

## LETTER OF COMPLETION

I, Whitney Damaris Adongo Ogutu, have participated in the Perpetual Education Fund for Self-Reliance discussion provided by The Church of Jesus Christ of Latter-day Saints. As a result, I will:

- o Strive to be more honest in my daily life.
- o Stay current on my PEF loan payment by:
  - Paying my amount due each month
  - Contacting support ([pef.lds.org/support](https://pef.lds.org/support)) if I find myself in a financial hardship.

Whitney Damaris Adongo Ogutu

*Participant's name*

WO

*Participant's signature*

09/07/2025

*Date*

I certify that this participant has completed this discussion.

William Anthony

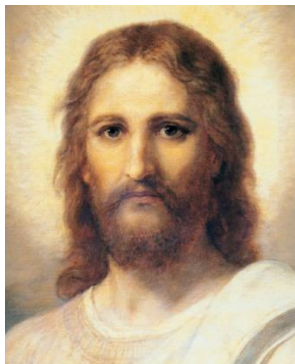
*Facilitator's name*

Anthony

*Facilitator's signature*

09/07/2025

*Date*



### WILL YOU CONTINUE YOUR PATH TO SELF-RELIANCE?

"Therefore, what manner of men  
ought ye to be? Verily I say unto you,  
even as I am."

*3 Nephi 27:27*