz — Amanda Allen, elementary education, Highland Elementary School in the Ephrata School District; Joel Bischoff, technology education, Hempfield High School in the Hempfield School district; Daniel Shelly, elementary education, Hamilton Elementary School in the School District of Lancaster; Denise Vega, secondary education in English, McCaskey East High School in the School District of Lancaster; and Jessica Whitlock,

District of Lancaster; and Cristen Usciak, early childhood and elementary education, Park Elementary School in the Columbia Borough School District and Brownstown Elementary School in the Conestoga Valley School District.

Mount Joy — Anita Musser, elementary and special education, Brecknock Elementary School in the Eastern Lancaster County School District and McCaskey High School in the School District of Lancaster; and Maegan Smucker, elementary and special education, Park Elementary School in the Columbia Borough School District and Landisville Primary Center in the IU-13 Hempfield School District.

Mountville — Christina DiLouie, music education, Centerville Elementary School in the Hempfield School District and Smith Middle School in the Solanco School District.

Penryn — Christine Weber, early childhood and special education, Sporting Hill Elementary School in the Manheim Central School District and McCaskey East High School in the IU 13-School District of Lancaster.

Pequea — Andrea Stoltzfus, art education, Eastern York High School in the Eastern York School District and Manheim Township Middle School in the Manheim Township School District.

Quarryville — Annie Bauer-master, elementary education, Hans Herr Elementary School in the Lampeter-Strasburg School District.

Reinholds — Stephanie Ciabattini, music education, Hambright Elementary School in the Penn Manor School District and Wilson High School in the Wilson School District.

Stevens — Katrina Eberly, secondary education in English, Ephrata Middle School in the Ephrata School District.

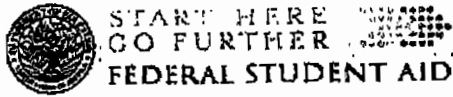
Strasburg — Tiffany Burrows, elementary education, Salisbury Elementary School in the Pequea Valley School District; and Stacy Snyder, secondary education in English, Conestoga Valley High School in the Conestoga Valley School District.

Terre Hill — Michelle Stoltzfus, music education, Highland Elementary School in the Ephrata School District and Pequea Valley

EXHIBIT
- 15"

10F1

FINANCIAL AID REVIEW - STACY L SNYDER



National Student Loan Data System (NSLDS) for Student

NSLDS is a repository of information from many sources. Changes to the data are made by those sources. Collecting the data into one central location such as NSLDS gives you convenience and saves you time. If for any reason you disagree with the information reported to NSLDS, please contact one or more of the sources of your data listed on the details pages on this site. The Department is also available as a resource at 1-800-4FED-AID if you need additional assistance. Your comments and corrections will help improve the services NSLDS provides.



Aid Summary for STACY L SNYDER
Your enrollment status is GRADUATED, effective 05/13/2006.

Loans							
	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	FFEL CONSOLIDATED	\$14,653	12/01/2006	\$14,653	\$0	\$15,097	\$23
2	FFEL CONSOLIDATED	\$2,346	12/01/2009	\$2,346	\$0	\$2,435	\$89
3	STAFFORD UNSUBSIDIZED	\$2,238	11/28/2005	\$2,238	\$0	\$0	\$0
4	STAFFORD SUBSIDIZED	\$1,834	04/14/2006	\$1,834	\$0	\$0	\$0
5	STAFFORD SUBSIDIZED	\$3,888	04/14/2005	\$3,888	\$0	\$0	\$0
6	STAFFORD SUBSIDIZED	\$2,000	08/28/2004	\$2,000	\$0	\$0	\$0
7	STAFFORD SUBSIDIZED	\$2,393	05/03/2004	\$2,393	\$0	\$0	\$0
8	STAFFORD SUBSIDIZED	\$1,167	05/03/2004	\$1,167	\$0	\$0	\$0
9	STAFFORD SUBSIDIZED	\$2,825	09/08/2003	\$2,825	\$0	\$0	\$0
10	FEDERAL PERKINS (R)	\$10,125	08/21/2002	\$10,125	\$0	\$10,003	\$0
11	STAFFORD SUBSIDIZED	\$875	04/25/2002	\$875	\$0	\$0	\$0
Total FFEL CONSOLIDATED						\$17,532	\$78
Total STAFFORD UNSUBSIDIZED						\$0	\$0
Total STAFFORD SUBSIDIZED						\$0	\$0
Total FEDERAL PERKINS						\$10,003	\$0
Total All Loans						\$27,535	\$78

Grants			
	Award Year	School	Scheduled Amount
1	2005 - 2006	MILLERSVILLE UNIVERSITY	\$4,050
2	2004 - 2005	MILLERSVILLE UNIVERSITY	\$4,050
3	2003 - 2004	MILLERSVILLE UNIVERSITY	\$4,050
4	2002 - 2003	MILLERSVILLE UNIVERSITY	\$4,000
Total All Grants			\$16,150

Information contained on these pages reflects the most current data in the NSLDS database. The data contained on this site is for general information purposes and should not be used to determine eligibility, loan payoffs, overpayment status, or tax reporting. Please consult the Financial Aid Officer at your school or the specific holder of your debts for further information.