<table>
<thead>
<tr>
<th>STUDENT NAME:</th>
<th>Robin Daley</th>
</tr>
</thead>
<tbody>
<tr>
<td>TITLE OF THESIS:</td>
<td>Determinants of Credit Rating for U.S. Private Colleges and Universities</td>
</tr>
<tr>
<td>THESIS ADVISOR (s):</td>
<td>Professor Findlay / Professor Vulecic</td>
</tr>
<tr>
<td>DEPARTMENT:</td>
<td>Economics</td>
</tr>
</tbody>
</table>

This form provides copyright information and distribution options for your honors thesis/Senior Scholars paper. By giving your express permission you are agreeing to the following Honors Thesis/Senior Scholars Paper Copyright and Distribution Agreement.

You certify that the honors thesis/Senior Scholars paper is your original work and that you have the right to grant the permissions contained within this agreement. You also certify that, to the best of your knowledge, your work does not infringe upon anyone else's copyright, patent rights, trade secrets, or trademarks, nor does it constitute defamation, invasion of privacy, or other rights of any person or entity. Material such as video, images, music, or data sets owned by third parties and included in your work is acknowledged and appropriately cited. When legally required, signed statements have been attached from the owners of any such material, allowing distribution as specified in this form. Furthermore, if your project includes interviews, you have included signed permissions from the interviewees to make their interviews public.

You as the author or creator of the honors thesis/Senior Scholars paper retain all ownership rights to the copyright of your work. You also retain the right to use all or part of your honors thesis/Senior Scholars paper in future works (such as articles, books, websites, etc).

By submitting your honors thesis/Senior Scholars paper, you grant to Colby College the non-exclusive right to digitally archive, and if appropriate, make this thesis accessible, via DigitalCommons@Colby, to the Colby College community and/or, if you so choose, make it available outside of the college, retrievable through the Internet. You also agree that Colby College may, without changing the content, convert your digital copy to any medium or format necessary for the purpose of long-term preservation. Responsibility for any copyright infringement of your work, downloaded from DigitalCommons@Colby, will fall solely upon the infringing user. You also understand that you may request, in writing, that your work be suppressed from DigitalCommons@Colby. Upon receipt of such a written notice, Colby College will cease and desist from making your work available.

Please read the following distribution options, check the appropriate box, and then confirm that you have reviewed them by filling in your name, email, and date and having your thesis advisor do the same. The form will be submitted electronically to the Colby
Libraries and a digital copy of this form will be included in DigitalCommons@Colby with your honors theses/Senior Scholars paper. A copy of the agreement will also be mailed to you and to your thesis advisor.

☐ 1. Open Access. Your senior honors thesis will be discoverable via Google and other search engines. Open Access serves the scholarly community by sharing your research with others around the world; exemplifying the nature of honors work done at Colby College.

☐ 2. Restricted for one year; then Open Access. Delay release of the entire work for one year from date of graduation for publication or other proprietary purposes. After one year, release for worldwide Internet access.

☐ 3. Restricted for two years; then Open Access. Delay release of the entire work for two years from date of graduation for publication or other proprietary purposes. After two years, release for worldwide Internet access.

☒ 4. Access restricted to on-campus only. Allow access only on the Colby College campus via DigitalCommons@Colby.

STUDENT SIGNATURE
I have read and fully agree to the Colby College Honors Thesis/Senior Scholars Paper Copyright and Distribution Agreement Form regarding my honors thesis/Senior Scholars paper. I agree to the distribution option I selected, subject to my advisor's approval. I understand that if my advisor and I disagree, Colby College Libraries will adopt whichever of our two choices is the more restrictive.

Name: [Signature] 
Email: [Email]
Date: 04-30-2010

THESIS ADVISOR'S SIGNATURE
I am aware of the distribution option my student has made. Please check one:
☒ I approve this choice.
☐ Another option is more appropriate. (Please choose): 1 ☐ 2 ☐ 3 ☐ 4 ☐

I understand that if my student and I disagree about the best choice of distribution option Colby College Libraries will adopt whichever of our two choices is the more restrictive.

Name: [Signature] 
Email: [Email]
Date: 4/30/2010

If you have questions about this form, please contact: Clem Guthro (cpguthro@colby.edu) or 207-859-5104.