



MINOR IN FINANCIAL MANAGEMENT

Roberto Raphael S. Vergara

“Row, row, row your boat, gently down the stream. Merrily, merrily, merrily, merrily, life is but a dream.”
It may take a while, but life will go on just swimmingly.



MINOR IN MARKETING

Kevin Martin G. Villa

Quitting is not in Kevin’s vocabulary. For him, it’s either you work hard, or work harder. Like the (former) athlete that he is, Kevin pushes himself to the limit. There are no struggles or obstacles that are difficult enough to hold him back. He’s the type of person who sets a goal for himself and then stops at nothing to achieve it, even if it means making sacrifices at his own expense. Some people call themselves “champ,” but few, if any, actually live up to it like Kevin does. (P. Cruz)