# cmu admissions

cmu admissions represent a critical gateway for prospective students aiming to enroll at Carnegie Mellon University, a prestigious institution known for its rigorous academic programs and innovative research opportunities. Understanding the comprehensive admissions process, including requirements, deadlines, and evaluation criteria, is essential for applicants to enhance their chances of acceptance. This article delves into the various aspects of cmu admissions, covering undergraduate and graduate application procedures, key components of the application, and tips for prospective students. Additionally, insights into financial aid, campus culture, and interview expectations provide a holistic view of what applicants can anticipate. With detailed information on program-specific admissions and frequently asked questions, this guide serves as an authoritative resource for navigating the cmu admissions landscape efficiently and effectively.

- Overview of CMU Admissions
- Undergraduate Admissions Process
- Graduate Admissions Process
- Key Components of the Application
- Financial Aid and Scholarships
- Campus Life and Culture
- Tips for a Successful Application

# Overview of CMU Admissions

The cmu admissions process is designed to identify students who demonstrate academic excellence, creativity, leadership potential, and a commitment to their chosen fields. Carnegie Mellon University offers a wide range of undergraduate and graduate programs across disciplines such as engineering, computer science, business, arts, and humanities. Admissions decisions are based on a holistic review, evaluating both academic metrics and personal qualities. The competitive nature of cmu admissions requires applicants to present a well-rounded profile that aligns with the university's values and standards. Understanding the general framework of admissions helps candidates prepare strategically and meet the university's expectations.

# Application Timeline and Deadlines

Applicants must be aware of specific deadlines associated with cmu admissions to ensure timely submission. Undergraduate applicants typically apply through the Common Application or the Coalition Application, with early decision and regular decision options. Graduate applicants follow program-specific deadlines that vary by department. Missing deadlines can result in disqualification, so tracking these dates is vital.

### Holistic Review Process

Carnegie Mellon employs a holistic admissions process, which means that beyond grades and test scores, the admissions committee considers essays, recommendations, extracurricular activities, and personal background. This approach allows the university to evaluate the potential contributions of each applicant to the campus community.

# **Undergraduate Admissions Process**

The undergraduate admissions process at CMU is highly selective, seeking students who excel academically and demonstrate passion in their areas of interest. Applicants must submit standardized test scores, academic transcripts, essays, and letters of recommendation. Some programs may require additional materials such as portfolios or supplemental essays. The process includes several stages, from initial application review to interviews for certain programs.

# Required Materials

Key documents required for undergraduate cmu admissions include:

- Completed Common Application or Coalition Application
- Official high school transcripts
- Standardized test scores (SAT or ACT, if submitted)
- Letters of recommendation (usually two)
- Personal statement and program-specific essays
- Portfolio submissions for arts-related programs

# Program-Specific Requirements

Certain undergraduate programs at CMU have unique requirements. For example, the School of Drama requires auditions, and the School of Art requires a portfolio. Prospective students should carefully review the admissions criteria for their intended major to ensure compliance.

# **Interview Opportunities**

While interviews are not mandatory for most undergraduate applicants, some programs or regional admissions offices may offer optional interviews. These sessions provide applicants an opportunity to showcase their personality, clarify their interests, and engage directly with admissions representatives.

### **Graduate Admissions Process**

Graduate admissions at CMU vary by school and program but generally require submission of academic transcripts, standardized test scores (such as the GRE or GMAT), letters of recommendation, and a statement of purpose. The process is competitive, with emphasis on research experience, professional background, and alignment with faculty expertise. Graduate applicants should familiarize themselves with department-specific requirements and deadlines.

# **Application Components**

Graduate applicants typically need to provide the following:

- Completed application form through CMU's graduate admissions portal
- Official transcripts from all post-secondary institutions attended
- Standardized test scores (GRE, GMAT, or others as required)
- Three letters of recommendation
- Statement of purpose outlining research interests and career goals
- Resume or curriculum vitae
- Writing samples or portfolios for select programs

# **Departmental Variations**

Each graduate program at CMU may have specific requirements. For instance, the Tepper School of Business requires GMAT scores for its MBA program, while the School of Computer Science may emphasize GRE scores and research experience. Prospective students should consult program guidelines to tailor their applications accordingly.

# Funding and Assistantships

Many graduate programs offer funding opportunities such as research assistantships, teaching assistantships, or fellowships. These are often competitive and require separate applications or consideration during the admissions process.

# Key Components of the Application

The strength of a cmu admissions application lies in its comprehensive and authentic presentation of the applicant. Each component serves a distinct purpose in illustrating the candidate's qualifications and fit for the university.

### Academic Records and Test Scores

High academic achievement is a cornerstone of cmu admissions. Transcripts should reflect challenging coursework and strong grades. Although standardized test requirements have become more flexible, submitting competitive scores can enhance an application.

# Essays and Personal Statements

Essays provide a platform for applicants to communicate their motivations, experiences, and aspirations. CMU often requires program-specific essays that ask candidates to demonstrate how their interests align with the university's offerings and values.

### Letters of Recommendation

Recommendations offer insight into an applicant's academic abilities, character, and potential from the perspective of educators or professionals who know the candidate well. Strong letters can significantly impact admissions decisions.

# Extracurricular Activities and Leadership

Participation in extracurricular activities, leadership roles, and community service are important factors in the holistic review. These experiences showcase an applicant's initiative, teamwork, and commitment beyond academics.

# Financial Aid and Scholarships

CMU offers various financial aid options to assist students in funding their education. Understanding these opportunities is crucial for applicants concerned about affordability.

### Need-Based Financial Aid

Undergraduate students can apply for need-based aid by submitting the Free Application for Federal Student Aid (FAFSA) and the CSS Profile. The university evaluates financial circumstances to award grants, loans, and work-study opportunities.

# Merit-Based Scholarships

CMU also awards merit scholarships based on academic excellence, leadership, and special talents. These scholarships may be automatic or require separate applications.

# Graduate Funding

Graduate students may receive funding through assistantships, fellowships, or external scholarships. Applicants should inquire with their specific departments for available resources.

# Campus Life and Culture

Understanding campus life is an integral part of the cmu admissions process, as the university seeks students who will thrive within its vibrant community. CMU emphasizes interdisciplinary collaboration, innovation, and diversity.

# Student Organizations and Activities

CMU hosts numerous student organizations spanning academic interests, cultural affiliations, and recreational activities. Engaging in these groups fosters personal growth and networking.

# Housing and Facilities

The university provides a variety of housing options, including residence halls and themed living communities. State-of-the-art facilities support academic and extracurricular pursuits.

# Diversity and Inclusion

CMU is committed to creating an inclusive environment that respects diverse backgrounds and perspectives. This commitment is reflected in admissions practices and campus programming.

# Tips for a Successful Application

Prospective students can enhance their chances in the cmu admissions process by following strategic tips and best practices.

- 1. Start the application early to allow ample time for preparation and review.
- 2. Carefully research program-specific requirements and tailor your materials accordingly.
- 3. Demonstrate authentic passion and alignment with CMU's values in essays and interviews.
- 4. Secure strong letters of recommendation from individuals familiar with your academic and personal qualities.
- 5. Highlight leadership, creativity, and collaboration in extracurricular activities.
- 6. Prepare thoroughly for any required standardized tests or interviews.
- 7. Ensure all application components are complete and submitted before deadlines.

# Frequently Asked Questions

# What are the key components of the CMU admissions application?

The CMU admissions application typically includes the Common Application or Coalition Application, a personal essay, letters of recommendation, standardized test scores (optional for some programs), and supplementary materials depending on the chosen school or program.

# Does Carnegie Mellon University require SAT or ACT scores for admissions?

As of recent admissions cycles, CMU has adopted a test-optional policy for most programs, meaning SAT or ACT scores are not required but can be submitted if the applicant believes they strengthen their application.

# What is the acceptance rate for Carnegie Mellon University?

The acceptance rate for CMU varies by college but generally ranges between 15% to 20%, reflecting its highly competitive admissions process.

# How important are extracurricular activities in CMU admissions?

Extracurricular activities are an important part of the CMU admissions process as they demonstrate a student's interests, leadership skills, and commitment outside the classroom, complementing academic achievements.

# What should I include in my CMU admissions essay?

In your CMU admissions essay, focus on showcasing your unique experiences, passions, and how they align with CMU's programs and values. Be authentic, reflective, and provide specific examples that highlight your strengths and goals.

# Are interviews required for CMU admissions?

Interviews are not typically required for most CMU programs, but some departments or scholarship opportunities may offer or require interviews as part of the admissions process.

# When is the application deadline for CMU admissions?

The regular decision application deadline for most CMU programs is usually in early January. Early decision deadlines are typically in early November. It is important to check the specific deadlines for the program you are applying to.

### Does CMU offer financial aid for international students?

Yes, CMU offers need-based financial aid and some merit scholarships to international students, but the availability is limited and highly competitive, so applicants should apply early and submit all required documents.

# How can I strengthen my application for CMU's School of Computer **Science?**

To strengthen your application for CMU's School of Computer Science, emphasize your strong academic record in math and science, demonstrate coding or research experience, participate in relevant extracurricular activities, and write a compelling essay that shows your passion for computer science.

### Additional Resources

#### 1. Cracking the CMU Code: Insider Tips for Admission Success

This book offers a comprehensive guide to navigating the competitive admissions process at Carnegie Mellon University. It includes detailed strategies for crafting compelling essays, securing strong recommendations, and excelling in interviews. Readers will find valuable insights directly from admissions officers and successful applicants, helping them stand out in a crowded applicant pool.

#### 2. Mastering the CMU Application: A Step-by-Step Approach

Designed for prospective CMU students, this book breaks down each component of the application in clear, manageable steps. From understanding program-specific requirements to showcasing extracurricular achievements, the guide ensures applicants present their best selves. It also provides checklists and timelines to keep the application process organized and stress-free.

#### 3. The CMU Essays Blueprint: Writing with Impact

Focused exclusively on essay writing, this resource helps applicants develop authentic and persuasive personal statements tailored to CMU's values. Featuring sample essays and writing exercises, the book encourages self-reflection and clarity. Tips on avoiding common pitfalls and maintaining a strong narrative voice are also included.

#### 4. Inside CMU Admissions: Perspectives from Former Reviewers

Gain a rare behind-the-scenes look at how CMU admissions committees evaluate applications. This book compiles interviews and anecdotes from former admissions officers, revealing what truly matters beyond grades and test scores. Readers will learn how holistic review works and how to leverage their unique experiences effectively.

### 5. Preparing for CMU Interviews: Confidence and Communication

This book equips applicants with the tools needed to excel in CMU's interview process. It covers common questions, effective communication techniques, and strategies to convey passion and fit for the university. Practice scenarios and tips for managing interview anxiety are included to boost confidence.

#### 6. Extracurricular Excellence: Building a CMU-Worthy Profile

Highlighting the importance of activities outside the classroom, this guide helps students identify and develop meaningful extracurriculars that align with CMU's expectations. It includes advice on leadership, community involvement, and creative projects that demonstrate initiative and impact. The book also

discusses how to present these experiences compellingly in applications.

#### 7. CMU for STEM Applicants: Tailoring Your Application

Specifically aimed at students applying to CMU's renowned STEM programs, this book offers targeted guidance on emphasizing technical skills and academic achievements. It covers portfolio development, relevant coursework, and research opportunities to highlight. Additionally, it discusses how to express genuine enthusiasm for science and technology fields.

#### 8. The Financial Aid Guide for CMU Applicants

Understanding the financial aid process is crucial for many applicants, and this book demystifies CMU's options and procedures. It explains scholarships, grants, and loan programs, along with tips for submitting strong financial aid applications. Families will find budgeting advice and resources to make CMU more affordable.

#### 9. Success Stories: Real CMU Students Share Their Journey

This inspiring collection of narratives from current and former CMU students offers motivation and practical advice. Readers gain firsthand perspectives on overcoming challenges, making campus connections, and thriving academically and socially. The stories highlight diverse paths to admission and campus life, encouraging applicants to pursue their dreams confidently.

# **Cmu Admissions**

Find other PDF articles:

 $\underline{http://www.speargroupllc.com/gacor1-16/Book?ID=jaF86-8360\&title=how-to-become-a-medical-assistant.pdf}$ 

**cmu admissions: The College Buzz Book**, 2006-03-23 In this new edition, Vault publishes the entire surveys of current students and alumnni at more than 300 top undergraduate institutions, as well as the schools' responses to the comments. Each 4-to 5-page entry is composed of insider comments from students and alumni, as well as the schools' responses to the comments.

 ${f cmu\ admissions:}\ {f College\ Admissions\ Data\ Sourcebook\ Northeast\ Edition\ Bound\ 2010-11}\ ,$  2010-09

**cmu admissions:** College Prowler Carnegie Mellon University Off the Record Daniel Liebermann, 2005 Provides a look at Carnegie Mellon University from the students' viewpoint.

cmu admissions: 2012-2013 College Admissions Data Sourcebook Northeast Edition, cmu admissions: Admission Matters Sally P. Springer, Joyce Vining Morgan, Nancy Griesemer, Jon Reider, 2023-08-22 The most up-to-date version of the best-selling guide to college admissions for over twenty years Newly revised and thoroughly updated, the fifth edition of Admission Matters continues to be the go-to guide for students and families seeking help with the college admissions process. Higher education experts Sally P. Springer, Ph.D., Joyce Vining Morgan, Ph.D., Nancy Griesemer, M.A., and Jon Reider, Ph.D., deliver a practical and accessible roadmap for a successful admissions outcome, whether the student is a high school freshman or a senior about to

apply to college. Reassuring and easy to read, Admission Matters provides deep insight into a process that has become increasingly complex and unpredictable with each passing year. In the fifth edition, readers will learn how to build a balanced college list, when to apply, what goes into crafting a compelling application, how colleges make decisions, how financial aid works, and more. Admission Matters offers real-world expert advice for all students, whether they're aiming for an Ivy or a state school close to home. The book provides practical guidance for students and families whether they come from an under-resourced background or one that has provided abundant opportunities. Admission Matters also includes much-needed information for students with special circumstances, including students with disabilities, international students, transfers, and non-traditional students. Athletes, artists and performers, and homeschoolers will also have many of their questions answered as they plan for and apply to college. Admission Matters also provides the latest information on: The shift to test-optional or test-free admissions at many schools and what that means for you The transition to an adaptive, digital format for the SAT Changes to the federal process for financial aid What selective colleges are increasingly looking for when faced with growing numbers of applications Differences among colleges and how to choose the best fit schools Early decision and early action applications and when they make sense And much more... The latest edition of Admission Matters remains the gold standard in guides to the ever-changing and often intimidating process of college admissions.

cmu admissions: Carnegie Mellon University 2012 Lauren Hirata, 2011-03-15
 cmu admissions: The College Sourcebook for Students with Learning & Developmental
 Differences Midge Lipkin, 2009

cmu admissions: MBA Programs 2010 Peterson's, 2010-06-15 Peterson's MBA Programs provides comprehensive profiles of up-to-date information on full-time, part-time, joint-degree, Executive MBA, and online graduate programs at more than 1,000 institutions, including degrees comparable or equivalent to an MBA. A wealth of facts and figures on admission and degree requirements, entrance difficulty, postgraduate hiring rates, financial aid, and contact information for approximately 4,000 graduate-level business programs are all available within Peterson's guide. It contains informative articles such as how an MBA can advance a career, how to choose the right program and pay for it, the advantages of getting your advanced business degree abroad, information on the latest hiring and salary trends, and application tips, including guidance on how to write a winning essay. Profiles of institutions are listed alphabetically within state, province, or country, with all the fast facts an applicant needs-plus two-page narrative descriptions which contain even more in-depth information on schools.

**cmu admissions:** Complete Book of Graduate Programs in the Arts and Sciences Princeton Review (Firm), 2004-09 Our Best 357 Colleges is the best-selling college guide on the market because it is the voice of the students. Now we let graduate students speak for themselves, too, in these brand-new guides for selecting the ideal business, law, medical, or arts and humanities graduate school. It includes detailed profiles; rankings based on student surveys, like those made popular by our Best 357 Colleges guide; as well as student quotes about classes, professors, the social scene, and more. Plus we cover the ins and outs of admissions and financial aid. Each guide also includes an index of all schools with the most pertinent facts, such as contact information. And we've topped it all off with our school-says section where participating schools can talk back by providing their own profiles. It's a whole new way to find the perfect match in a graduate school.

**cmu admissions:** Princeton Review the Best 382 Colleges Robert Franck, Kristen O'Toole, David Soto, Princeton Review (Firm), 2017 A survey of life on the nation's campuses offers detailed profiles of the best colleges and rankings of colleges in sixty-two different categories, along with a wealth of information and applications tips.

**cmu admissions:** The Best 300 Business Schools, 2011 Edition, 2010 Provides a detailed overview of the best business schools across North America, including information on each school's academic program, competitiveness, financial aid, admissions requirements and social scenes. Original.

**cmu admissions:** The Best Midwestern Colleges Princeton Review (Firm), 2003 The Truth About Colleges-from the REAL Experts: Current College Students Inside this book, you'll find profiles of 150 great colleges in the Midwest, including the schools you've heard about and great colleges that aren't as widely recognized. There is simply no better way to learn about a college than by talking to its students, so we asked thousands of them to speak out about their schools. Sometimes hilarious, often provocative, and always telling, the students' opinions will arm you with rare insight into each college's academic load, professors, libraries, dorms, social scene, and more.

cmu admissions: Brandeis University 2012 Emily Maskas, 2011-03-15

**cmu admissions:** Best 357 Colleges, 2005 Edition Princeton Review (Firm), 2004 Known as the smart buyer's guide to college, this guide includes all the practical information students need to apply to the nation's top schools. It includes rankings and information on academics, financial aid, quality of life on campus, and much more.

cmu admissions: Graduate & Professional Programs: An Overview 2015 (Grad 1)
Peterson's, 2014-12-23 Graduate & Professional Programs: An Overview 2015 contains over 2,000 university and college profiles with detailed information on the degrees available, enrollment figures, tuition, financial support, housing, faculty, research affiliations, library facilities, and contact information. This graduate guide enables students to explore program listings by field, geographic area, and institution. Two-page in-depth descriptions, written by each featured institution, give complete details on the graduate study available. Up-to-date appendixes list institution changes since the last edition and abbreviations used in the guide. Graduate & Professional Programs: An Overview 2015 is the latest in Peterson's 40+ year history of providing prospective students with the most up-to-date graduate school information available.

**cmu admissions:** *The Best 301 Business Schools* Princeton Review, Nedda Gilbert, 2009-10 Provides a detailed overview of the best business schools across North America, including information on each school's academic program, competitiveness, financial aid, admissions requirements, and social scenes.

**cmu admissions:** The Wall Street Journal Guide to the Top Business Schools 2004 Ronald J. Alsop, The Staff of the Wall Street Journal, 2003-09-30 Using a carefully constructed survey methodology and Harris Interactive's online polling techniques, Top Business Schools 2004 reveals what corporate recruiters really think of the schools and their students.

cmu admissions: CIS International Schools Directory 2009/10 Derek Bingham, 2009-10 cmu admissions: The Complete Book of Colleges, 2017 Edition Princeton Review, 2016-07 The MEGA-GUIDE to 1,355 COLLEGES AND UNIVERSITIES! No one knows colleges better than The Princeton Review! Inside The Complete Book of Colleges, 2017 Edition, you'll find meticulously researched information that will help you narrow the search for the best college for you! Each of the 1,355 user-friendly profiles answers your questions, including: \*How much are tuition and other student fees and costs? \*What types of financial aid are available, and when are the applications due? \*What do admissions officers most look for in test scores and recommendations? \*Which majors are the most popular and have the highest enrollment? \*What is the housing like, and how accessible is technology on campus? \*What are the key campus organizations, athletics, and student activities? \*How selective is the school? \*Plus! Indexes based on cost, selectivity, and size that will help you narrow your search. Get a leg up on your college search with this easy-to-use, comprehensive, and savvy quidebook from the experts at The Princeton Review.

**cmu admissions:** Professional Identity in the Caring Professions Roger Ellis, Elaine Hogard, 2020-12-29 Professional identity is a central topic in all courses of professional training and educators must decide what kind of identity they hope their students will develop, as well as think about how they can recruit for, facilitate and assess this development. This unique book explores professional identity in a group of caring professions, looking at definition, assessment, and teaching and learning. Professional Identity in the Caring Professions includes overviews of professional identity in nursing, medicine, social work, teaching, and lecturing, along with a further chapter on identity in emergent professions in healthcare. Additional chapters look at innovative approaches to

selection, competency development, professional values, leadership potential and reflection as a key element in professional and interprofessional identity. The book ends with guidance for curriculum development in professional education and training, and the assessment of professional identity. This international collection is essential reading for those who plan, deliver and evaluate programs of professional training, as well as scholars and advanced students researching identity in the caring professions, including medicine, nursing, allied health, social work and teaching.

### Related to cmu admissions

DDDDDstudy, sleep, social (play) ПППП NONDERING (Carnegie Mellon University) NONDERING NONDERING (Carnegie Mellon University) Computing system. [][][][CMU][][] 15410 - Operating System Design and Implementation[] CMU[] DODCMUDLLMDDDDDDMirage Persistent - DD DDCMUDDDDDDMPKDDDDDDD UVLLM\_TensorRT-LLM\_\_\_\_\_\_\_ \_\_\_ \_\_\_ MPK\_\_\_\_\_CPU\_\_\_\_\_\_CPU\_\_\_\_\_\_\_CPU  $= 0.000000 \text{CMU} \text{$ 

### Related to cmu admissions

Central Michigan University scraps 'white privilege' essay requirement amid backlash (15hon MSN) Central Michigan University has removed a controversial admissions requirement that asked prospective counseling students to

Central Michigan University scraps 'white privilege' essay requirement amid backlash (15hon MSN) Central Michigan University has removed a controversial admissions requirement that asked prospective counseling students to

**Central Michigan U. ends 'white privilege' admissions reading after backlash** (The College Fix3d) Central Michigan University has stopped requiring prospective counseling students to read and discuss a paper about "white

**Central Michigan U. ends 'white privilege' admissions reading after backlash** (The College Fix3d) Central Michigan University has stopped requiring prospective counseling students to read and discuss a paper about "white

Carnegie Mellon reports decrease in Black and white enrollment after race admissions ruling (TribLIVE.com11mon) The portion of Black and other students of color declined in this fall's entering class at Carnegie Mellon University, following the first recruiting cycle since the U.S. Supreme Court barred

Carnegie Mellon reports decrease in Black and white enrollment after race admissions ruling (TribLIVE.com11mon) The portion of Black and other students of color declined in this fall's entering class at Carnegie Mellon University, following the first recruiting cycle since the U.S.

Supreme Court barred

Top schools begin dropping legacy admissions after affirmative action ruling (Yahoo2y) Participants at a Harvard University rally on July 1 protesting the Supreme Court's ruling against affirmative action. (Ziyu Julian Zhu/Xinhua via Getty Images) Two top colleges are dropping the use Top schools begin dropping legacy admissions after affirmative action ruling (Yahoo2y) Participants at a Harvard University rally on July 1 protesting the Supreme Court's ruling against affirmative action. (Ziyu Julian Zhu/Xinhua via Getty Images) Two top colleges are dropping the use Carnegie Mellon president addresses China-based ties (TribLIVE.com6mon) The federal government has requested information about Carnegie Mellon University's international students and possible collaborations it has with China-based ties (TribLIVE.com6mon) The federal government has requested information about Carnegie Mellon University's international students and possible collaborations it has with China-based universities and research institutions Carnegie Mellon University's international students and possible collaborations it has with China-based universities and research institutions

New year brings fewer international students to Pittsburgh's university campuses (1mon) The new year is starting at Pittsburgh's colleges and universities, but there will be fewer international students on campus

New year brings fewer international students to Pittsburgh's university campuses (1mon) The new year is starting at Pittsburgh's colleges and universities, but there will be fewer international students on campus

Wesleyan, Carnegie Mellon end legacy admissions (Northcountrypublicradio.org2y) Several universities will no longer consider an applicant's relationship to previous graduates in its admissions process. Wesleyan, Carnegie Mellon end legacy admissions Wesleyan University will no Wesleyan, Carnegie Mellon end legacy admissions (Northcountrypublicradio.org2y) Several universities will no longer consider an applicant's relationship to previous graduates in its admissions process. Wesleyan, Carnegie Mellon end legacy admissions Wesleyan University will no Wesleyan, Carnegie Mellon end legacy admissions (WBUR2y) Wesleyan University will no longer consider an applicant's relationship to previous graduates in its admissions process. The practice, commonly referred to as legacy admissions, gives preference to

**Wesleyan, Carnegie Mellon end legacy admissions** (WBUR2y) Wesleyan University will no longer consider an applicant's relationship to previous graduates in its admissions process. The practice, commonly referred to as legacy admissions, gives preference to

Back to Home: <a href="http://www.speargroupllc.com">http://www.speargroupllc.com</a>