



University of San Jose - Recoletos Cebu City, Philippines



OFFICIAL TRANSCRIPT OF RECORD

Last Name LASCUNA	First Name RUTHIE	Middle Name I
-----------------------------	-----------------------------	-------------------------

PERSONAL DATA	PRELIMINARY EDUCATION															
	ELEMENTARY COURSE COMPLETED															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Grade</th> <th style="width: 60%;">Name of School</th> <th style="width: 25%;">School Year</th> </tr> </thead> <tbody> <tr> <td>Primary</td> <td>TUNGKOP ELEMENTARY SCHOOL</td> <td>1988-89</td> </tr> <tr> <td>Interm</td> <td>TUNGKOP ELEMENTARY SCHOOL</td> <td>1990-91</td> </tr> </tbody> </table>	Grade	Name of School	School Year	Primary	TUNGKOP ELEMENTARY SCHOOL	1988-89	Interm	TUNGKOP ELEMENTARY SCHOOL	1990-91						
	Grade	Name of School	School Year													
	Primary	TUNGKOP ELEMENTARY SCHOOL	1988-89													
	Interm	TUNGKOP ELEMENTARY SCHOOL	1990-91													
	HIGH SCHOOL COURSE COMPLETED															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Year</th> <th style="width: 60%;">Name of School</th> <th style="width: 25%;">School Year</th> </tr> </thead> <tbody> <tr> <td>First</td> <td>IMMACULATE HEART OF MARY ACADEMY</td> <td>1991-92</td> </tr> <tr> <td>Second</td> <td>IMMACULATE HEART OF MARY ACADEMY</td> <td>1992-93</td> </tr> <tr> <td>Third</td> <td>IMMACULATE HEART OF MARY ACADEMY</td> <td>1993-94</td> </tr> <tr> <td>Fourth</td> <td>IMMACULATE HEART OF MARY ACADEMY</td> <td>1994-95</td> </tr> </tbody> </table>	Year	Name of School	School Year	First	IMMACULATE HEART OF MARY ACADEMY	1991-92	Second	IMMACULATE HEART OF MARY ACADEMY	1992-93	Third	IMMACULATE HEART OF MARY ACADEMY	1993-94	Fourth	IMMACULATE HEART OF MARY ACADEMY	1994-95
	Year	Name of School	School Year													
	First	IMMACULATE HEART OF MARY ACADEMY	1991-92													
	Second	IMMACULATE HEART OF MARY ACADEMY	1992-93													
Third	IMMACULATE HEART OF MARY ACADEMY	1993-94														
Fourth	IMMACULATE HEART OF MARY ACADEMY	1994-95														
Date of Birth 08/11/79																
Place of Birth CEBU CITY																
Sex FEMALE																
Civil Status SINGLE																
Citizenship FILIPINO																
Religion ROMAN CATHOLIC																
ACR No.																
Date Issued																
	ENTRANCE DATA TO COLLEGE															
	NCEE % ILE: YEAR TAKEN															

Parent (for single Students/Spouse (for Married Students)) MR. & MRS. MANUEL LASCUNA	Address 298 ST. JOSEPH VILL. MINGLANILLA, CEBU
Guardian	Guardian's Address

COLLEGIATE RECORD		GRADES		Credits	GROUP DISTRIBUTION									
COURSE NUMBER	DESCRIPTIVE TITLE	Final	Re-ex		I	II	III	IV	V	VI	VII	VIII	IX	X
9500394-0	UNIVERSITY OF SAN JOSE-RECOLETOS, LASCUNA, RUTHIE D. 1ST SEM 95-96	CEBU CITY	BS ACCOUNTANCY-1											
GEN 1	General Business	2.40		3.0										
FIN 1	Money, Credit & Banking	2.30		3.0										
CCTG 1	Fundamentals of Acctg. (Single Proprietorship)	5.00		0.0										
TYPE 1	Fundamentals of Typewriting	2.50		<3.0>										
HED 1	History of Salvation	2.00		<3.0>										
ENGL 1	Grammar & Composition I (Communication Arts I)	1.90		3.0										
MATH 1	College Algebra	2.90		3.0										
CON 1	Principles of Economics w/Tax, Agrarian Reform & Cooperatives	2.90		3.0										
P.E. 1*	Physical Fitness	2.00		2.0										

1. Official Marks: 1 - 1.5, Excellent; 1.5 - 2, Very Good; 2.1 - 2.5, Good; 2.6 - 3.0, Passed; Inc. - Incomplete; W - Withdrawn; Dr. - Dropped; 5, Failure (Must Repeat).

2. One Unit of Credit is one hour lecture or recitation and two and a half to three hours of lab. or three hrs. of drafting is equivalent to one hr. recitation or lecture.

REMARKS: _____

FELIX G. ETURMA
 UNIVERSITY REGISTRAR



Total Credits Presented for Graduation:																			
---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

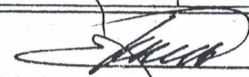
CERTIFICATION:
I hereby certify that the foregoing records of _____ Candidate for graduation, have been verified by me and that true copies substantiating the same are kept in the files of our school.

NAME _____ (Last Name) _____ (First Name) _____ (Middle Name)

COLLEGIATE RECORD		GRADES		Credits	GROUP DISTRIBUTION									
COURSE NUMBER	DESCRIPTIVE TITLE	Final	Re-ex		I	II	III	IV	V	VI	VII	VIII	IX	X
Total credits earned brought forward														
9500394-0	UNIVERSITY OF SAN JOSE-RECOLETOS, LASCUNA, RUTHIE D. 2nd SEM 95-96	CEBU CITY BSC-FIN-1												
FIN 2	Business Finance	2.50		3.0										
MATH B	Mathematics of Investment	2.60		3.0										
THEO 2	The Commandments & Morals	2.20		<3.0>										
ENGL 2	Grammar & Composition II (Communication Arts II)	2.70		3.0										
TYPE 2	Advanced Typewriting	2.30		<3.0>										
P.E. 2*	Rhythmic Activities	1.30		2.0										
ENT 1	Intro. to Entrepreneurship	2.30		3.0										
9500394-0	LASCUNA, RUTHIE D. SUMMER 96	BSC-FIN-1												
NATSC 1	Earth Sciences w/ Wise Conserv & Util of Natural Resources	2.50		3.0										
THEO 3	The Bible: Old/New Testaments	2.30		<3.0>										
MGT 1	Bus. Organization & Management	2.50		3.0										
MATH C	Quantitative Analysis	2.60		3.0										
9500394-0	LASCUNA, RUTHIE D. 1ST SEM 96-97	BSC-FIN-2												
BM	Business Machines	2.30		<3.0>										
MKTG 1	Principles of Marketing	1.80		3.0										
LAW A	Obligations & Contracts	2.30		3.0										
P.E. 3*	Individual/Dual Sports/Games	1.40		<2.0>										
9500394-0	LASCUNA, RUTHIE D. 2ND SEM 96-97	BSC-FIN-2												
ECON 2	Intro. to Economic Analysis	2.90		3.0										
Theo 4	The Sacraments	2.00		<3.0>										
NATSC 2	Biological Sciences w/ Human Ecology & Family Planning	2.80		3.0										
BRM	Business Research Materials	2.80		<1.0>										
ACCTG A	Fundamentals of Accounting	2.40		6.0										
P.E. 4*	Team Sports/Games	1.30		2.0										
ENT 2	Personal Entrepreneurial Competencies Development	1.70		3.0										
CS A	Computer Concepts & Operations	1.90		3.0										
9500394-0	LASCUNA, RUTHIE D. SUMMER 97	BSC-FIN-3												
FIN 10	Credit & Collections	2.00		3.0										
CS B	Applied Software	1.50		3.0										
FIL 1	Sining ng Pakikipagtalastasan	1.80		3.0										

- Official Marks: 1 - 1.5, Excellent; 1.6 - 2, Very Good; 2.1 - 2.5, Good; 2.6 - 3.5, Passed; Inc. - Incomplete; W - Withdrawn; Dr. - Dropped; F, Failure (Must Repeat).
- One Unit of Credit is one hour lecture or recitation and two and a half to three hours of lab. or three hrs. of drafting is equivalent to one hr. recitation or lecture.

REMARKS: _____


FELIX G. ETURMA
 REGISTRAR



Total Credits Presented for Graduation:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

CERTIFICATION:
 I hereby certify that the foregoing records of _____
 Candidate for graduation, have been verified by me and that true copies substantiating the same are kept in the files of our school.

 Registrar

NAME

(Last Name)

(First Name)


(Middle Name)

COLLEGIATE RECORD		GRADES		Credits	GROUP DISTRIBUTION								
COURSE NUMBER	DESCRIPTIVE TITLE	Final	Re-ex		I	II	III	IV	V	VI	VII	VIII	IX
Total credits earned brought forward													
UNIVERSITY OF SAN JOSE-RECOLETOS, CEBU CITY		BSC-FIN-3											
9500394-0	LASCUNA, RUTHIE D. 1ST SEM 97-98												
MGT 4	Production Management	2.40		3.0									
FIL 2	Panitikang Pilipino	2.70		3.0									
ACCTG B	Partnership Accounting	2.80		3.0									
HIST 1	Phil. History	2.00		3.0									
ECON 3*	Development Economics w/ Coope ratives & Tourism	2.50		3.0									
FIN 4	Banking Theory & Practice	3.00		3.0									
ENGL 3	Speech & Oral Communication	2.50		3.0									
LASCUNA, RUTHIE D. 2ND SEM 97-98		BSC-FIN-3											
POLSC 1	Phil.Gov't. & the New Const.	2.50		3.0									
FIN 7	Financial Institutions	1.60		3.0									
ECON 7	History of Economic Thought	3.00		3.0									
FIN 3	Corporation Finance	2.10		3.0									
RIZAL	Life & Works of Dr. Jose Rizal	1.30		3.0									
MATH D	Business Stat. w/ Demography	2.90		3.0									
ACCTG C	Corporation Accounting	3.00		3.0									
FIN 5	Personal Finance	1.90		3.0									
LASCUNA, RUTHIE D. SUMMER 1998		BSC-FIN-4											
FIN E	International Trade & Finance	2.40		3.0									
ENGL 4	Phil. Literature in English	2.40		3.0									
MKTG B	Marketing Strategy	2.30		3.0									
LASCUNA, RUTHIE D. 1st SEM 98-99		BSC-FIN-4											
LAW B	Negotiable Instruments	3.00		3.0									
FIN 13	Business Research	1.50		3.0									
FIN 11	Anal of Fin'l Statements	2.20		3.0									
BA 3	Business Psychology, Ethics & Social Responsibility	1.70		3.0									
ENGL 7	Bus. English Correspondence	2.00		3.0									
FIN 9	Investment Prin & Practices	2.50		3.0									
TAX A	Income Taxation	1.90		3.0									
LASCUNA, RUTHIE D. 2nd SEM 98-99		BSC-FIN-4											
ECON 6	Public Finance & Fiscal Policy	2.40		3.0									
LAW C	Partnership & Corporation Laws	1.80		3.0									
TAX B	Business & Other Taxes	2.00		3.0									
ENGL 25	Report Writing	1.70		3.0									
FIN 16	Business Research Paper II	1.50		6.0									

1. Official Marks: 1 - 1.5, Excellent; 1.6 - 2, Very Good; 2.1 - 2.5, Good; 2.6 - 3.5, Passed; Inc. - Incomplete; W - With-drawn; Dr. - Dropped; 5, Failure (Must Repeat).

2. One Unit of Credit is one hour lecture or recitation and two and a half to three hours of lab. or three hrs. of drafting is equivalent to one hr. recitation or lecture.

REMARKS: _____


FELIX G. ETURMA
UNIVERSITY REGISTRAR



Total Credits Presented for Graduation:

CERTIFICATION:

I hereby certify that the foregoing records of _____

Candidate for graduation, have been verified by me and that true copies substantiating the same are kept in the files of our school.

NAME

(Last Name)

(First Name)

(Middle Name)

COLLEGIATE RECORD		GRADES		Credits	GROUP DISTRIBUTION								
COURSE NUMBER	DESCRIPTIVE TITLE	Final	Re-ex		I	II	III	IV	V	VI	VII	VIII	IX
9500394-0	UNIVERSITY OF SAN JOSE-RECOLETOS, LASCUNA, RUTHIE D. SUMMER 99												
PHILO 1	Logic (Development of Human Values Integration)	2.20		3.0									
FIN 15	Seminar in Banking & Finance	2.70		3.0									
FIN 14	Business Practicum	1.10		3.0									
GRADUATED													
BACHELOR OF SCIENCE IN COMMERCE (B.S.C. - BANKING AND FINANCE)													
DATE <u>May 22, 1999</u>													
PAASCU ACCREDITED EXEMPTED FROM SPECIAL ORDER													
TRANSCRIPT CLOSED													

RECEIVED
 UNIVERSITY OF SAN JOSE
 RECOLETOS
 CEBU CITY
 REGISTRAR

CHECKED:

EMETRIO L. QUIRANTE
ASSISTANT REGISTRAR



1. Official Marks
- 1.0 - 1.3 Excellent
 - 1.4 - 1.8 Very Good
 - 1.9 - 2.8 Good
 - 2.9 - 3.0 Fair
 - 5.0 Failure
 - NC No Credit
 - NG No Grade
 - W Withdrawn

2. One unit of Credit is one hour lecture or recitation and two and a half to three hours of lab, or three hrs. of drafting is equivalent to one hr. recitation or lecture

REMARKS **FOR EMPLOYMENT**

FELIX G. ETURMA
 UNIVERSITY REGISTRAR



Total Credits Presented for Graduation:

CERTIFICATION

I hereby certify that the foregoing records of

Candidate for graduation, have been verified by me and that true copies substantiating the same are kept in the files of our school.