Department of Mathematical Sciences O-110 Martin Hall Box 340975 Clemson, SC 29634

To Whom It May Concern,

I am writing this letter to recommend Kelsey Pandiscio enthusiastically for a Mathematical Sciences Award.

Kelsey is a junior Mathematical Sciences BS major whose emphasis area is Actuarial Science/Financial Math. She has a 4.00 GPA, and she is minoring in economics. She is an officer in the Clemson University Actuarial Club, and she has an internship with the Lincoln Financial Group this summer.

Sincerely,

Mark E. Cawood, Ph.D. Senior Lecturer Actuarial Science Academic Adviser Mathematical Sciences Clemson University