QUALITY ASSURANCE HANDBOOK

Adheres to the DEAC Accreditation Handbook: 31st Edition

Institution Name: Swiss school of Management
Address: Agora Business Centre, Level 2, Valley Road, Msida MSD 9020, Malta
Website: https://ssm.swiss/

President/CEO Name: Massimiliano Bracalé
Title: President

TABLE OF CONTENTS

TABLE OF EXHIBITS

Note: When an exhibit and its associated question(s) request both "links and permanent files", both exhibit forms must be provided, even if they are the same information. A URL link to the requested information serves as proof that the information is publicly available. A permanent file is required so it can be included in the Distance Education Accrediting Commission's permanent record of the institution's Self-Evaluation Report submission.

EXHIBIT 3:	State Licensure and Authorization and Other Accreditation Documents
EXHIBIT 4:	Catalog
EXHIBIT 4:	DBA Handbook
EXHIBIT 4:	Student Handbook
EXHIBIT 5:	Meeting Minutes (Leadership, Advisory Council, Faculty, and Staff)
EXHIBIT 6:	Institutional Effectiveness Data and Planning Document
EXHIBIT 6:	Strategic Plan
EXHIBIT 7:	Program Outcomes
EXHIBIT 7:	Curriculum Maps
EXHIBIT 7:	Program Comparisons
EXHIBIT 7:	Advisory Council Rosters and Bios
EXHIBIT 8:	Sample Program Reviews
EXHIBIT 9:	Curriculum Development Manual
EXHIBIT 9:	Curriculum Content Developers' Qualifications
EXHIBIT 9:	Instructional Designers' Qualifications
EXHIBIT 9:	Contracts for Third-Party Educational Delivery
EXHIBIT 10:	Clock/Credit Hour Policy
EXHIBIT 10:	Clock/Credit Hour Evaluation Chart
EXHIBIT 11:	Student Integrity and Academic Honesty Policies (Links and Permanent File)
EXHIBIT 12:	Technology Requirements (Links and Permanent File)
EXHIBIT 13:	Sample Student Administrative Inquiries
EXHIBIT 13:	Sample Student Academic Inquiries
EXHIBIT 13:	Sample Faculty/Instructor-Graded Examinations or Assessments
EXHIBIT 14:	Sample Motivational Comments
EXHIBIT 15:	Satisfactory Academic Progress Policy (Links and Permanent File)
EXHIBIT 16:	Grading Policies and Other Related Academic Policies (Links and Permanent File)
EXHIBIT 17:	Sample Student Records
EXHIBIT 17:	Sample Transcript and Diplomas/Certificates
EXHIBIT 18:	Student Confidentiality and Privacy Policies (Links and Permanent File)
EXHIBIT 19:	Complaint/Grievance Policy (Links and Permanent File)

EXHIBIT 20:	Outcomes Assessment Plan
EXHIBIT 21:	Sample Student/Alumni Surveys
	Signed consent form
EXHIBIT 22:	DEAC Student Achievement Disclosure for the Public Form (Links and Permanent File)
EXHIBIT 23:	Academic Leadership Résumés
EXHIBIT 23:	Chief Academic Officer or Educational Director Résumé
EXHIBIT 24:	Faculty Qualifications
EXHIBIT 24:	Faculty Teaching Responsibilities
EXHIBIT 24:	Faculty/Instructor Résumés
EXHIBIT 25:	Faculty Handbook
EXHIBIT 25:	Faculty/Instructor/Staff Evaluations
EXHIBIT 25:	Sample Faculty Contracts
EXHIBIT 26:	Professional Development Documents
EXHIBIT 27:	Sample Advertising and Promotional Materials
EXHIBIT 27:	DEAC Website Disclosures Checklist
EXHIBIT 28:	DEAC Catalog Disclosures Checklist
EXHIBIT 29:	Sample Testimonials and Endorsements
EXHIBIT 29:	Signed Student Consent Forms
EXHIBIT 30:	Student Recruitment Personnel Job Description(s)
EXHIBIT 30:	Student Recruitment Policies and Procedures
EXHIBIT 30:	Signed DEAC Code of Ethics
EXHIBIT 31:	Admissions Policy and Criteria (Links and Permanent File)
EXHIBIT 32:	Student Identity Verification Policy (Links and Permanent File)
EXHIBIT 32:	Policies and Procedures for Exceptions to Admissions Criteria
EXHIBIT 32:	List of Students Enrolled Under Exception to Admissions Criteria Policy
EXHIBIT 33:	Sample Transfer Credit Evaluations
EXHIBIT 33:	Sample Experiential or Prior Learning Assessment Credit Evaluations
EXHIBIT 34:	Enrollment Agreements
EXHIBIT 34:	DEAC Enrollment Agreement Disclosures Checklist
EXHIBIT 34:	Payment Contracts or Documentation
EXHIBIT 34:	Table of Refunds

EXHIBIT 35:	Table of Qualifying Professional Experience
EXHIBIT 35:	Owners, Governing Board Members, CEO, and Administrator Résumés
EXHIBIT 35:	Owners, Governing Board Members, CEO, and Top Administrator Job Descriptions
EXHIBIT 36:	Succession Plan
EXHIBIT 37:	Audited Comparative or Reviewed Comparative Financial Statements
EXHIBIT 37:	Letter of Financial Statement Validation
EXHIBIT 37:	Last Fiscal/Calendar Year Budget
EXHIBIT 37:	Financial Reports
EXHIBIT 38:	Teach-Out Commitment
EXHIBIT 39:	Audited or Reviewed Financial Statements of the Supporting Entity
EXHIBIT 39:	Parent Company or Third-Party Financial Commitment Letter
EXHIBIT 39:	Supplemental Schedule – Institution's Financial Status
EXHIBIT 40:	Opinion Letters
EXHIBIT 40:	Plan for Addressing Auditor Concerns
EXHIBIT 41:	Floor Plan
EXHIBIT 41:	Facilities, Equipment, and Supplies Maintenance Plan
EXHIBIT 41:	Fire, Health, and Occupancy Inspection Licenses
EXHIBIT 41:	Certificate of Liability Insurance

QUALITY ASSURANCE HANDBOOK

1. Describe the institution's process and how the owners, governing board members, officials, administrators, advisory councils, staff, faculty, students, and other relevant constituencies contribute to the process.

   At the Swiss School of Management, all direct and indirect stakeholders are involved in the process including board members, advisory councils, staff, faculty and students all coordinate together for the greater goal.
   The owners and the board members work closely alongside the quality and accreditation department to achieve maximum communication with all staff and faculty, who are responsible for evaluating all academic and non-academic affairs, student environment as well as curriculum overview.

Describe how the institution's process is meaningful, significant, and ongoing.

The Swiss School of Management adopted the process as follows.
The institution's mission and vision were always under constant evaluation and the entire academic workforce utilizes the self-evaluation process as a road map for identifying gaps through continuous meetings with the board.
Every six months, meetings take place and all meeting minutes are shared with staff and faculty in order to take action facing potential threats and implement the necessary changes due to the technological advancements and the current social distancing regulations.

INSTITUTIONAL PROFILE

1. Describe the institution's history from its founding date and why it was founded.

   The roots of the Swiss School of Management go back to 1981, when Prof. E. Meier established the Newport Graduate School, one of the first institutions providing US American degree programs in Switzerland which in those days the Swiss Federal Government did not recognize.
   In the year 1999 with the joining of the current President, Dr. Massimiliano Bracalé, who bought-out the school and renamed it into Swiss Management Academy International (16.06.1999) and took the school to Rome, Italy, where students benefited from EU policy which grants students the ability to travel and work without visa in 27 member-countries among the European Union. However, the word "Academy" in the name was not well viewed in Europe, giving the school a kind of military touch.
   Therefore, in 2002, Dr. Bracalé changed the name to Swiss School of Management as it remains until today.
   The school was later accredited by EduQua (Swiss Federal Government) and also approved by the Italian Ministry of Education. In 2018 Dr. Bracalé reopened the office in Switzerland that serves as Headquarters nowadays.

2. Describe the institution's target student population, including information on when it first began enrolling students.

   The Swiss School of Management has a set of rules and regulations when it comes to admissions. Criteria for the selection process are available for all interested candidates through the institution's brochure, handbook and website.
   SSM does not discriminate in its selection among race, religion, nationality or sexual orientation; all interested candidates are invited to apply whether online or at their nearest SSM admissions office.

   For the Bachelor of Business Administration, the program was approved by the state on 05/01/2002 and the first student enrolled on 09/02/2002.
   Today, the program holds more than forty students and SSM aims at surpassing the fifty-student barrier by the end of 2023.

For the Masters of Business Administration, the program was state approved on 05/01/2002 and the first enrollment took place on 09/02/2002.

For this academic year, MBA candidates account for most of the enrollments in SSM, and account for about two hundred this year.

Our goal at SSM is to exceed two hundred MBA new enrollments by the end of 2023.

For the Doctorate in Business Administration, the state approved the program on 09/02/2019 and the first enrollment in the latter was recorded on 09/02/2020.

In 2022, SSM has enrolled more than 60 DBA candidates and aims to enroll not less than 80 new candidates for the year to come.

The target student population of SSM includes adults aspiring to be leaders who can inspire others, demonstrate outstanding skills, and wish to work in multicultural environments.

3. Describe and include the dates of significant events in the institution's history (e.g., development of educational offerings, change of name, new divisions, in-residence training sites, or changes in ownership).

As stated in the institution's history, the Swiss School of Management was established in 1981, by Prof. E. Meier under the name of the Newport Graduate School.

In the year 1999 the current President, Dr. Massimiliano Bracalé joined the school, and later bought-out the school and renamed it into Swiss Management Academy International (16.06.1999) and relocated the school to Rome, Italy, where EU rules and regulations made it easier for international students to engage in the European market.

However, the word "Academy" in the institution's name was not well viewed in Europe.

Therefore, in 2002, Dr. Bracalé changed the name to Swiss School of Management as it remains until today.

The school was later accredited by EduQua (Swiss Federal Government) and also approved by the Italian Ministry of Education.

In 2018, Dr. Bracalé reopened the office in Switzerland that serves as Headquarters nowadays.

SSM later one added administrative office by partnering with independent in-residence program locations in the below locations:

-Brescia, Italia
-Sharjah, United Arab Emirates
-Cairo, Egypt
-Manama, Bahrain
-Bracelona, Spain

4. For renewal of accreditation, describe any major changes since the institution's most recent accreditation review (e.g., student services, admissions, staff or faculty, enrollment, curriculum, or marketing).

N/A

5. For renewal of accreditation, provide a copy of the institution's most recent DEAC annual report. [EXHIBIT 1: DEAC Annual Report] For initial accreditation, provide a completed student enrollment worksheet. [EXHIBIT 1: Student Enrollment Worksheet]

   [EXHIBIT 1: Student Enrollment Worksheet]

6. For renewal of accreditation, list any progress report or enhancement report findings in the institution's most recent grant of accreditation letter and in any other Commission correspondence to the institution since its most recent accreditation cycle. Describe how the institution continues to address these areas.

   N/A

7. If the institution participates in Federal Financial Aid programs, provide the date on which the institution initially signed a Program Participation Agreement and indicate the programs that are eligible for Title IV. Provide the institution's Program Participation Agreement renewal date.

   N/A

INSTITUTIONAL ORGANIZATION

1. Describe the institution's organizational structure. [EXHIBIT 2: Organizational Chart]

   The organizational chart is designed to meet the strategic directions of SSM. In other terms, we believe that the structure follows the strategy. The fact that SSM is going more online in the next few years, then a structure that fosters this direction and at the same time reinforces the mission statement is needed.

   The School Board develops the institution's basic priorities, drafts the long-term goals, reviews and approves the strategic plan as well as the annual budget. The board is currently chaired by Dr. Al Khalafallah and meets twice a year; the first meeting in mid-April and the second prior to graduation. The board supports the President, Dr. Bracale in the implementation of the plan and budget approval.

   The Academic Senate is empowered to determine academic policies, set conditions for admission and the granting of degrees, authorize and supervise courses and curricula, and advise the administration on faculty appointments and promotions. Dr. Leila Chentouf, member of the board, chairs the academic senate which runs its meetings twice a year similar to the board.

   The Vice President (VP), Ms. Serena Magnanti, assumes direct authority and responsibility over all marketing and promotion for SSM in addition to handling students' and alumni affairs. By default, the VP assumes the temporary task of the President when the latter is not on duty.

   The President and until early 2022 was acting more like the Chief Academic Officer (CAO) of SSM as the institution only offers business programs and thus the President of the school is de facto

the CAO. However, in March 2022 Dr. Elizabeth Soliday-Naui was hired to be the Provost of SSM handling more academic affairs and curriculum planning allowing the President to think about the accomplishment of the mission statement especially the online shift of almost all of the courses and the internationalization of study programs. The Dean's responsibilities are purely academic related to Faculty recruitment using a search committee that includes representatives from in-residence training programs and the President. Other tasks include curriculum development, course modification and modernization, student guidance and advising, faculty development and direct contact with the advisory board to reinforce any practical integration and linkage between academia and industry. SSM's website shows the professional credentials of the industry representatives making up the advisory board.

As SSM believes in quality continuous improvement and accreditation, Dr. Gharios, who currently serves as a member on the IACBE's Board of Directors, occupies the position as "Quality and Accreditation Director". His duties include accreditation compliance and control over academic quality through a rigorous assessment process.

The International Affairs and Registration Unit is responsible for supporting international students with proper guidance on matters that relate to their proper logistical integration into the European style of education at all matters, including but not limited to visa acquisition, lodging, ECTS system, group dynamics and cross-cultural blending and synergy. This position is currently entrusted to the student & alumni affairs staff. This Department is also responsible for monitoring all student academic affairs starting with admissions due diligence, issuance of acceptance and enrollment contracts, documenting and validating transfer of credits from other institutions, maintaining proper records of students' transcripts and requests, and conducting all needed clearances with the graduation committee for the honoring of degrees.

In-residence training programs and all binding contracts with them are directly related/reported to the President's office. SSM's President communicates directly with the directors of those centers in order to guarantee a smooth transition and implementation of the strategic plan and that all learning outcomes are adequately achieved.

For every in-residence training program, a director is in charge of monitoring the daily operations. At SSM Rome, the Director plays an essential role in controlling classes, schedules, course offerings, alumni's affairs, as well as extracurricular activities.

Finally, the Research Center and Learning Department is accountable for all updates needed to keep the online library resources in line with the recent research and academic publications at the global level. The Research Center for DBA and MBA research projects and publications has already partnered with several institutes such as the Courier Logistics Management Institute (CLM), the Eastern and Southern African Management Institute (ESAMI), the "Weconomics" Dutch Institute for Blockchain Management, and the Pole Global Marketing (PGM) in Nigeria. On top of that, SSM's students and faculty have access to the Washington State University online library. The Research Center and Learning Department oversees the logistical flow of class materials needed such as books, e-books, academic case studies, and simulations for the enhancement of the learning experience.

EXHIBIT 2 SHOWS THE ORGANIZATIONAL CHART OF SSM.

2. Describe any institutional affiliations, articulation agreements, or contracts for educational delivery.

The SSM in-residence training programs are contracts based on Licensing Agreements, with foreign educators willing to recruit and represent the Swiss School of Management. Only upon thorough preparation those centers will be awarded "Accredited In-residence program location'' status. Further, SSM has many academic collaborations with universities and business schools around the globe. These cooperations are called "Articulation Agreements'' leading to reciprocal progression paths and dual awards for our students.

3. List and describe any administrative sites or in-residence training locations, including what on-site learning activities occur at each.

Address	City	State (Country, Province)	Zip Code	Type of Location[1]	Local Contact
Piazza del Biscione 96	Rome	Italy	00186	in-residence	Ms. Gabrielle Robinson gabrielle.robinson@ssm.swiss +39 6 4004 9320
Via dei Musei,46	Brescia	Italy	25121	in-residence	Dr. Stefano Anzuinelli stefano.anzuinelli@ssm.swiss +393440911774
#902, Al Baker Tower (ABT)-5, Behind Sharjah Expo Centers	Al Tawun, Sharjah	United Arab Emirates		Administrative	Mr. Rejin Rajan info@dubai.ssm.swiss +971564025599
The Greek Campus 171	Cairo	Egypt	11513	Administrative	Dr. Ahmed Sobhi Ahmed.sobhi@ssm.swiss
Talent Garden Carrer De Ramon Turro 169 A	Barcelona	Spain	08005	Administrative	Dr. Elizabeth Soliday Naui +34 602681371 info@barcelona.ssm.swiss
Almoayyed Tower, Alseef	Bahrain	Bahrain-GCC Operations		Administrative	Mr. Jason Carmichael +973 66941668 Jason.camichael@ssm.swiss

4. List and describe any international activities. For physical presence, provide documentation showing that the institution is properly licensed for international activity as needed and that international contracts have been approved by DEAC.

   SSM engages in international activities through its administrative and in-residence offices stated in the table above.
   Physical presence is only mandatory for staff responsible for student recruitment as well as administering specified physical tasks, exams and physical projects.
   This physical presence is adopted to make sure the quality is properly administered and that all locations abide by the same rules and regulations that SSM respects and adheres to.

LEGAL FORM AND GOVERNANCE

1. Describe the institution's legal status and ownership structure, including all subsidiary structures or entities and individuals within the chain of ownership up to and including the ultimate parent structure or entity.

   SMAI Swiss Management Academy International ltd (Dubendorf, Switzerland) fully owns and controls Swiss School of Management ltd (Bellinzona, Switzerland) and Swiss School of Management ltd (Rome, Italy).
   The Swiss School of Management is a limited company operating under Swiss Federal Laws.

2. Describe the role of the institution's governing board or other similar leadership group, including responsibilities and duties.
   At SSM, there are three main boards that are considered as the backbones of institutional governance. On top of all, the School Board is the main governing authority and it already includes three members and a chair. The current Board's chair is Dr. AlKhalafalla and the other four members are Dr. Bracale (SSM's Founding President), Dr. Elizabeth Soliday-Naui (appointed in March 2022), Dr. Rajagopal, and Dr. Chentouf for a-seven-year term; except for the Founding President who has a lifetime seat. The duties of the Board include the formulation and adoption of strategic policies, priorities and plans to direct the operations of the Institution. The School Board develops the institution's basic priorities. Long-term goals and priorities are stated in the Board's Policy, and the School Board reviews and approves the plans to achieve them in the annual budget, as well as the annual review and in adjustments of the Strategic Plan. In addition to the "what to do '' priorities, the School Board's policy also specifies a set of "what not to do'' priorities in areas such as purchasing and employee relations.

   The second line of authority to guarantee stronger governance is the Academic Senate. As mandated by the school's governing body, the Academic Senate is empowered to determine academic policies, set conditions for admission and the granting of degrees, authorize and supervise courses and curricula, and advise the administration on faculty appointments and promotions. This delegated authority makes the SSM Academic Senate unique among faculty governments. The Academic Senate provides the organizational framework that enables the

faculty to exercise its right to participate in the school's governance. In other words, the Academic Senate represents the voice of the faculty to be disseminated to the School Board via the President. Dr. Chentouf is the current chair of the Academic Senate with four other members: Dr. Bracale. Dr. Khalafalla, Dr. Gharios, and Dr. Bongarzoni (Vice Dean). They all serve for seven years subject to a maximum of two consecutive terms and with a lifetime exemption granted only to the Founding President.

The Advisory Board, represented by industry professionals and top executives, is another source of governance. The Advisory Board provides advice and support to the Swiss School of Management on existing and proposed educational and academic programs and other activities. Furthermore, the Advisory Board has a key role in influencing the direction of the school by offering their experience and expertise to strengthen the decision-making process to support the strategic development of the school and ensure it is meeting the needs of the students especially at the level of bridging academia with Business practices. There are currently four members representing that Board:

> a- **Morgan DeNicola,** Executive director of the DeNicola Family Foundation.
> b- **Joseph Merante,** Executive director, The Humpty Dumpty Institute
> c- **Johann Kral,** Partner at SDPALT.
> d- **Daniela Mancinelli,** Chief Executive Officer of N6A.

3. Explain the authority of any agency, other than the governing board, that has power to initiate, review, or reverse actions of the institution's leadership.

SSM's Business programs (BBA, MBA, EMBA and DBA) have already been accredited by the International Accreditation Council for Business Education (IACBE) in the USA since March 2020. The fact that IACBE is accredited in its turn by the Council for Higher Education Accreditation (CHEA); thus, SSM's accredited programs are also listed in the directories of the latter agency. Programmatic accreditation by IACBE necessitated drastic quality improvement measures for SSM to pursue especially at the Outcomes Assessment Planning (OAP) level. during the pre-accreditation period, SSM reinforced its processes and procedures for the measurement of student and operational learning outcomes using a variety of direct instruments (Dissertations, theses, projects, viva voce presentation…) and indirect instruments (exit surveys, student satisfaction surveys, alumni surveys…). All such measures are supported by tools with detailed rubrics and item mapping to the learning outcomes under investigation. For SSM, such work has been great in boosting the quality performance assessment using formal, structured, and robust models. The site visit that took place in March 2019 by IACBE's team of staff and peers has been highly instrumental and constructive to identify the areas for improvement and progress. The post-accreditation phase is as important as the pre-era since accreditation should not be considered as an end by itself; it is rather the beginning of continuous improvement towards the achievement of high-level and more challenging outcomes in the long run.

SSM makes sure to arrange public disclosure on an annual basis about student achievement performance indicators to meet the regulators requirements (IACBE and CHEA) and the team keeps itself ready for the Interim Quality Assurance Report (IQAR) due in 2024. SSM notifies the public about such reporting following a Web Path Notification form.

Similarly, EduQua which is a not-profit accreditation body recognized and supported by the Swiss Confederate Government imposes additional compliance standards and reporting requirements on SSM. The most recent audit and assessment report issued and approved by EduQua on July 13, 2022 grants SSM a recertification letter till June 30, 2025.

4. If the institution is a stock corporation, provide the list of individuals or organizations who own 10 percent or more of the voting stock.

   N/A

STATE LICENSE/AUTHORIZATION AND ACCREDITATIONS

1. List all states that license or authorize the institution to provide its distance education offerings. [EXHIBIT 3: DEAC State Authorization Form] For initial accreditation, describe how the institution has secured state license/authorization in states where it enrolls students.

   SSM is a non-US institution headquartered in Switzerland. Therefore, the DEAC state authorization form does not apply in this case. SSM has full authorization from the Italian Ministry of Education to offer study programs.
   In addition to that, SSM has not yet recruited students in the US even though it has IACBE accreditation.

2. List any other organizations that accredit the institution or its educational offerings (e.g., all other institutional or programmatic accrediting organizations). [EXHIBIT 3: State Licensure and Authorization and Other Accreditation Documents]

   SSM is a-non-US institution with the Head office located in Switzerland and therefore DEAC state authorization form does not apply as stated above in item 1.
   SSM only provides business education programs that are fully accredited by IACBE in addition to EduQua accreditation in the home country.

   EXHIBIT 3 shows the Italian license, EduQua Certificate and IACBE accreditation. It is important to note that the IACBE's letter of accreditation indicates that the PhD program is among the accredited ones; however, SSM took action two years ago by eliminating that program. The PhD program is in-teach-out mode and no new students were accepted to that program since the submission of DEAC application date.

3. Disclose whether the institution has been denied accreditation by another accrediting organization (institutional or programmatic), including the date of the action and the reasons for the denial.

   SSM has never been denied accreditation by any organization.

ACCESS TO THE ONLINE LEARNING PLATFORM

1. Provide link to the online learning platform.

    Please Log-in into Google with the credentials below

2. Provide username for the online learning platform.

    deac@ssm.swiss

3. Provide password for the online learning platform.

    D7hac5678Jh!

4. Provide navigation instructions for the online learning platform.

    Google class is self-explaining and easy to use. On every wall (down at the bottom), you'll find
    the link of the official google drive, where you can resume each session of the course.
    On the wall as well, you'll find all assignments uploaded by students and faculty members.
    Same as the presentations and other documents

    Provide a contact name, email, and telephone number of the individual who can provide
    assistance if the evaluator is unable to access the online learning platform using the link,
    username, or password provided.

    Dr. Massimiliano Bracale – Massimo.bracale@ssm.swiss - +39 338 778 4437

5. Provide the institution's catalog for review. [EXHIBIT 4: Catalog]

    Exhibit 4 shows the institution's catalog

Note: *if appropriate, provide the access, navigation and catalog information for each division of
study offered (e.g., high school, postsecondary) or program of study (e.g., nursing, law).*

ACCREDITATION STANDARDS

STANDARD I: INSTITUTIONAL MISSION

Contact Person: Massimiliano Bracale, President

A. Description of the Mission: The institution's mission communicates its purpose and its commitment to providing quality distance educational offerings appropriate to the level of study offered. The mission establishes the institution's identity within the educational community and guides the development of its educational offerings.

1. Present the institution's mission statement.

   The Swiss School of Management aims to equip students with quality education by offering innovative tools within a participative and inclusive learning environment. We provide leadership, mentorship, and coaching programs that cultivate professional and personal growth. The Swiss School of Management, with its Swiss heritage and international reach, is uniquely positioned to provide a diverse and inclusive education, embracing both physical and distance learning modalities. We prepare students to become highly skilled and competent leaders in the global economy.

2. Describe how the mission guides the development of educational offerings.

   The above mission statement has been revised on June 21, 2022 reflecting the move that SSM undertook by going more into hybrid teaching and more reliance on online channels. The mission statement includes keywords that represent directives for the Board, President, Directors, and Faculty to follow. Taking each of those terms separately, we can denote the following from SSM's mission statement:

   > a- **Leadership Coaching**: It is evident that SSM students have access to free life coaching (website: SWISS Coaching - Swiss School of Management (ssm.swiss)) needed to nurture business leadership and desire for success. SSM follows the coaching standards of the International Federation of Coaching (ICF) and its Code of Ethics. In addition to that, BBA students at SSM take various leadership courses starting with an introductory one in the first year, an intermediate-level one in the second year, and finally a strategic leadership course in year three.

   > b- **Professional and Personal Growth**: The development of the self is a key success factor for SSM to achieve. Among the roles that the advisory board needs to achieve is the blend between theory and practice as mentioned earlier. Through inviting professional guest speakers for in-class or online presentations, webinars, business trips and internships, SSM has succeeded with the support of its Advisory Board and alumni to progress along the professional path of its students.

   > c- **Innovative Educational tools**: Innovation in teaching is an essential point of differentiation. Somehow related to item b above, SSM students are required to attend the so-called "International week" during which conferences by visiting speakers are

delivered. During 2020, such presentations were held in the form of webinars using online platforms instead of traditional and physical sessions. The idea of coaching is a double edged-sword.

On one hand, it serves as a personalized way for attaining leadership in Business thinking and on the other side the idea of having professional and certified coaches acting as psychologists to aid students in shaping up positively their inner self is by itself innovative.

d- **Participative and inclusive Environment**: Intellect is not achieved by means of lecturing only and hiring qualified faculty members. Academic and intellectual curiosity necessitates personal dedication and commitment from the students. SSM has partnered with Washington State University for sharing some resources. In addition to that, many research agreements are signed with organizations such as CLM, ISAMI, Weconomics, and PGM for bilateral progress towards applied and basic research. SSM students are encouraged to pursue such an endeavor in addition to using the EBSCO online library resources for the research assignments, projects and theses.

e- **Highly skilled and competent in the Global Economy**: Professional faculty and members of the advisory board educate and train students to be visionary, risk tolerant, and ready for making business decisions and better face the challenges of a global economy. All such characteristics show the dedication of all parties involved in the delivery of learning from both a theoretical and practical perspective as indicated in the mission statement.

B. **Review and Publication of the Mission:** The institution's leadership, faculty, staff, administrators, and other stakeholders regularly review the mission to assure continued institutional quality and viability. The published mission statement is readily accessible to students, faculty, staff, other stakeholders, and the public.

1. Describe the procedures followed by the leadership, faculty, staff, administrators and other stakeholders to regularly review the mission and the continued quality and viability of the institution.

   In their annual meeting, the School Board discusses various points such as the strategic directions of the school, budget discussions and approval, hiring of key staff in addition to setting strategic strategies based on the mission statement. The mission statement of SSM was revised twice in the last two years in order to align the internal environment of the institution with new trends in Business education and market practices.

2. Explain how often the mission is reviewed by leadership, faculty, staff, administrators, and other stakeholders. [EXHIBIT 5: Meeting Minutes (Leadership, Advisory Council, Faculty, and Staff)]

   Knowing that the general environment in education has changed a lot in the last two years due to globalization, technological advances, and the pandemic issues (moving many economic

sectors into digital channels), SSM's mission has been reviewed twice. The mission was discussed during the board meeting of April 2020, and it has been completely revised and updated. Then, it has been once again revised during the school Board meeting of June 21, 2022. Internal stakeholders were notified through the minutes of the meeting whereas the external ones have been notified via the website. The mission was again discussed in the January 2023 Cairo Summit and especially the move towards distance and online education that needs to be aligned with DEAC standards and policies. EXHIBIT 5 includes a copy of that decisions made during that summit.

3. Identify who is responsible for ensuring that the mission is readily accessible to students, faculty, staff, other stakeholders, and the public.

    The mission statement has to be clearly understood by every SSM staff starting with the President, staff, and faculty. Students and faculty are required to download the catalog of SSM to learn its culture starting with the mission statement, vision, values and code of ethics. This is explicitly stated in the employment and student enrollment contracts with faculty and students respectively. In addition to the catalog, students are required to read the student handbook and faculty should check very carefully the faculty handbook. This is how such stakeholders become fully aware of SSM internal culture. The President and the Dean make sure that faculty members are fully aware of the mission and its constituents, whereas the International Affairs and Registrations officers reach students with this information.

4. Describe where the institution publishes its mission, and explain how the institution demonstrates that the mission is readily accessible to students, faculty, staff, other stakeholders, and the public.

    The Swiss School of Management publishes its mission and communicates it to all direct stakeholders via its website, catalog, and handbooks, that are easily accessible, clear and user friendly.
    On the SSM's website, under the 'WE ARE SSM' website link, the mission, vision, goals and objectives are well addressed and communicated.

C. **Information on Achievement of the Mission:** The institution identifies key indicators it uses to demonstrate that it is effectively carrying out its mission. The institution documents the achievement of its mission and shares appropriate information on this achievement with relevant groups (e.g., advisory councils, faculty, staff, students, and the public).

1. List the key indicators the institution uses to measure achievement of the mission.

    In order to maintain the quality of its proposed educational system, the Swiss school of management put in place a retroactive set of indicators reflecting the performance of its perpetual programs.

Key Performance indicators are implemented in order to shed the light on several factors empowering the school or holding it from potential success.
At SSM several KPIs are implemented:

-Employment Rate KPI: Number of one-year alumni who reported their employment status/feedback and alumni surveys

-Graduation Rate KPI: Number of successful graduates (passed all courses including the thesis) – Internal database

-Retention Rate KPI: Comparison of number of students at the beginning vs. end of program – Internal database

-Job Placement Rate KPI: Number of students who were/are placed in internships (full-time students) and employment positions (part-time students) – Internal database

-Graduation Rate DBA KPI: Number of students who were/are placed in internships (full-time students) and employment positions (part-time students) – Internal database only applicable on DBA candidates

2. Describe how the achievement of these key indicators demonstrates that the institution is effectively carrying out its mission.

SSM's success is measured based on the numbers and percentages reported about the KPI's stated in section C.1.
The list of indicators stated above have a direct impact on showing whether the institution is performing as per its mission or some factors are standing in the way of reaching the goal of the desired performance rate.

If the employment rate of students after their graduation is not as high as 90%, then SSM needs to work on improving its agreements and relationships with companies and businesses in the related fields in order to increase the employment possibilities for SSM graduates, and thus, directly impact this indicator positively. Fortunately, and as per the public disclosures of SSM's students' achievement on its website, employment rates have been high showing the trust of employers in SSM's graduates.

The graduation rate shows the percentage of the students who successfully complete their educational path and graduate from SSM within the time frame of their program level. This indicator shows the satisfaction and dedication of students to SSM and their trust in penetrating the competitive world of business holding a degree from SSM; so, the higher the graduation rate, the lower is the attrition. The graduation KPI has been increasing at an increasing pace for the past 3 years, showing that SSM has succeeded in achieving its course-level as well as program-level outcomes and have its graduates ready for the business world.

3. Identify who is responsible for documenting the institution's achievement of its mission.

   The President of SSM is responsible for documenting the accomplishment of the mission statement in his capacity as a Chief Academic Officer. In all meetings with the School Board, Academic Senate, Faculty and directors of in-residence program centers, the President takes lead in discussing the progress of the institution towards achieving its mission. Dr. Bracale presents results pertaining to the outcomes assessment to all internal stakeholders before making them published on SSM's website.

4. Describe the process the institution uses to seek input from relevant groups regarding the extent to which it achieves its mission. Include the type of data the institution gathers to review relevant to the key indicators.

   The methods are commonly grouped into two categories: direct and indirect measures. Best practices recommend the use of both direct and indirect measures when determining the degree of student learning that has taken place. The direct measures include a dissertation accompanied by an oral presentation in which evaluators use assessment tools with detailed rubrics to standardize corrections and grading. The intentions from using those measures is to check the level to which SSM's students have succeeded to demonstrate competency in articulating business knowledge and capstone thinking in their preparation of business plans and theses; thus, they show their readiness for both graduation and employment Such assessment tools are available for BBA, MBA, and DBA measures. At the indirect level, student satisfaction surveys and alumni survey questionnaires are distributed with clear statements so that SSM can measure its mission achievement from the students' and alumni perspective. For instance, in the alumni survey, the questionnaire is divided into two parts: (1) post-graduation employment status and (2) post-graduation evaluation of the learning experience. The student satisfaction surveys are used as exit interviews for the purpose of knowing the level to which students consider SSM's learning tools and environment as being adequate. Samples of direct and indirect measures (surveys) are added to EXHIBIT 21.

5. Describe how the institution shares information on the achievement of its mission with relevant groups and incorporates this information into planning for improvement.

   SSM utilizes an internal communication process that handles the disclosure of information regarding the achievement of its mission and goals.
   A public disclosure (https://ssm.swiss/iacbe-2/) is also available in order to share related information regarding the accomplishment of the above stated KPI's. All stakeholders will have access to this information accordingly as required by IACBE and CHEA.
   Results are discussed during the School Board meeting and actions (if required) are then articulated in the strategic plan of SSM.
   SSM also discusses strategic and mission-related achievements with the Directors of the in-residence programs, advisory board members and other stakeholders during the annual summit. For instance, SSM had its last summit conference and series of meetings in Cairo, Egypt

from January 19 till 21. The minutes of topics, discussions and future plans are included in exhibit 5 as mentioned earlier.

Contact Person : Dr. Massimiliano Bracale, President

A. Institutional Effectiveness Planning: The institution demonstrates a commitment to its educational offerings and administrative operations through processes that monitor and improve institutional effectiveness. The institution engages in sound research practices; collects and analyzes evidence about its effectiveness; and develops action plans that are used to improve operations, educational offerings, and services.

1. Describe the institution's efforts to monitor institutional effectiveness. Provide examples of the data collected and analyzed when monitoring institutional effectiveness. [EXHIBIT 6: Institutional Effectiveness Data and Planning Document]

   SSM is committed to its educational offerings and administrative operations through processes that monitor and improve institutional effectiveness. SSM engages in sound research practices; collects and analyzes evidence about its effectiveness; and develops action plans that are used to improve operations, educational offerings, and services.
   Data collected during the procedure of institutional effectiveness, include a range of metrics that are related to the accomplishment of key operational outcomes stated in the outcomes assessment plan.
   Exhibit 6 (Strategic plan pages 9 till 19) shows the publicly disclosed IACBE outcomes assessment results for the academic year 2021-2022, showing data collected and outcomes achievement. The future plans and action in the strategic plan are mostly based on those results.

2. Describe the institution's research practices and data collection and analysis processes.

   Strategic planning requires data gathering of the environment in which SSM operates. Data is mainly collected from students (exit satisfaction surveys), faculty and academic senate members and alumni surveys with a clear explanation and reasoning behind it.
   SSM hands out questionnaires to all students at the end of the semester, asking for their feedback about the overall quality of their classes and their feedback towards selected teachers and their way of spreading knowledge.
   SSM has and advisory board as well with members representing the various sectors and industries in the business world. That is also an important source of data gathering for aligning the SSM programs with the external business environment.

3. Describe the key indicators the institution uses to measure its effectiveness and to determine if improvements are needed.

   SSM has put in place key indicators that measure its' effectiveness and to determine if improvements are needed:

   - Satisfaction of students
   - Impact of faculty, administrators and staff on creating an environment that fosters excellence in learning.
   - Financial stability
   - Input from advisory board members and directors of in-residence program locations

4. Describe and provide examples of how the institution improves its educational offerings based on the data collected and analyzed from its research studies.

   Faculty members teaching the DBA modules realized from their encounter with students and alumni the importance of adding seminars and workshops to better prepare to publish in applied journals. Thus, and as EXHIBIT 5 shows, a series of consecutive meetings took place between the President, Provost, and DBA Director to make the best decisions and a new program curriculum has been put in place effective as of September 2022. From the same token, directors of in-residence program locations and members of the advisory board provided input recently to integrate FINTECH and data science and analytics courses to augment the BBA and MBA program with emerging Business subjects.

5. Describe and provide examples of how the institution improves its student services based on the data collected and analyzed from its research studies.

   By collecting data from our students, we get hands-on problems that are facing the students on a course level and on a global level.
   After collecting the data from the introduction to marketing class, students seemed interested in learning technical digital marketing tools, as a result, SSM embedded workshops within all marketing classes enabling students to utilize technical Search engine optimization tools, social media tools and pay-per-click campaigns.

6. Describe and provide examples of how the institution improves its administrative operations based on the data collected and analyzed from its research studies.

   SSM works closely with its stakeholders around the world in order to maintain a sole administrative environment in which students get the same treatment and service globally.
   At the administrative level, SSM gathers data by sending out questionnaires to students asking them about some traits and details that may need to be changed or tailored in a more comprehensive or useful way.
   The latest change in the administrative operations was the inclusion of online petitions which gave the students an easier way of petitioning a change or even giving out ideas and improvement suggestions in any given situation.

7. Describe how institutional effectiveness studies inform the ongoing development of the institution's curricula and services.

The results shown in all institutional effectiveness studies, shed the light on the needed changes and updates that are required to be done in order to keep the academic life, educational curricula and administrative services. For example, The DBA program has been recently adjusted and curriculum modified based on input gained from faculty members who teach the various DBA modules; the new program includes webinars and forums that will enable students and faculty to co-publish their research work.

8. Describe how often the institutional effectiveness programs and data are reviewed to determine achievement of initiatives.

Institutional effectiveness programs are evaluated twice per year by the academic senate. The results of the outcomes assessment plan are presented by the President to all the members of the academic senate who discuss the possible actions to be undertaken for improvement or development.

9. Describe action plans undertaken by the institution during its most recent institutional effectiveness planning cycle and how these plans are incorporated into the overall strategic plan presented in Standard II.B. below.

In terms of achieving its strategic (SG), tactical (TG), and operational (OG) goals stated in its strategic plan, SSM undertook several actions:

a- SSM partnered with an international advertising agency in order to start global promotion (SG #1 and TG #1 in the strategic plan).

b- There are many MBA-holders who have been hired at SSM long time to teach some courses related to their own professions, and because they were highly rated by students SSM gave them full scholarship to do their DBA (SG #2, TG#3, and OG #3).

c- The curriculum has been updated twice since 2018 and a new partnership was created in August 2020 with Study.com (DEAC accredited) in order to give students freshman-level courses in the form of general education (SG #3 and OG#2).

d- SSM created an Advisory Board in 2019 to keep its programs relevant with industry developments and market needs (SGl #4, TG #4, and OG #1).

e- At the research level, SSM partnered with many institutions such as Courier Logistics Management Institute, ESAMI, Weconomics, Pole Global Marketing, and school 360 to start a mutual research center (SG #5, TG #2).

f- Profits have been continuously rising except in 2020 relative to 2019 due to decreased enrollment as a result of the COVID-19 that hit Europe severely in general (between March and June) and especially Italy (SG #6 and TG #7).

In January 2023, SSM held its annual summit in Cairo in which all in-residence program directors, key recruitment personnel, and other major partners were invited for 3 days to discuss major decisions to be made and actions to be taken in light of the new mission statement and the revised strategic plan. Details od decisions and actions taken are found in EXHIBIT 5 – Official Memo Summit Bracale Jan 23.

B. **Strategic Planning:** The institution has a systematic process of planning for the achievement of goals that supports its mission. The institution's planning process involves all areas of the institution's operations (e.g., admissions, academics, technology, etc.) in identifying strategic initiatives and goals by evaluating external and internal trends as they affect the future. At a minimum, the strategic plan addresses finances, academics, technology, admissions, marketing, personnel, and institutional sustainability. The strategic plan is reviewed and updated annually using established metrics designed to measure achievement of strategic planning goals and objectives. The plan helps institutions set priorities, manage resources, and set goals for future performance.

1. Describe how the institution's strategic planning efforts guide the pursuit of goal achievement in support of its mission. [EXHIBIT 6: Strategic Plan]

   The first section of the strategic plan explicitly shows the initial mission statement, vision and values of SSM. This is done on purpose in order to make sure that whatever broad-based goals, student learning outcomes, and operational outcomes should be derived from the core of the mission and not to be isolated or independent from it. Then, a revised mission statement is added showing the importance of integrating the distance education element that SSM decided to pursue in its attempt towards a higher degree of global reach. The starting point here are the guidelines extracted from the mission statement and the final point of planning is making sure that the mission of SSM is properly achieved. Section two of the strategic plan describes in the linkage of the plan with the outcomes' assessment results and complete list of goals and outcomes are found in the plan. The, PESTLE and SWOT analyses are done enabling SSM generate strategies that capitalize on its strengths to capture the maximum of market opportunities, improve its weaknesses, and finally defend the institution from threats.

2. Describe how the institution seeks input from internal and external stakeholders as a means to enhance the strategic planning process.

   Strategic planning is not one person's work; it is rather a collaboration among internal stakeholders in producing the plan. It is actually prepared by the members of the Academic Senate. In their meetings, the school's board members revise the strategic plan and its execution. This is actually documented in the meeting minutes. Of course, members of the board rely on reports presented by SSM's President about enrollment figures, quality assessment through data gathered from various sources, and the adequacy of resources being used (faculty, technology, learning materials…).

3. Describe how the input received from internal and external stakeholders is used in the strategic planning process.

   At the internal level, staff occupying various positions in IT, registration and records, quality

assurance and accreditation and student advising personnel are supposed to work on generating continuous reports to the President of SSM as valuable input for discussions during the annual meetings of the boards. On top of that and still more important is the information gathered from students through course assessments survey (formative survey) and an exit student satisfaction survey (summative survey). At the end of the day, SSM exists to serve those students and guarantee that after graduation, the business and market community shall be eager to hire those graduates.

At the external level, the advisory board and SSM alumni are major information sources. SSM conducts on yearly basis alumni surveys and meetings with the members of the advisory board to discuss success stories and identify major areas for improvement. All the above-mentioned sources of data collection are integrated to build the foundations of the strategic plan.

4. Describe the institution's strategic planning process in terms of identifying areas for improvement, via a SWOT Analysis (strengths, weaknesses, opportunities, and threats) or other means.

    Section two of the strategic plan (pages 20-27) covers a PESTLE analysis combined with a SWOT chart. This is not done just for the sake of identification of weaknesses and threats or risks that SSM is facing. Once identified, then SSM has to show the actions and budgets needed to overcome its weaknesses and defend the institution against potential threats. From the same token, it is vital to know the core competencies of SSM in order to grab any identified opportunities.

5. Describe how the strategic plan identifies proactive initiatives to achieve sustainability and protect the institution against identified weaknesses and threats.

    Accreditation: From its strategic plan, SSM found that having accredited programs is an assurance of quality to outsiders and at the same time a roadmap for quality improvement to the insiders. From that perspective, SSM accepted the challenge to pursue DEAC accreditation knowing that there will be drastic changes throughout the road.

    Going online: A second pillar for sustainable growth is moving into hybrid education by having more courses fully online until SSM becomes ready, by moving high on its learning curve to offer a full online study program.

    Globalization: The third pillar of sustainable growth is the benefits that SSM can grab from a global outreach by partnering with more in-residence program locations in the future that are qualified to render marketing and student recruitment activities following SSM's guidance.

    Technology: The fourth pillar for growth is technology. Going online and reaching the global community cannot be achieved with developing SSM's current technology.

6. Describe how the institution aligns the resources needed with its identified strategic initiatives.

In the last few years, SSM made sure to add more resources to accomplish its intended goals and accomplish its mission statement. A Vice Dean was hired to support the Dean during the growth period in which it is expected to double the number of students by 2024 as a result of global expansion. A director for SSM Rome campus was appointed in order for the President to follow up strategic matters related to global expansion. A new position was also created "Quality and Accreditation Director" so that SSM builds a strong governance system. An assistant to the head of the Registrar's office was also hired for better alignment with growth and guarantee fast student services. At the level of technology, SSM acquired the full Google Suite package and in the process of partnering with HubSpot.

7. Describe how the institution's strategic plan addresses:

- Financial stability.
  Among its goals, SSM states explicitly that they aim to recruit 10% additional students every year to guarantee financial stability and even growth. SSM currently retains 20% of its annual profits in order to maintain solvency and liquidity. So far, finances are well managed.

- Development of educational offerings.
  In its strategic plan, SSM made that point clear in its third strategic goal. The moment SSM decided to seek DEAC accreditation, it was noticed that it lacked some General Education courses in its BBA program. Thus, SSM contacted Study.com in the USA and agreed on a list of 10 courses (30 US credits) spread between social sciences, natural science, humanities, applied sciences and languages so that its BBA program matches DEAC requirements or minimum percentage for Gen. Ed. courses.

- Integration of technology to enhance its educational offerings.
  The full Google Suite package is acquired by SSM and significant monthly fees for cloud database and storage. Google Classroom is the platform currently used by all instructors to create their courses, manage course materials, prepare assignments and exams. A business zoom account is available and instructors schedule live or synchronous class lectures accordingly. All lectures are recorded for better control and to enable students to better prepare for their assignments and exams.
  As of March 2020, SSM started to offer courses in life coaching for its students. The coaches are certified and endorsed by international coaching bodies.

- Admissions processes.
  The admissions process has become more transparent in terms of application documents, criteria, tuition and refund policy in case of cancellation of any program. SSM tailored its provisional and confirmation enrollment letters so that they substantially meet the DEAC enrollment agreement checklist. The admission process is found on SSM's catalog and website.

- Effective and accurate marketing campaigns to promote institutional sustainability.
  The vice president, acting as head of the communication department Dr. Serena Magnanti, has a clear and effective marketing strategy focused on the sustainable continuity of SSM. Every marketing campaign and communicational tool utilized is being tailored and customized in a long-term way in order to point out the future of SSM and how the

academic advancement and professional development of the institution helps it grow and increase its market value.

Online presence is also managed in this way, as all digital footprints shed the light on the promising future that this institution holds.

- Professional development of leadership, faculty, and staff.
  Additional leadership positions were opened: Director of SSM Rome, Provost, Vice Dean position, Quality of Accreditation director with clear job descriptions and tasks. A manager for admissions and registration is hired as well as an assistant. All teaching members at SSM are adjunct faculty hired on the basis of their professional background and experience. The minimum degree has to be a Master's level one. All of the changes and improvements explained in item 7 show evidence that SSM has taken drastic measures to accomplish its mission statement.

8. Describe the metrics the institution has identified that guide the achievement of its strategic planning goals and objectives.

   Financial metrics: (1) Cash flow statement showing positive net cash flow for the solvency of SSM. (2) Working Capital Management so that it is substantially higher to guarantee immediate liquidity for suppliers and partners.

   Student Satisfaction: Graduation rate, retention rate, and student satisfaction surveys.

   Faculty Hiring: To make sure that the proper faculty members are hired, a complete folder has to contain all their credentials, and in addition two interviews are required supported by a presentation session that the applicant has to show competence and achieve a minimum needed score.

9. Identify key achievements from the institution's last strategic planning cycle that resulted in improvements to the educational offerings and administrative operations.

   There were many achievements. The most important one is the SSM's President has become more involved in strategic affairs and when it comes to operations, his responsibilities are more related to internal control and measures as he has to be accountable for that during the Board meeting. This really helped SSM achieve more the actions listed in item 9 of section A. Those actions (from a to f) can be considered as improvements in the new educational cycle of SSM.

Contact Person: Dr. Robert Gharios, Quality and Assurance Director. DBA Director

A. Description of Program Outcomes: Program outcomes are clearly defined, simply stated, and indicate the benefits for students who are reasonably capable of completing the educational offering. Course learning outcomes are linked to program outcomes as identified by the institution and are consistent with the curricula offered.

1. Describe how the institution develops program outcomes. [EXHIBIT 7: Program Outcomes]

   SSMs' research and development department, faculty members, academic advisors and student councils all work closely to forecast the market needs and demands for the foreseeable future and adapt program outcomes to the research results.
   Soft skills and learning objectives vary from one program to another making it easier for the students to understand what is expected of him/her upon graduation.
   In addition to the above inputs, SSM mainly relied on the most recent key learning outcomes (KLO's) published by IACBE based on their own research findings in April 2021. Thus, SSM's program outcomes are directly related to such KLO's. EXHIBIT 7 shows the programs' outcomes as extracted from the outcomes assessment plan.

2. Describe how the institution verifies that all program outcomes are current and relevant based on research, comparison, subject matter experts, and advisory council input.

   As stated in the answer above, SSM has updated program outcomes every year after excessive research and development has been conducted.
   In order to overcome any uncertainty with respect to the market needs, the IACBE accrediting body provides a yearly revised report covering 7 Key learning outcomes per degree and they verify whether accredited institutions' program outcomes are properly mapped to them:

   The 7 KLO's are:

   1-Critical Thinking/Problem Solving
   2-Teamwork
   3-Communication
   4-Business Knowledge
   5-Business environment
   6-Analysis & Technology Utilization
   7-Management & Leadership

3. Describe how program outcomes guide the development of curricula content.

    After the data of the program outcomes assessments are collected, some outcomes come up
    short on meeting the desired criteria and the initial outcomes.
    As a result, curricula content is tailored in a way that approaches the desired outcomes in a
    more customized way in order to improve the way this outcome is being tackled, the material
    and the tools that are being utilized within the program and update the curricula content so that
    it matches the new market demands.
    In other words, curricula content needs to be revised every year in order to successfully
    implement the program outcomes within the mindsets of graduating students.

4. Describe how course outcomes are mapped to program outcomes. [EXHIBIT 7: Curriculum
    Maps]

    Course outcomes should be derived from program outcomes. Thus, for each program level, the
    student learning outcomes are identified and accordingly course-level outcomes should match
    them at varying degrees. Spreadsheets are created per program level indicating the number of
    course-level outcomes that exist for every course and thus the total coverage per program
    outcome.

5. Describe how the institution provides prospective students with information that helps them
    determine whether the program meets their educational goals based on stated program
    outcomes.

    SSM's website includes all the courses per program level (BBA, MBA, DBA) with each one's full
    description. The same information is also found in the institution's catalog. Prospective students
    are required to read and approve as such the content of such documents in their confirmation
    letter of enrollment.

    In order to do so, before the start of each academic semester, prospective students are invited
    to attend orientation sessions programmed and prepared by the Director, and Registrar office,
    tackling all programs offered at SSM and showcasing the outcomes for each program.

    After the session, students can schedule one-on-one meetings with staff and faculty members of
    their desired program, and exchange on the possibility of integrating the said program with the
    background specificity of each prospective student. With this being done, SSM professionals can
    guide the prospective student to the program that they deem fit as per the students'
    personality, background, educational goals, professional career choices and many other aspects.

B. **Appropriate Program Outcomes:** The program outcomes are measurable and reasonably
    attainable through distance education. Appropriate program outcomes clearly
    communicate the knowledge, skills, and abilities students will obtain upon completion of

the educational offering. Program outcomes reflect the level of student achievement expected that promotes critical thinking, ethical reasoning, social responsibility, global citizenship, civic engagement, or lifelong learning as applicable to the educational offerings.

1. Describe how the institution verifies that program outcomes are measurable and reasonably attainable through distance education.

    As it is noticeable from the programs' outcomes in EXHIBIT 7, each intended student learning outcome (ISLO) has its specific assessment measures with quantifiable targets or performance objectives and results have shown that attaining them by students was reasonable.

2. Describe how the program outcomes communicate the expected knowledge, skills, or abilities students will gain upon completion of the educational offerings.

    Again, each program outcome (ISLO) is mapped to at least one of the 7 KLO's stated above in item 2 of section A. For example, in the BBA program the following mapping is used:

ISLO (Program outcome)	Key Learning Outcome upon completion
ISLO 1	1 and 5
ISLO 2	4
ISLO 3	4 and 6
ISLO 4	5 and 6
ISLO 5	7 and 8
ISLO 6	1, 5, and 8
ISLO 7	2 and 3

    The same mapping of program outcomes is done for the MBA and DBA programs. The results of the outcomes assessment are finally published on SSM's website.

3. Describe how program outcomes are appropriate to the type and level of credential being awarded (e.g., non-degree, undergraduate degree, graduate degree, and/or doctoral degree).

    In its writing up of the program outcomes SSM made sure to apply the revised form of Bloom's taxonomy: remembering, understanding, applying, analyzing, evaluating, and creating in the same order of learning (lower to higher) on its BBA program, MBA, and DBA. At the BBA level even, SSM took into consideration the different levels starting from the first study year until graduation. Then, SSM used the appropriate action verbs in constructing its learning outcomes so that they are easily measured.

4. Describe how the program outcomes promote the development of critical thinking, ethical reasoning, social responsibility, global citizenship, civic engagement, or lifelong learning as applicable to the educational offerings.

The seven key learning outcomes mentioned above promote the development of the above desired outcomes. Knowledge of the Business Environment for instance necessitates full coverage of globalization, ethical conduct and social responsibility by default. Digging down into the specific learning outcomes, then objectives such as global citizenship and ethics in business are included and there are courses in the curriculum designed to meet such outcomes.

5. Describe how program outcomes are comparable to the program outcomes of similar programs offered at other appropriately accredited institutions. [EXHIBIT 7: Program Comparisons]

Knowing that SSM has its business programs accredited by IACBE, SSM considered a benchmark for comparison purposes another Swiss school with similar size and that is also accredited by IACBE as in such case comparison will be fair and ethical since program outcomes are publicly available and downloadable. The institution's name is the Swiss Business School (SBS) and EXHIBIT 7 shows their public disclosure with outcomes quite similar to SSM and results fall in the same range. The comparison of results between SSM and SBS is summarized in one single EXHIBIT (EXHIBIT 7 – Program Comparison).

SSM participates in most of conferences organized by IACBE and other partners as well in which best practices of business curricula and program outcomes are shared among participants. Recently, in September 2022 Dr. Elizabeth Soliday Naui, Provost of SSM, was elected President of IACBE's region 9 (Europe) council. Then, in October 2022, region 9 held its regional conference in Switzerland in which more than 20 participants representing at least 10 different European colleges and business schools met for two days discussing major trends in business education and presenting papers that promote development and progress.

1. DEGREE PROGRAMS
   All required academic or professional activities, such as program outcomes, course learning outcomes, research projects, supervised clinical practice, field work, applied research exercises, theses, and dissertations, are clearly stated.

   1. Provide links to all required academic or professional activities, demonstrating that they are clearly stated.

      Academic activities: Curriculum links:
      Bachelor of Business Administration - Swiss School of Management (ssm.swiss);
      MBA Program - Swiss School of Management (ssm.swiss);
      Doctor of BusinessAdministration (DBA) - Swiss School of Management (ssm.swiss)

      Professional activities: SSM strives to build professional and personal development through access to volunteering opportunities, local and international projects, networking events and guest speaking engagements. All of that is accomplished through the SSM Rotaract

program with all details found on the below link:

SSM Rotaract Club - Swiss School of Management

2. Capstone projects, if required, are consistent with academic and professional standards based on commonly accepted higher education practices and those of any applicable relevant professional organizations. Capstone project learning outcomes are clearly stated.

   1. Describe requirements for capstone or similar culminating projects, if required.

      By the end of the BBA and the MBA program students should be able to apply what they have learnt to a company and elaborate their own business project. They decide which methods can be used and, by a comprehensive analysis, conclude to their own recommendations. The summary of the business project, or thesis, should present an original argument, business case or business plan that is carefully documented from primary and/or secondary sources.

      The thesis must have a substantial research component and a focus that falls within the scope of topics studied during the study program and the chosen specialization. It must be written under the guidance of an advisor who is knowledgeable in this area of study. As the final element in the bachelor's degree, the thesis gives the student an opportunity to demonstrate expertise in the chosen research area. The thesis should present and investigate a hypothesis or a research question.

      Alternatively, the student can construct a business plan. A business plan is a formal statement of a set of business goals, the reasons that are believed attainable, and the plan for reaching those goals. It includes a description of a company or small business, its services and/or products and how the business will achieve its goals.
      The plan includes the overall budget, current and projected financing, a market analysis and its marketing strategy approach. In a business plan, a business owner projects revenues and expenses for a certain period of time and describes operational activity and costs related to the business.

      MBA students have to show a higher level of intellectual and critical thinking in their thesis or business plan as indicated in the rubrics that accompany the assessment instruments.

   2. Describe how the capstone or similar culminating projects are consistent with academic and professional standards based on commonly accepted higher education practices.

      SSM only offers business programs and so a business plan is considered to be among the best capstone projects as the student has to show a business model, define his/her business accordingly, generate mission and vision statements, list goals and objectives, conduct a SWOT and PESTLE analyses. Then, functional strategies are put in place for the management, marketing, finance, HR, and operations of the company.

All of such components are the main constituents of a capstone project. The same is applicable to a research thesis in which the student has to define a business research problem, derive research objectives and questions related to the various elements of business fields, collect sufficient secondary resources, gather primary data about the business variables to be measured, run data analysis and provide results and findings for discussion.

3. Provide a link to capstone or culminating project learning outcomes, demonstrating that they are clearly stated.

BBA Link: https://ssm.swiss/bachelor-of-business-administration/

The narrative found at the bottom of the above link shows the following explanation:

"By the end of the BBA program you will be able to apply what you have learnt to your company and elaborate your own business project. You will raise your own questions, decide which methods can be used and, by a comprehensive analysis, conclude to your own recommendations. The summary of the business project, or thesis, should present an original argument, business case or business plan that is carefully documented from primary and/or secondary sources. The thesis must have a substantial research component and a focus that falls within the scope of topics studied during your specialization. It must be written under the guidance of an advisor who is knowledgeable in this area of study. As the final element in the bachelor's degree, the thesis gives you an opportunity to demonstrate expertise in the chosen research area. The thesis should present and investigate a hypothesis or a research question. Alternatively, you can construct a business plan. A business plan is a formal statement of a set of business goals, the reasons that are believed attainable, and the plan for reaching those goals. It includes a description of a company or small business, its services and/or products and how the business will achieve its goals. The plan includes the overall budget, current and projected financing, a market analysis and its marketing strategy approach. In a business plan, a business owner projects revenues and expenses for a certain period of time and describes operational activity and costs related to the business."

MBA Link: https://ssm.swiss/mba-program/

The narrative found at the bottom of the above link shows the following explanation:

"By the end of the MBA program, you will be able to apply what you have learnt to your company, and elaborate your own business project. You will raise your own questions, decide on methods that can be used and, by a comprehensive analysis, conclude to your own recommendations. The summary of the business project, called thesis, should present an original argument, business case or business plan that is carefully documented from primary and/or secondary sources. The thesis must have a substantial research component and a focus that falls within the scope of topics studied during your specialization. It must be written under the guidance of an advisor who is knowledgeable

in this area of study. As the final element in the master's degree, the thesis gives you an opportunity to demonstrate expertise in the chosen research area. The thesis should present and investigate a hypothesis or a research question.

Alternatively, you can construct a business plan. A business plan is a formal statement of a set of business goals, the reasons they are believed attainable, and the plan for reaching those goals. It includes a description of a company or small business, its services and/or products and how the business will achieve its goals. The plan includes the overall budget, current and projected financing, a market analysis and its marketing strategy approach. In a business plan, a business owner projects revenues and expenses for a certain period of time and describes operational activity and costs related to the business."

3. DOCTORAL DEGREES
   The outcomes of doctoral degree programs are advanced, focused, and scholarly, providing the breadth and depth of learning indicative of advanced degrees.

   1. Describe how the institution verifies that doctoral degree program outcomes are advanced, focused, and scholarly.

      There are five program outcomes that relate to the DBA as documented in the outcomes assessment plan of SSM:
      a- Contribution to the body of knowledge: Each candidate has to show an additional contribution from the findings and results in light of previous research or research gap.
      b- Analysis of existing seminal theories and previous research: This is assessed by checking the extent to which the candidate succeeded in reviewing the literature in a critical manner.
      c- Identify and Analyze Divergent Findings from previous research: Candidate have to be able to make scientific discussions of their research findings in light of some previous research findings that were not always aligned.
      d- Ability to Present and Defend a thesis: The Viva Voce is essential to check the readiness and responsiveness of the candidate in properly expressing her/his self and provide analytical and convincing answers.
      e- Advance Knowledge and Competence: In light of either qualitative research or quantitative research or both depending on the research method adopted.

      Such outcomes are advanced, focused and scholarly as they all put the candidates on the right track of research and publications.

   2. Describe how doctoral degree program outcomes provide the breadth and depth of learning that is indicative of advanced degrees.

      The breadth is captured in each of item's b and c stated above (section 3.1) as the candidate has to spend significant time reviewing the literature until he/she makes sure that enough coverage of the subject has been accomplished in light of his/her research problem, questions, objectives and hypotheses. Breadth here is important to make sure that all seminal theories related to the topic have been fully addressed as well as any previous

empirical findings. Then, depth takes place, with the type of research methods chosen, data collection and analysis. Discussions of findings in light of the literature review and the candidate's original research contribution will bridge the breadth and depth together in the end.

a. Professional doctoral degrees prepare scholars to become leaders in their field of study through the pursuit of and contribution to contemporary research that is applied, practical, or project-oriented and is focused on the application of knowledge to a profession.

   1. Describe how the professional doctoral degree offered prepares scholars to become leaders in their field of study through applied, practical, or project-oriented research that is focused on the application of knowledge to a profession.

      Unlike basic research, DBA research has to be applied. Thus, candidates are accepted on the basis of their professional background (senior executives) and the chosen topic has to be directly related to their professions. They have first of all to submit a proposal prior to starting the research work in order to validate the practical relevance of the topic. It is expected that the results they bring should contribute to the advancement of the industry in general or any firm in particular. DBA candidates can only defend and submit their work the moment the director believes that such objectives are fully met.

b. The learning activities of doctoral degree programs include, as appropriate, seminars, professional meetings, in-residence requirements, discussions with colleagues, participation in sustained synchronous or asynchronous online conferences at predetermined points throughout the program, access to library services, and access to online chat rooms with fellow students, faculty, and relevant professionals.

   1. Describe how learning activities (e.g., practica, seminars, in-residence requirements, research activities, capstone or similar culminating experience, dissertation, etc.) are assimilated to support the program outcomes.

      Once applicants are accepted to join the DBA program, there are five models that they need to attend on synchronous basis with all their colleagues. The five modules prepare students for the following:

      a-Introduction to Academic Research Methods: Candidates attend this module to become more familiar about selecting their research topic and prepare a-first-draft proposal to be orally presented.

      b-Qualitative Methods and Techniques: Candidates are introduced in this module to the different qualitative research strategies: Case Study research, ethnographic research, action research, grounded theory and case studies are given to them accordingly so that they know how to use such techniques and run a qualitative data analysis.

c-Quantitative Methods and Techniques: Candidates in this module are introduced to the different types of survey and volume-data generation and they type of data analysis.

d-Advanced Experimental Research Design (Research Tools): Candidates are given guidance on how to use some software such as SPSS, R and Stata to run statistical analyses needed in experiments and hypotheses testing.

e-Guide to Doctoral Research Writing (Proposal Writing): Finally, each candidate is supposed to present his/her research proposal in light of the applied topic.

Once students accomplish the above modules in the first semester (year 1) then they are supposed to attend the following seminars/webinars: (1) The Fundamentals of APA Citations; (2) How to Publish Scholarly Work; (3) Collaboration: The Future of Research. In the second year, students are supposed to attend an international conference: Academic Colloquium that is designed by SSM in addition to submitting their proposal (first three chapters).

2. Explain how learning activity requirements are clearly disclosed to students. As needed to demonstrate compliance with Section III.B.1-3, expand the narrative to describe how:

- Capstone or similar culminating projects are consistent with commonly accepted higher education practices;

  DBA candidates are given a doctorate handbook that explains all the details about the five modules, the proposal and the thesis. A template of the research proposal can be downloaded as well for their reference. The DBA program is fully accredited by IACBE which makes it really consistent with requirements at this level (EXHIBIT 4 – DBA Handbook).

- Professional doctoral degrees include access to appropriate learning activities and research resources;

  All candidates have access to EBSCO e-library as well as the SSM Research Center. EBSCO provides students with access to hundreds of scientific peer-reviewed journals and thousands of articles and publications in the various fields of business education available to them.

- Professional doctoral degrees include a dissertation/research project supervised by an appropriately qualified committee.

  The SSM research center already includes more than 20 qualified faculty with the minimum rank of associate professor to supervise the candidates in their research work depending on each one's topic.

  The following link helps in identifying them: Who is involved - SSM Research Center

3. Describe how the institution determines the placement of required learning activities throughout the program.

The five modules are offered once per year starting September of each academic year (Beginning of year) and each one takes four weeks to be completed (a total of 24 teaching lectures per module or 120 hours for the whole courses). Thus, by end of January, candidates should have completed their course studies and submitted their proposals for review. Correcting proposal and selecting the appropriate research director might take one to two months until the candidates are ready to start their research work and thesis.

c. The professional doctoral degree program requires students to work with a supervisory dissertation/research project committee that is knowledgeable in graduate-level study and research methods in the discipline. Doctoral degree program curricula include the history and development of the field of study and its foundational theoretical principles.

1. Describe how the professional doctoral degree program requires students to work with a supervisory dissertation/research project committee.

There is permanent committee at SSM for the doctorate program who reviews all the proposals and accordingly the selection of the advisor is made. The candidate has the right to nominate an advisor provided the latter one possesses the acceptable professional, academic and research credentials to be contracted with SSM for the advising. Then, there is another committee that consists of the main advisor and two additional readers to guide the student and make some remarks and corrections.

2. Describe how the supervisory dissertation/research project committee is comprised of individuals knowledgeable in graduate-level study and research methods in the discipline.

There is a permanent DBA committee consisting of the three members:
(1) Dr. Robert Gharios – Director;
(2) Dr. Robert Goedegeburre- member
(3) Dr. Premkumar Rajagopal – member.
(4) Dr. Elizabeth Soliday-Naui is added to the committee in her capacity as a Provost. Each of the above members of the doctorate committee possesses at least 20 years of academic and research experience in business and management. They have sufficient publications that gained substantial citations.

3. Describe how doctoral degree program curricula include the history and development of the field of study and its foundational theoretical principles.
The first module named "Introduction to Academic Research Methods" is a general module that revolves around the development of research starting with the different philosophies and their three antecedent assumptions (Ontology, Epistemology, and

Axiology). This module even introduces the candidates to the means of critical literature review, in-text citations and referencing. The main research methodologies are also explained in light of Saunders' research onion.

C. Curricula Delivery: All curricula and instructional materials are appropriately designed and presented for distance education. Online materials sufficiently support the curriculum and are delivered using readily available, reliable technology.

1. Describe how all curricula and instructional materials are appropriately designed to promote effective distance education study.

    All course materials are made available to students such as, course syllabus, e-books, PPT presentations, articles, readings. They are uploaded onto Google Classwork course that is created for a given topic. Students are obliged to attend the synchronous lectures via Zoom that are offered based on a weekly schedule (6 hours/week divided in two sessions) and attendance is recorded. Students are given assignments and submissions should be made on Google Class portal facilitating the two-way communication and digital feedback is placed using the same portal and platform. All sessions are recorded and stored on cloud to facilitate revision and re-attending the sessions in case of any excused absence.

    As per the comments of the last DAEC review, SSM's Provost and Quality Director undertook the exercise of the 10 standards set by the Association of Educational Communications and Technology (AECT) in the Instructional Design Standards for Distance Learning.

    A. Purpose: course descriptions and course learning outcomes (CLO's) should appear in each syllabus in addition to the type of experiential learning required to attain the outcomes.
    B. Assumptions: The type of technology to be used should facilitate the learning experience a delivery. Google Suite is user-friendly for learners and teachers. The move to distance learning assumes learners have to be more autonomous and independent; thus, faculty members shall apply reverse teaching by assigning readings for learners to prepare, analyze and discuss during the synchronous delivery of materials.
    C. Sequencing: SSM adopts the module delivery of its program curriculum so that learners move gradually from basic course to the advanced ones from month to month a year after year (BBA Program). At the course level, having set the CLO's, they are also used as benchmarks for setting the pace of each course. At the program level, the sequencing approach used is based on the world-related sequencing by matching program outcomes to international benchmarks. At the course level, the approach is more learner-related in which students' needs and knowledge level set the pace and rhythm of course delivery.
    D. Activities: As discussed above, students are required to play the role of educators by researching certain course-related topics and make thorough discussions with their colleagues during online class time; the teacher plays the role of the moderator in such a case.
    E. Resources: Students are given guidance on multiple resources to be used rather than just one single main reference. Having variety of resources such as e-books, articles,

videos, and/or simulations enrich the course flipping strategy that make students more engaged learners.

F. Applications: learning by doing is the motto of SSM. Students are always required to provide examples from their personal experiences and from case studies. At the BBA level, an internship is a must and the capstone project in the form of an entrepreneurial business plan (BBA and MBA) is a great bridge between academia and practice.

G. Assessment and evaluation: SSM apples formative assessment in the form of short presentations (topic level – single CLO) and summative (course level – multiple CLO's) in the form of capstone or comprehensive presentations. Students are always asked to share video in their presentations.

H. Reflection: While presenting their topics, presenters and audience (other students and faculty member) are required to draw inferences based on personal reflections and experiences.

I. Independent Learning: For all class flipping to be successful, students have to rely on their skills and personal competencies in doing research for their discussions and reflections to be effective. This requires preparation (asynchronous learning) that is at least double the amount of online class time (Synchronous learning). Students are not going to be graded in case they fail to devote the needed time for their research and preparation.

2. Describe the technology implemented to effectively deliver all curricula and instructional materials.

Google Suite package is used for the creation of courses whereas class sessions are given via zoom and they have to be recorded. All course materials are shared with students via Google cloud services. Google Classroom (one of Google Suite products) that SSM uses has been highly ranked. In a recent review by an online rating agency named "Software Advice", Google Classroom has been rated based on four dimensions by educators: (1) ease of use; (2) customer support; (3) value for money; (4) functionality and an average overall rating of 4.65/5.00 was found divided as such:

Number of Respondents	Rating Score
1,339	5
537	4
71	3
2	2
1	1

In addition to the above ratings, there were many scientific studies conducted and results again show positive satisfaction among users and students. A study conducted in Nigeria and published on October 23, 2020 named "Impact of Google Classroom as an Online Learning Delivery during COVID-19 Pandemic: The Case of Secondary School in Nigeria" results show 63% of users expressed high satisfaction using the platform. Similarly, another study "Students' Perception of the Use of Google Classroom in Flipped English Learning during the COVID-19 Pandemic" and published in 2021 showed positive correlation of the platform relative to interest and motivation in learning.

3. Describe the institution's process for maintaining up-to-date technology and ensuring its reliability.

The facilities of SSM have recently undergone a full renovation. The premises have been equipped with new technology such as projectors, smart boards, white boards, new flooring, doors and windows, and more. The facilities follow a maintenance according to the scheduled maintenance by the University of Washington (the landlord). The equipment used by SSM is assessed every month, ensuring all equipment is fully functioning. Additional equipment is kept on campus at all times, in case of emergencies or substitution. This may include additional microphones, cables, chargers, extension cords, tables and chairs for students in loco, projectors and adapters. SSM also has three laptops on campus, to be used for classes in case of an emergency. Three different internet lines are available to the administration, to ensure that if one line is malfunctioning, SSM can readily switch the equipment to a functioning line of internet.
All of the above-mentioned points ensure SSM offers reliable alternatives and accesses for students on campus as well as distance learners, by providing a wide array of up-to-date technology as well as relying on modern successful systems such as the G-Suite, which has become a common tool for schools worldwide, especially after the pandemic outbreak.

D. Comprehensive Curricula and Instructional Materials: Curricula and instructional materials are sufficiently comprehensive for students to achieve the stated program outcomes. Their organization and content are supported by reliable research and practice. The organization and presentation of the curricula and instructional materials reflect sound principles of learning and are grounded in distance education instructional design principles. The curricula and instructional materials reflect current knowledge and practice. Curricula and instructional materials are kept up to date, and reviews are conducted and documented on a periodic basis. Instructions and suggestions on how to study and how to use the instructional materials are made available to assist students to learn effectively and efficiently.

1. Describe the institution's principles of learning used throughout the curriculum development process.

Learning throughout the curriculum has to meet the Swiss motto "Learning by Doing". Cooperative learning is encouraged through group work activities such as business projects, case studies and class discussions. First year courses are more general and in case students do not possess a freshmen education, then they are required to do so via Study.com so that they have full coverage of general education. Then, foundational business courses are given immediately once freshmen courses are completed (30 US credits or 60 ECTS). Some students might join the program from year 1 without having to take general education courses if in their home countries the last schooling year is equivalent to the freshmen year.

The junior year is supposed to be more analytical reflecting how can people apply what they learnt in the first year. The senior year includes specialization courses in which students have to show what they can apply as if they were in real business settings. In the three academic years

at SSM, students need to do an internship for at least one month per year so that they can better blend academia with the real world of business.

2. Describe how the institution's curriculum organization and content are grounded in distance education instructional design principles and supported by sound research.

The curriculum is designed to meet the needs of global students. Even though education follows the European model; however, the curriculum in terms of courses and their contents matches international practices that are uniformly addressed to global students without any bias for local culture or norms.
In terms of distance education, gladly most of the subjects in Business education are either social sciences and/or applied sciences that do not usually require laboratory experiments that require from students to conduct physical activities. The subjects in terms of study materials, curriculum, courses, books, cases, and projects are all available in digital forms and this what has really facilitated SSM's delivery conversion from running physical classes into online.

SSM shall adopt the seven themes identified by the Institute for Higher Education Policy (IHEP) that are considered foundational to quality distance learning. (1) institutional support, (2) course development, (3) teaching and learning, (4) course structure, (5) student support, (6) faculty support, and (7) evaluation and assessment.

For example, under the Institutional Support theme, the first indicator prescribes "a documented technology plan that includes electronic security measures to ensure both quality standards and the integrity and validity of information"; SSM partnered with Diploma Safe and ID123 that will guarantee a smooth and authentic student enrolment.

The Course Development (2) theme determines if guidelines are in place for the development of quality online course materials. Online course materials should engage the learner, encourage critical thinking, and undergo periodic revision; SSM initiated a sample syllabus and template to be followed by faculty members to standardize and augment the student experience.

The Teaching/Learning (3) theme stipulates that interaction must occur during the teaching and learning process (student-instructor, student-student), and timely and constructive feedback is provided; SSM already explained the formative and summative assessment system used by flipping the role of students from passive in-class sessions towards active online to lead discussions and presentations.

The Course Structure (4) theme addresses the quality of information, such as a student readiness indicator and course objectives, provided to a student prior to enrollment in an online class. At SSM, every course has a list of CLO's and students are given access to online library resources in addition to open-source search websites to pursue independent learning activities.

The Student Support (5) theme considers the kind of information students receive about the program, admission requirements, proctoring requirements, and if all student services are available to online students. Since 2021, SSM has been adjusting its handbooks, catalog, and website to provide the ultimate level of transparency and information as per DEAC policy such as tuition fees, refund policy, and transfer of credit policy. SSM shall keep on advancing its

student support portal by adding FAQs for every student query and make the student interface more satisfactory.

The Faculty Support (6) theme includes the resources provided to faculty for developing and teaching an online course. SSM proves its faculty members with a handbook and sample syllabus in addition to training and mentoring via video links.

The final theme, Evaluation and Assessment (7), is concerned with if, or how, online education was being evaluated and what policies and procedures are in place for supporting an evaluation process. According to IHEP, data on enrollment, costs, and successful/innovative uses of technology are used to evaluate program effectiveness. Learning outcomes should be assessed and evaluated for clarity and appropriateness to support continued improvement. SSM reports on annual basis a public disclosure of student achievements in addition to outcomes assessment results; the assessment tools shall integrate measures of distance learning excellence scoring system.

3. Describe how the institution provides appropriate study instructions for students.

    Study instructions are provided the moment students receive the confirmation letter of enrollment. Among the clauses of the agreement, students are required to download the catalog and the student handbook so that they become familiar with studying instructions. In addition, an orientation session is provided upon their enrollment as new students by the Director of International Affairs Registrations about their rights and responsibilities.

    For every course a student is taking, a course on Google Class is created and an announcement is sent by the registration office with a welcoming message and then additional messages are sent by the faculty member appointed to teach the course announcing the start of the course and uploading all needed class materials in addition to a detailed course syllabus. Course materials include but not restricted to items such as notes power points, cases, projects, articles, and books. As said earlier a detailed schedule for the zoom sessions (live/synchronous) along with the link are shared on Google classwork for students to be aware of all their responsibilities. For any further or specific academic request, they can solicit their instructors, Dean and the Vice Dean by email at their convenience.

4. Describe how the institution provides appropriate instructions for accessing and using instructional materials.

    Through "myssm" student account, every student gets a username and password giving him/her access to all courses as well as personal documents. Instructions for using their electronic accounts are available in the student handbook.

5. Describe the process followed by the institution to verify that all curricula and instructional materials are up to date and reflect current knowledge and practice. [EXHIBIT 8: Sample Program Reviews]

The process followed by SSM in reviewing its curriculum is a-360-degree approach in which several stakeholders are encourage to put their input following the below process:

a- Dean's request for any changes in the curriculum
b- Input from faculty members
c- Input from students via course evaluation surveys, exit satisfaction surveys.
d- Input from Alumni through alumni survey interviews.
e- Input from accreditation bodies: notes or recommendations.
f- Input from Advisory Board

All the above input information once gathered, the Dean meets with the Academic Senate for discussions and voting for changes.

6. Describe the institution's curriculum review schedule.

   The curriculum review is done once per year in July (reflecting the end of academic year and students' results). Accordingly, various inputs are collected from the above stakeholders for any possible change to be executed before the beginning of the next academic year. Changes that affect a complete study program are only valid on new students.

7. Describe the process used to identify and correct any content errors in curricula and instructional materials between regularly scheduled program reviews.

   Once changes are approved by the Academic Senate, then copies of the changes are sent to the President, Vice President, Registration and Director to be documented and the necessary corrections are made on the catalog, handbooks and website so that information is always updated.

8. For each level of credential awarded by the institution (i.e., non-degree, undergraduate degree, graduate degree and/or doctoral degree), describe how the institution determines the following:

   - The curricula and instructional materials are sufficiently comprehensive for students to achieve the stated program outcomes.
     Curricula content is firstly developed based on current practices in Europe. For instance, for a BBA it is a common practice for private universities to have a total of 180 ECTS excluding General Education courses (Freshmen level). However, it is up to the school to design its curriculum in light of such number. So far, the instructional materials provided to students for the courses they are enrolled in have been highly satisfactory to achieve course-level outcomes as well as program-level ones.
     Students' satisfaction surveys indicate strongly that students considered course materials and instructions given by instructors to be more than satisfactory.

   - The curricula's organization and content are supported by reliable research and practice.

     Research is applied at the level of benchmarking against other universities that SSM has

partnered with or with other well-known institutions. Such benchmarking might be local, regional, and even international. At the practical level, SSM has a good Advisory Board and a group of professionally qualified faculty members to support SSM with ideas and suggestion for curricular improvements.

- The curriculum reflects current knowledge and industry practice.

  As said above, definitely it does in terms of assignments and projects; guest speakers are regularly invited to present their best practices and a yearly internship really make from the study program current and industry-relevant. At the MBA level, an internship is not required as most of the candidates have already their jobs and it does not make sense asking them to leave their work for an internship. However, all courses include practicum applications and real-life cases shared by instructors.

9. **Degree Programs:** Describe how degree programs are recognized and generally accepted by higher education and/or relevant professional communities.

   All degree programs are approved by local authorities, accreditation and quality agencies such as EduQua in Switzerland, and IACBE in the USA.

1. The institution maintains an advisory council for each major group of programs or major subject matter discipline it offers. The advisory council includes members not otherwise employed or contracted at the institution, consisting of practitioners and employers in the field for which the program prepares students. Advisory Councils
   a. meet at least annually;
   b. provide advice on the current level of skills, knowledge, and abilities individuals need for entry into the occupation; and
   c. provide the institution with recommendations on the adequacy of educational program outcomes, curricula, and course materials.

   1. Describe how the institution utilizes an advisory council or other means to obtain external/industry feedback on the institution's educational activities. [Exhibit 7: Advisory Council Rosters and Bios]

      The Advisory Board provides advice and support to the Swiss School of Management on existing and proposed educational and academic programs and other activities. Specifically, the Advisory Board further has a key role in influencing the direction of the school by offering their experience and expertise to strengthen the decision-making process to support the strategic development of the school and ensure it is meeting the needs of the students.
   2. **Degree Programs:** Describe how the institution maintains an advisory council for each major group of degree programs or major subject matter disciplines it offers.

      The Advisory Board placed in EXHIBIT 7 serves as a main and sole Board of all study

programs since SSM is only about Business Education.

2. The institution determines whether courses in a program require any prerequisites. The institution also determines whether courses are offered in a prescribed sequence to maximize student achievement of program outcomes.

1. Describe how the institution determines whether courses in a program require prerequisites.

   Students at SSM follow the modular approach. That means, students are not given a course offering to choose their courses from; instead, they are supposed to follow the sequence of courses listed in their program. So, prerequisites are handled by SSM in the way courses are sorted and students cannot take for example year 2 courses in case they have not yet finished the courses of year 1.

   EXHIBIT 7 – Curriculum maps shows the courses in the BBA program (year 1) that require prerequisites and students at SSM are required to take the courses that are highlighted to be prerequisite for others; mainly BUS 200, MAT 210, and MGT 210. Students cannot take any courses from year 2 unless they have accomplished all year 1 courses (that means by default all year 1 courses have become prerequisites for year 2). The same reasoning applied to year 3 versus year 2. For the MBA, there are no prerequisites as all courses should be given in one year. For the DBA the sequence of courses is found in EXHIBIT 7.

2. Describe how the institution determines whether courses are offered in a prescribed sequence to maximize student achievement of program outcomes.

   The way courses are designed already in the proper sequence. For example, students take the introductory business courses in the first year of SSM BBA program and gradually they move to the upper-level ones in the subsequent years. For example, Introduction to Marketing (year 1); Consumer Behavior (year 2); and Strategic Marketing/Cases in Marketing (year 3).

3. GENERAL EDUCATION FOR DEGREE GRANTING
   General education courses convey broad knowledge and intellectual concepts to students and develop skills and attitudes that contribute to civic engagement, academic achievement, and professional attainment. General education courses address content not associated with a particular field of study. General education courses encompass written and oral communication; quantitative principles, natural and physical sciences; social and behavioral sciences; and humanities and fine arts and are designed to develop essential academic skills for enhanced and continued learning.

   1. Describe how general education courses convey broad knowledge and intellectual concepts to students and develop skills and attitudes that contribute to civic engagement, academic achievement, and professional attainment.

SSM has partnered with Study.com to provide a big load of its general education courses through that agreement.

Below is an extract of those course already agreed upon with Study.com:

COURSE NUMBER	COURSE TITLE
FRESHMEN YEAR (via study.com) for freshmen-level students	
Quantitative Principles - 6 credits (via study.com)	
BUSINESS 110 -**OBLIGATORY**	BUSINESS MATH
MATH 107 - **OBLIGATORY**	QUANTITATIVE LITERACY
Natural & Physical Science - 6 credits (via study.com)	
MATH 101- **OBLIGATORY**	COLLEGE ALGEBRA
BIOLOGY 101	INTRODUCTION TO BIOLOGY
NUTRITION 101	SCIENCE OF NUTRITION
Health 101	PRINCIPLES OF HEALTH
Social and Behavioral Sciences - 6 credits (via study.com)	
HOSPITALITY 101 - **OBLIGATORY**	INTRODUCTION TO HOSPITALITY
HOSPITALITY 105	INTRODUCTION TO TOURISM AND TRAVEL INDUSTRY
POLITICAL SCIENCE 101	INTRODUCTION TO POLITICAL SCIENCE
PSYCHOLOGY 101	INTRODUCTION TO PSYCHOLOGY
SOCIOLOGY 101	INTRODUCTION TO SOCIOLOGY
Humanities & Fine Arts - 6 credits (via study.com) -	
PHILOSOPHY 103 - **OBLIGATORY**	ETHICS - THEORY & PRACTICE
GEOGRAPHY 101	HUMAN AND CULTURAL GEOGRAPHY
HISTORY 101	WESTERN CIVILIZATION I
Oral & Written Communication - 6 credits (via study.com)	
ENGLISH 101 - **OBLIGATORY**	ENGLISH LITERATURE
SPANISH 101 - **OBLIGATORY**	BEGINNING SPANISH

In addition to the above courses, SSM provides additional general education courses such as languages, negotiation skills, ethics, and communications skill courses.

2. Describe how general education courses encompass written and oral communication; quantitative principles, natural and physical sciences; social and behavioral sciences; and humanities and fine arts.

General education courses have shown a great impact on the way students' personalities are affected, whereby they have been considered by the students as stress relief classes and have increased their general knowledge in different sectors.
written and oral communication; quantitative principles, natural and physical sciences; social and behavioral sciences; and humanities and fine arts, are all benefits encountered by the students undertaking such classes.

4. ASSOCIATE DEGREE
Associate degrees are awarded in academic or professional subjects for terminal career or technical programs. Institutions design and offer programs in a way that appropriately balances distinct types of education and training and includes a comprehensive curriculum with appropriate coursework to achieve the program outcomes. Associate degree programs consist of a minimum of 60 semester credit hours

or 90 quarter credit hours. General education courses account for a minimum of 25 percent of the credits required for successful completion of associate degree programs.

1. Describe how the institution's associate degree programs are designed and offered in a way that balances distinct types of education and training.

    N/A

2. Describe how the institution's associate degree programs include comprehensive curricula with appropriate coursework to achieve the program outcomes.

    N/A

3. Provide the number of semester credit hours or quarter credit hours required for the successful completion of the institution's associate degree(s).

    N/A

4. Provide the percentage of credits that make up the general education courses required for successful completion of the institution's associate degree(s).

    N/A

5. BACHELOR'S DEGREE
    Bachelor's degree programs are designed and offered in a way that appropriately balances distinct types and levels of education and must include a comprehensive curriculum with appropriate coursework to achieve the program outcomes. Bachelor's degree programs consist of a minimum of 120 semester credit hours or 180 quarter credit hours. General education courses represent a minimum of 25 percent of the credits required for successful completion of a bachelor's degree program.

    1. Describe how the institution's bachelor's degree programs are designed and offered in a way that balances distinct types and levels of education.

        At the BBA level basis, SSM requires students to take a total of 180 ECTS (90 US credits) once the 30 US credits of general education courses are accomplished and a certificate is issued by Study.com. It is noteworthy to mention that students who already accomplished their last baccalaureate year in school are exempted from the Study.com courses provided they can an equivalence of such courses from their home country to the freshmen program.

        At the specialization level, the BBA program leads to four distinct types of concentrations:
        (1) Global Management;
        (2) International Marketing Management;

(3) Finance;
(4) Entrepreneurship.
For each of these specializations, there are 8 US credits of different courses that students should take in their last year on top of their common 24 US credits during that year again.

2. Describe how the institution's bachelor's degree programs include comprehensive curricula with appropriate coursework to achieve the program outcomes. Explain how the bachelor's degree programs prepare students for academic success through developing foundational knowledge and skills, developing connections between concepts within their field, and expanding on ideas central to the discipline.

   The Bachelor of Business Administration (BBA) is a full-time, 180 ECTS (90 US credits) program that is divided into three years. Classes are lectured by qualified faculty with an international curriculum. Students also participate in internships, company visits and excursions, forums and symposia, guest speaker presentations/webinars, e-conferences and much more. The program culminates with the submission and of a thesis and an oral presentation on a business-related subject of the student's choice. Students who successfully complete the program are awarded the degree of Bachelor of Business Administration. SSM utilize an innovative approach to team-based online learning, as we strongly believe that this approach reflects today's progressive workplace. The Swiss School of Management's Bachelor of Business Administration is the program that will open the door to international career opportunities by preparing students for the world of global business.

3. Provide the number of semester credit hours or quarter credit hours required for the successful completion of the institution's bachelor's degree(s).

   As already stated, at SSM students are required to accomplish 180 ECTS or 90 US credits add to them 30 US credits for the Study.com courses that they should have accomplished, if required.

4. Provide the percentage of credits that make up the general education courses required for successful completion of the institution's bachelor's degree(s).

   Out of a total of 120 credits for the BBA (including Study.com 30 credits), there are in total 39 credits of general education courses which makes it 32.5 % in total.

6. MASTER'S DEGREE
   Master's degree programs are designed and offered in a way that provides for a distinct level of education and fosters independent learning and an understanding of research methods appropriate to the academic discipline. Graduate-level courses are based on appropriate prerequisites, learning outcomes, and assessments. Institutions establish whether graduate courses are completed in a prescribed sequence to facilitate student

achievement of program outcomes. Master's degree programs are a minimum of 30 semester credit hours or 45 quarter credit hours.

1. Describe how the institution's master's degree programs are designed and offered in a way that provides a distinct level of academic rigor that is commensurate with graduate-level study and fosters independent learning.

    At SSM, the MBA program is a-1- year Degree Program designed to equip students with the tools and analytical framework, required for a successful career. The interactive community of faculty and students in an international setting provides students with globally relevant material in today's ever-changing economy.
    Throughout the MBA program, students will study leadership, business, entrepreneurship and management philosophies that can be applied to any management role across varied industries. SSM also gives students hands-on, applicable experience leading groups and classroom discussions.

2. Describe how the institution's master's degree programs provide students with an understanding of research methods appropriate to the academic discipline.

    In every MBA course, students are requested to be involved in research-based projects either on individual basis or in groups. By the end of the MBA program, they should be able to apply what they did in those courses so that they can choose an interesting research topic or a business project. In both cases, qualitative and quantitative research methods are fully covered in the program for them to use for the purpose of collecting both secondary and primary data sources, run data analysis and generate results for their discussions.

    The thesis must have a substantial research component and a focus that falls within the scope of topics studied during their specialization. It must be written under the guidance of an advisor who is knowledgeable in this area of study. As the final element in the master's degree, the thesis gives the student an opportunity to demonstrate expertise in the chosen research area. The thesis should present and investigate a set of hypotheses and/or research questions.

3. Describe how the curricula expose students to specialized concepts and techniques central to the academic discipline.

    In the MBA program, there are 24 US credits of core courses that all students have to take regardless of their specialization. Such courses cover a wide spectrum of emerging business subjects in business such as leadership, human resources and organizational behavior, negotiation strategies, competitive strategy, digitalization, marketing management, ethics, in addition to accounting and finance. Once the core courses are completed, then students select their specialization courses that consist of 6 additional US credits. The five specializations are: marketing, luxury management, finance, and global management & leadership, and project management.

4. Describe how the institution's graduate-level courses are based on appropriate prerequisites, learning outcomes, and assessments that require students to synthesize

advanced knowledge and master skills in the academic discipline.

Similar to the BBA, the MBA courses are given based on a modular approach so that once students join and start their classes, they are informed about the sequence based on the offering designed and managed by SSM.

5. Describe whether the institution requires students to complete graduate courses in a prescribed sequence to facilitate student achievement of program outcomes.

   Exactly, the sequence of courses is set by SSM as stated in item 4 above.

6. Provide the number of semester credit hours or quarter credit hours required for the successful completion of the institution's master's degree(s).

   The MBA program is a-1-year program that consists of 60 ECTS or 30 US credits

7. FIRST PROFESSIONAL DEGREE
   First professional degree programs are designed to offer a required academic credential leading to entry into a specific profession. The graduate degree program identifies competencies required for successful practice in the discipline. First professional degree programs require prior undergraduate preparation appropriate to the degree offered. Graduates of the first professional degree program demonstrate competencies that enable them to evaluate theories and engage in research relevant to the field of study. Demonstrated learning outcomes are comparable to those achieved during a minimum of 50 semester credit hours, 75 quarter credit hours, or their equivalent beyond the bachelor's degree.

   1. Describe how the institution's first professional degree program identifies and teaches competencies and establishes the academic rigor required for successful practice in the discipline.

      Not Applicable

   2. Describe the prior undergraduate education that is required for admission to the first professional degree program.

      Not Applicable

   3. Describe how the institution measures students' achievement of competencies that enable them to synthesize advanced scholarly knowledge, evaluate theoretical concepts, and engage in research relevant to the field of study.

      Not Applicable

4. Provide the number of semester credit hours or quarter credit hours required for the successful completion of the institution's first professional degree.

   Not Applicable

8. PROFESSIONAL DOCTORAL DEGREE

   Professional doctoral degree programs are designed to offer practice-oriented content leading to an advanced academic credential. Professional doctoral degree programs identify and teach competencies that support advancements in the field of study. Graduates of professional doctoral degree programs demonstrate the ability to conduct, interpret, and apply the results of appropriate research. Adequate oversight and advising are provided through all phases of the doctoral program, including clinical practice or fieldwork required by the field of study.

   1. Describe how the professional doctoral degree program identifies and teaches the competencies that support advancements in the field of study.

      The competencies required for the DBA program relate to the knowledge of research methods, techniques and tools. Thus, at SSM students are required to take five modules of advanced research skills to guarantee sufficient coverage for writing up their proposal first and then their dissertation. Attendance is required (a distance learning version will be introduced as alternative form of study as well; thus, not necessarily physical attendance anymore.) The DBA Thesis demonstrating independent empirical research are evidence of the candidate's ability and capability to undertake applied defendable, empirical research on the highest level of academic studies.

   2. Explain how the professional doctoral degree program establishes a distinct level of academic rigor requiring students to engage, synthesize, and master advanced specialized knowledge and theoretical concepts.

      During the delivery of each module, there are research-related assignment and projects that students have to accomplish for them to earn a grade. Unlike some other programs for which attendance only or reviewing a recorded video lecture are sufficient. At SSM students are supposed to deliver a research assignment, make a presentation in order to get a grade. Professors select certain assignments that best fit the type of research module students are taking.
      In its most recent revision for the DBA program, SSM added challenging seminars and colloquium that students need to attend in their first and second year. Seminars revolved around topics such as Mastering APA Citations, Publishing Scholarly Research Work, and The Future of Research. The intention from those changes was simply to help students publish while studying and improve their research thinking and skills.

   3. Describe how the institution measures graduates' ability to conduct, interpret, and apply the results of appropriate research.

As mentioned above in item 2, the gradual and continuous assessment approach module after module is highly effective in following up every candidate performance before starting the research work. Research starts after approving the proposal, then the main research director follows-up directly with the student and the director of the DBA program as well as the provost will follow-up with both the research director and the student about the research progress. A report is supposed to be submitted by the students and approved by the director every quarter is required to identify the stages of research that were accomplished so far. All students without exception are supposed to attend the seminars and colloquium of years 1 and 2 and submit a synthesis of their participation and knowledge.

4. Describe the oversight and advising provided through all phases of the professional doctoral program, including clinical practice or fieldwork required by the field of study.

The main director is the one responsible for doing the supervision. Students are given two years to accomplish their DBA studies (four semesters) that might be extended to two additional years. Otherwise, students are dropped out from the program. Such deadlines are important as they stimulate the students to keep on their research work and avoid delays. As mentioned in item 2 above, the thesis director is not the only one responsible for monitoring the student's progress especially that most of those directors might be assigned as adjunct part-time faculty who are very knowledgeable about the subject matter but they might not be involved in the administration of the program. Thus, the DBA program director as well as the provost assume direct responsibility to follow up on students and make sure they are doing the proper fieldwork, attending class sessions, participating in the webinars assigned to them and submitting a progress report on time. Clinical practices are not applicable to business subjects.

a. Unless otherwise specified for a particular field of study (e.g. nursing, engineering), the program of study requires 60 graduate-level semester credit hours, 90 graduate-level quarter credit hours, or their equivalent beyond the master's degree, with a maximum of 15 semester credit hours or 22.5 quarter credit hours for the dissertation or final research project. Professional doctoral degree programs are completed in no fewer than two years and no more than 10 years from the date of initial enrollment. A first professional degree in the same discipline may reduce the program requirements when the institution requires a minimum of 90 total graduate semester credit hours or 135 quarter credit hours after the bachelor's degree.

1. Provide the number of semester credit hours or quarter credit hours required beyond the master's degree for the successful completion of the institution's professional doctoral degree.

The total number is 120 ECTS equivalent to 60 US semester credit hours

2. Provide the number of credit hours or quarter hours assigned to the dissertation or final research project.

Prior to submitting for DEAC accreditation, the dissertation was assigned 90 ECTS equivalent to US 45 semester credit hours. However, the newly revised program allocates 30 ECTS for the dissertation including the viva voce (oral defense) in order to meet the standard (25% of the total number of ECTS).

3. Describe the minimum and maximum amount of time students have to complete the program from the date of initial enrollment.

   The minimum time to finish the DBA program is two years (four full semesters) and the maximum time is 4 years.

b. Professional doctoral degrees require dissertations or capstone projects involving original contributions to the field of study using applied research methods. An appropriately credentialed doctoral committee approves dissertation and capstone project topics. A dissertation or capstone project manual is provided that includes guidelines on identifying, researching, writing on, and presenting the selected topic. Dissertations or capstone projects are appropriately defended by doctoral candidates before a doctoral committee via distance or in person. Professional doctoral degrees are awarded upon final approval by a majority of the doctoral committee.

   1. Describe the professional doctoral degree program's dissertation, capstone, or culminating project requirements.

      DBA candidates are requested to submit a doctoral thesis, which fulfils the criteria of independent research following acknowledged standards of empirical research. The thesis consists of 50,000 words (+/- 10%). The DBA candidates will defend their thesis through a summarized presentation. The dissertation mainly consists of five parts: Part One: Introduction – includes research problem definition, topic description, research questions, research objectives, and limitations. Part two is the literature review. Part three includes the research methodology. Part four shows results, findings and discussions in light of previous research findings. Part five consists of a conclusion and a set of recommendations. Each part may consist of several chapters based on the breadth and depth of the topic.

   2. Describe whether the dissertation or capstone/culminating project requires students to make original contributions to the field of study using applied research methods.

      Students are encouraged to achieve some further contributions relative to previous research findings in light of their applied research. However, in some cases a replication of a recent and previous research studies is acceptable provided the aim is to validate certain research findings at different contexts (place or time).

3. Describe the process followed by the doctoral committee when approving dissertation, capstone, or culminating project topics.

   Once the advisor notices that the student has finished the research work and that he/she is ready to present, then digital copies are sent to the two readers at least three months before the date of presentation giving them two months to review, comment, and raise remarks. Accordingly, the student arranges corrections and make himself/herself ready for the oral presentation. Then, a viva voce announcement is made for the oral presentation that includes a panel of five jury members: the advisor, the two readers, and two additional members that SSM choses. The student is given the opportunity to nominate one jury member if he/she wants.

4. Describe the institution's dissertation, capstone, or culminating project manual and how it guides students in identifying, researching, writing on, and presenting the selected topic.

   A DBA handbook is available for students to use the date they enroll into the program. The manual includes seven sections:
   (1) introduction to doctoral studies,
   (2) admission to DBA studies,
   (3) General regulations,
   (4) General assessment policies,
   (5) the thesis, and
   (6) grading policy.

   The thesis section is a general guideline about the way to start, proceed, and terminate the research work.

5. Describe the process that doctoral candidates follow to defend their dissertations, capstone, or culminating project before a doctoral committee via distance or in person.

   The same process described earlier in item 3 above is used for both physical presentation and/or online presentation.

6. Describe the dissertation, capstone, or culminating project approval process.

   The process can be summarized as such:

   a-The student submits his/her final version (1st draft) to the advisor.

   b-The advisor completes review and provide feedback to whether some additional work has to be done; an extension is given (2nd draft).

   c-Once the second draft is approved by the advisor, two digital copies are sent to the readers.

d-The readers review the manuscript and share their comments back to the advisor (this should take two months).

e-The advisor notifies the student about his/her comments as well as the readers' ones.

f-The student prepares all the required changes as well as his/her oral defense.

g-A Viva Voce notice is issued as a public announcement for the presentation date.

h-The student makes his/her presentation and take note of final changes to do before submitting the final draft once deliberation is made. A grade is issued; however, transcripts and diplomas are only issued once the final copy is submitted.

i-The student has one month to make all final corrections and submit a final digital copy of his/her dissertation in order to receive a certificate of accomplishment, transcript and diploma.

E. Curricula Development and Delivery:
1. Qualified persons competent in distance education instructional design practices work with experts in their subjects or fields to develop the content of all curricula and prepare instructional materials.
2. The institution describes its model for distance education delivery, such as correspondence, online, or hybrid.
3. Any contracting with a third party for educational delivery is conducted in accordance with DEAC Processes and Procedures, Part Two, Section XIX F.4 and F.5., Changes in Educational Offerings.

1. Provide the institution's curriculum development manual. [EXHIBIT 9: Curriculum Development Manual]

   The people in charge of curriculum development are the Provost, Dean, Vice Dean, Quality Director and any of the faculty members. They have recently developed a formal curriculum development manual to help faculty members in managing the move from physical education to online or hybrid. The manual found in EXHIBIT 9 has been produced as a result of the learning curve that SSM gained since early 2020 from online and distance education. The manual has been modified on January 15, 2023 by adding a sample of CLO mapping with intended program level student outcomes (ISLOs).

2. Describe the institution's qualifications for curriculum content developers (e.g., subject matter experts). [EXHIBIT 9: Curriculum Content Developers' Qualifications]

   The provost has extensive experience in academia in terms of teaching and research as well as design of course and curricula. The Dean is highly qualified in teaching, research, and consulting. The Vice Dean has substantial teaching experience and a very long professional experience. The Quality and Accreditation Director has been the Dean of the Business School in the Middle East and he attended Blackboard course for Digital teaching and

learning that led to being certified. Thus, altogether and with some input obtained from faculty members who possess certain expertise, they can develop curriculum that best links academia to practicality.

3. Describe the institution's qualifications for distance education instructional designers. [EXHIBIT 9: Instruction Designers' Qualifications]

   The qualifications of the team involved in the curriculum and instructional materials are diverse. Dr. Elizabeth, Provost has sound experience in research and program development working with various business schools for the last 10 years. The Dean, Dr. Chentouf, has teaching and research experience for more than 17 years, the Vice Dean has practical experience and his links with European businesses are rooted in the Advisory Board from which practical outcomes are brought into the curriculum. Finally, Dr. Gharios, Quality and Accreditation Director, has become certified by Blackboard Academy as an Associate expert in Digital teaching and learning.

4. Describe how the institution verifies that curriculum content developers are competent in distance education instructional practices, or describe how curriculum content developers work with qualified instructional designers.

   The team described in items 2 till 4 have altogether worked out a manual that helps adjunct faculty members prepare their courses and have them available in digital format. The content of course materials, textbook references, syllabi and other learning items are to be verified and agreed upon by the Dean and/or Vice Dean. Once courses are created on Google Classwork, it becomes the job SSM Rome director to buy sufficient cloud storage space to accommodate all classes and Faculty members.

5. Describe how curriculum content developers and the curriculum development process verifies that the curricula are aligned with stated program outcomes.

   Having the Quality and Accreditation Director on board of the team of content developers serves that purpose actually. The Quality director verifies whether the mapping of course-level outcomes with the program-level ones is properly done. In terms of course content, it becomes then the responsibility of the Dean and Vice Dean to check its validity and reliability.

6. Describe how the institution defines its model for distance education delivery (e.g., correspondence, online, or hybrid – a combination of online learning with in-residence components).

   At SSM there are two tracks: a full-online track for BBA, MBA, and DBA and students in this track do not have to show on campus at all. The second track is hybrid applied only to BBA and MBA. BBA students in their first year at SSM attend 67% of the classes on campus (2 out of 3 days) and thus 34% online (1 out of 3 days). In their second and third year, they have

50% of their classes online. For MBA students, the hybrid track is based on 67% online. (EXHIBIT 9 – List of Courses Online versus Hybrid-BBA-MBA-DBA).

7. List and describe any third-party educational delivery contracting the institution conducts, and list what percentage of the institution's educational program(s) is delivered by third party. [EXHIBIT 9: Contracts for Third-Party Educational Delivery]

SSM contracted with Study.com (DEAC-accredited) for the fully online delivery of its freshmen-level courses (General Education). Via Study.com students take 30 semester credit hours out of a total of 120 credits (25%). This is the only applicable third-party contract to the BBA program; no other contracts are available for the MBA and DBA.

F. **Academic Units of Measurement:** The institution documents policies and procedures used to define the chosen academic unit of measurement. Academic units are measured by either clock hours or credit hours.

1. Clock Hours
The institution documents its implementation and application of policies and procedures for determining clock hours awarded for its courses and programs. A clock hour is one instructional hour. One instructional hour is defined as 50 minutes of instruction in a 60-minute period.

2. Credit Hours
The institution documents its implementation and application of policies and procedures for determining credit hours awarded for its courses and programs. The assignment of credit hours must conform to commonly accepted practices in higher education. A credit hour is defined as an amount of work represented by intended learning outcomes and verified through evidence of student achievement in academic activities.

3. Credit Hour Definition
Semester and quarter hours are equivalent to the commonly accepted and traditionally defined units of academic measurement. Academic degree or academic credit-bearing distance education courses are measured by the learning outcomes normally achieved through 45 hours of student work for one semester credit[1] or 30 hours of student work for one quarter credit.[2]

> [1]*One credit/semester hour is 15 hours of academic engagement and 30 hours of preparation.*
> [2]*One quarter hour credit is 10 hours of academic engagement and 20 hours of preparation.*

1. Describe the institution's policy for determining and assigning academic units of measurement. [EXHIBIT 10: Clock/Credit Hour Policy]

   SSM adopts the ECTS system (European credit transfer and accumulation system). ECTS apportions not only for the teaching hours in class but also home assignments, exams, and projects. As a general rule that is adopted by most of the US and European institution every 2 ECTS = 1 semester credit hour. SSM prepared its educational offering information sheet after having converted the number of ECTS into US semester credit hours.

4. <u>Documenting Credit Hours</u>
   The institution demonstrates that each course and program requires the appropriate amount of work needed for students to achieve the level of competency defined by institutionally established course/program outcomes. The institution measures and documents the amount of time it takes the average student to achieve learning outcomes and specifies the academic engagement and preparation time.

   All student work is documented in the curricula materials and syllabi, including a reasonable approximation of time required for students to complete the assignments. Evaluation of student work is identified as a grading criterion and weighted appropriately in the determination of a final course grade.

   1. Describe the process the institution uses to measure and document the amount of time it takes the average student to achieve learning outcomes (as a means for assigning academic units of measurement).

      As defined by the European commission, a full-time student is required to attend at least 60 ECTS per year in any particular study programs; this allows mobility or transfer of students in Europe. The only difference between the US credit hour system and ECTS is that the latter one apportions for independent studies that students have to do outside class sessions such. Usually, the amount of time split between in-class attendance and independent studies is 2:1; for example, if a course is equivalent to 4 ECTS, that means students will attend 30 hours class sessions in total (7.5 hours per ECTS) and allocate a total of 60 hours for their own independent studies and preparation. Being a European institution, SSM adopts this unit of measurement. Here below, you can find an extract of the ECTS credit system applied by SSM in one of its BBA courses:

Course: MGT 415 Strategic Management (4 ECTS – 2 US credit hour - 5 weeks)

Activity	Assignments	Estimated hours for the average student
Academic Engagement	Attending live course lectures: 3 hours/session (2 sessions per week for 5 weeks)	29
	Presenting assigned topics: two formative presentations	0.5
	Presenting the final summative student report/group project	0.5
	TOTAL	**30**
Preparation (outside of class)	Reading textbook course materials: Two chapters per week/3 hours per chapter. A total of 10 chapters	30
	Preparing the formative topic presentations: two presentations per term (5 hours each)	10
	Group project	20
	TOTAL	**60**
Overall Total		**90**

As already explained, every ECTS represents about 7.5 hours of class attendance in addition to a double amount of time for own work and studies (15 hours); a total of 22.5 hours per ECTS. So, about 5,400 clock hours are required in total including the Study.com in order for a student to graduate with a BBA degree from SSM. This is equivalent actually to 180 ECTS plus 30 credits.

Moving from ECTS into US credit/semester hour, that means a student needs to accomplish at least 120 credits to graduate (120 x 15 = 1,800 clock hours of class attendance) plus double that number for independent studies and preparation (3,600 hours) leading to a total of 5,400 clock hours as per DEAC policy. This is exactly the same number found above by converting ECTS into clock hours.

2. Describe how the institution verifies and documents that appropriate academic units of measurement are assigned based on the level of educational offering. [EXHIBIT 10: Clock/Credit Hour Evaluation Chart]

In Europe, the acceptable practice for a BBA is to have a program of 180 ECTS, 60 ECTS for the MBA, and 120 ECTS for a DBA. The ECTS system considers the number of hours per week needed for the student to accomplish course direct contact for class lecturing in addition to the hours he/she needs to accomplish homework, projects, and assignments. Similar to the US semester credit system that accounts for the number of contact hours per week, the European ECTS apportions for the independent studies a student needs to undertake in addition to contact hours in class or online. A common practice in Europe is to equate every 1 US semester credit with 2 ECTS and that every 1 ECTS requires 7.5 clock hours of class attendance in addition to 15 hours of preparation, homework, research time and independent readings.

That being said, that means a student doing his BBA at SSM requires the following: 30 US credit/semester hours via Study.com equivalent to 1,350 clock hours (30 x 45 as per DEAC guidelines) in total in addition to 180 ECTS (for the three years at SSM) equivalent to 4,050 clock hours (180 x 22.5); a total of 5,400 clock hours. 5,400 hours as a total time matches the 120 US credit semester for a Bachelor degree (120 x 45 = 5,400 clock hours)

Similarly, for the MBA or E-MBA, a student requires at least 60 ECTS to graduate; equivalent to 1,350 clock hours (60 x 22.5). From the same token, this number matches the 30 US credit/semester hours needed for a Master's level program (30 x 45 = 1,350 clock hours).

G. **Educational Media and Learning Resources:** Learning resources for faculty and students are available and appropriate to the level and scope of program offerings. Program designers, faculty, and instructors effectively use appropriate teaching aids and learning resources, including educational media and supplemental instructional aids, when creating programs and teaching students. The institution provides faculty and students with access to learning resources, libraries, or resource-related services that are appropriate for the achievement of program learning outcomes.

1. Describe the learning resources designed to support the educational offerings.

   Instructors as well as students have access to SSM's e-library resources and through EBSCO subscription they can reach hundreds of journals and e-books in business. Instructors are encouraged to add course materials as professionals in their own field of study using their own channels. The curriculum development manual highlights the importance of assigning research articles from the various journals subscribed via EBSCO for analyses and discussions.

2. Describe how student learning resources are available and appropriate to the level and scope of educational offerings.

   EBSCO is the main learning resources for the students to do any research in addition to a wide array of additional course materials they might need for particular courses. At least, students will have one academic e-book in addition to other supplementing references, academic cases and articles that each instructor is going to add onto the course portal.

3. Describe how faculty learning resources are available and appropriate to the level and scope of educational offerings.

   Faculty members receive a course syllabus template about the subject they aim to teach. Accordingly, the instructor modifies the information to be aligned with his/her way of teaching the course. In case of major changes in the content, he/she has to consult the Dean or Vice Dean for that issue and a final version of a course syllabus is produced. The instructor discusses with the Dean and/or Vice Dean the most appropriate e-book and other course materials. The instructor provides additional resources as an expert in the field to augment the course with more practical materials. For instance, Instructors teaching Accounting and Finance added the most updated IFRS standards and applications in their fields. Marketing instructors provided

materials that relate to Google Garage and social media marketing to have their students ready for joining the business market with relevant materials that match the emerging subjects in business.

4. Describe how program designers, curriculum developers, and faculty integrate appropriate teaching aids, learning resources, educational media, and supplemental instructional aids when creating educational offerings.

    The program designers are the Dean, Vice Dean and any additional adjunct faculty member specialized in teaching given subjects. Based on the outcomes' assessment plan and their knowledge about the outcomes, then they need to decide on the listing the course-level learning outcomes by mapping them to those related to the whole study program. As such, they have to select the most appropriate academic references and decide about the type of practical applications that will help students better achieve those outcomes. Most of the time, instructors are encouraged, especially for the senior-standing courses, to invite professional guest speakers to share with students their best practices in the field. Media resources are broad and changing momentously; thus, instructors have to follow up with those changes by relying on YouTube videos for example and links to help students in overcoming their weaknesses. Field trips are highly used at SSM giving the students to observe the real-life of business operations and not just know about them.

5. Describe how learning resources support students' achievement of program learning outcomes.

    The learning resources are sufficient especially that they represent a variety of references: academic e-books, cases, real-life projects, webinars, attending guest speakers and an internship at the end of every academic year. Simply stated, learning resources especially the practical ones make from learning at SSM something more experiential.

6. Describe how learning resources are regularly reviewed and updated to continue to meet student and faculty needs.

    Learning resources are reviewed every time the curriculum is reviewed. Sometimes even if no changes are made on the curriculum itself, emerging topics in certain fields might trigger changes of certain learning resources at the course level. For example, in Finance every time there are new amendments on the International Financial Reporting Standards (IFRS), faculty members teaching accounting and finance courses need to integrate those changes in their course materials (the case of IFRS 9 for instance).

7. Describe how the qualifications of the institution's librarian are appropriate to the level and scope of program offerings.

    The President assumes responsibility of signing contracts with e-libraries such as EBSCO for example and the head of international affairs of registrations help students to get their access. Ms. Logan Pacey, Head of Registrar and International Affairs and holder of an MBA degree is responsible for providing access to EBSCO library resources to SSM students. Ms. Pacey has more than 5 years of academic experience.

1. UNDERGRADUATE DEGREES

Learning resources are systematically and regularly evaluated to assure that they meet student needs and support the institution's programs and mission. A variety of educational materials are selected, acquired, organized, and maintained to fulfill the institution's mission and support all educational offerings. Faculty are involved in the selection of learning resources.

1. Describe how often learning resources are evaluated and the process used to determine that resources continue to meet undergraduate student needs and support the institution's programs and mission.

   Learning resources are continuously evaluated at the end of every course. Students are requested to evaluate the course in general, the delivery by the instructor, and the learning materials. Student course evaluation, student exit satisfaction surveys, alumni survey and instructors' input are all taken into consideration in making such an assessment.

2. Describe the process the institution follows when selecting, acquiring, organizing, and maintaining educational materials to support all undergraduate educational offerings.

   The process is very simple as the Dean or Vice Dean discusses all possible options of learning materials with the instructor of a given course to select and acquire the most convenient ones. Once approved and acquired, instructors are the ones who should organize the materials on their class portal to make them available to students through "myssm" student account. Administrators have full access to instructors' courses to make sure that all learning materials have been uploaded.

3. Describe how faculty are involved in the process of evaluating and selecting undergraduate learning resources.

   As noted in item 2, faculty members are at the core of the process as their input is considered to be the most important; they are the experts and they better know what is best for the students to deliver as learning materials.

2. GRADUATE DEGREES
   In addition to the requirements for undergraduate degrees, graduate students are provided with access to library and other learning resources that are sufficient for research at the graduate level. The institution provides and encourages the use of library services and, if required, research and laboratory facilities at a distance or through arrangements with local institutions.

   1. Describe how often learning resources are evaluated and the process used to determine that resources continue to meet graduate student needs and support the institution's programs and mission.

Similar to BBA, learning resources are continuously evaluated at the end of every course. Students are requested to evaluate the course in general, the delivery by the instructor, and the learning materials. Student course evaluation, student exit satisfaction surveys, alumni survey and instructors' input are all taken into consideration in making such an assessment.

2. Describe the process the institution follows when selecting, acquiring, organizing, and maintaining educational materials to support all graduate educational offerings.

   The process is quite identical to the BBA one, as the Dean or Vice Dean discusses all possible options of learning materials with the instructor of a given course to select and acquire the most convenient ones. Once approved and acquired, instructors are the ones who should organize the materials on their class portal to make them available to students through "myssm" student account. Administrators have full access to instructors' courses to make sure that all learning materials have been uploaded.

3. Describe how faculty are involved in the process of evaluating and selecting graduate-level learning resources.

   Faculty members are at the core of the process as their input is considered to be the most important; they are the experts and they better know what is best for the students to deliver as learning materials; exactly the same as for undergraduate courses.

4. Describe how graduate students have access to library and other learning resources that are sufficient for graduate-level research.

   EBSCO is highly sufficient for Master's level students as there are more than 500 journals in the field of business education covering different subjects and research topics. Articles are scientific in general with empirical evidence which makes them highly reliable as secondary sources for any literature review. Students are also notified about a list of open sources and specialized search engines that support their research path such Google Scholar, Research Gate, Elsevier and many other ones.

5. Describe how the institution encourages the use of library services, and if required, research and laboratory facilities.

   In every course at the MBA level, there is a research assignment that might be as small as collecting some secondary sources for a critical review and analysis or as big as conducting full research including quantitative data collection and analysis. For students to do a good job, they are informed about the main e-library sources stated in item G.4 above. Also, in order for them to graduate, they have to do a thesis or a capstone project (business plan) and in both cases they have to rely on e-library resources.

H. Examinations and Other Assessments: Examinations and other assessment techniques provide adequate evidence of the achievement of stated learning outcomes. The institution

establishes and enforces grading criteria that it uses to evaluate and document student attainment of learning outcomes.

1. Describe the types of examinations and assessments used throughout the curricula and the frequency of the examination and assessment activities.

   For each course, there should a summative final exam (2 hours), two formative assessments (1 hour each), and either a project or a case study depending on the course level.

2. Describe how examinations and assessments are used to measure student achievement of stated program outcomes.

   Course examinations and assessments are used to verify the degree of accomplishment of the course-level outcomes in a direct way. And because course-level outcomes are mapped to the program outcomes; thus, indirectly they help in checking their gradual achievement. Except for the capstone project or thesis where their outcomes are the same as the program outcomes.

1. UNDERGRADUATE DEGREES
   The institution assesses student achievement through multiple means of evaluation (e.g., student presentations, group projects, essays, research papers, participation in threaded discussions, supervised practica, or externships).

   1. Describe how the institution assesses and evaluates student achievement.

      SSM uses a variety of assessments: two formative quizzes, a final exam, essays or papers for low-level courses and cases and/or projects for higher level courses.

   2. Describe how examinations and assessments are designed to measure student mastery of identified knowledge, skills, and abilities applicable to the undergraduate degrees offered.

      Exams and quizzes contain a mix of different questions: structured questions such as True/False or multiple-choice questions used to assess the attainment of conceptual knowledge from a given course. Another part includes essay questions and/or a case study that are more useful for assessing the ability of the student to analyze and/or create certain constructs.

   3. Describe the institution's procedures for verifying that degree candidates have met all graduation requirements.

      Every time a module is accomplished, instructors send their grades to the Dean for verification and then to the registrar for the records. Accordingly, every student can identify the list of courses accomplished so far through "myssm" and with the help of the Dean or the campus Director he/she can be advised of the sequence of courses to take in the future until all of them are completed with a minimum passing grade or greater. To complete the graduation requirements, the student registers the capstone course or thesis and once submitted along with the oral presentation with passing grades, then his/her transcript of

record is issued and signed by the Registrar and then sent to the Dean and President in that order for graduation clearance.

2. MASTER'S DEGREES

The institution assesses student achievement through multiple means of evaluation, including a culminating experience required for program completion (e.g., capstone experience, comprehensive examination, research project, or master's thesis).

1. Describe how the institution assesses and evaluates student achievement.

   Unlike the BBA program, at the MBA level SSM uses the case study, article and real-life project approaches as formative assessments; however, there should be a final examination at the end of the module.

2. Describe the culminating experience required for successful completion of the master's program(s).

   Once all courses are completed in the sequence designed by SSM (12 courses equivalent to 24 credit semester hours or 48 ECTS) and passed, then students in the MBA program start their research work or capstone project (Business plan – 12 ECTS or 6 semester credit hours; they have to show an achievement level that is quite similar to the work of a consultant. Once all courses, thesis and oral presentation are fully terminated and passed, the transcript of record is issued, signed by the Registrar and sent to the Dean and President for signature and approval of graduation clearance.

3. Describe how examinations and assessments are designed to measure student mastery of advanced scholarship, theoretical concepts, and the skills and abilities applicable to the master's degrees offered.

   Examinations in the MBA program are designed to include structured questions such as multiple-choice questions that are highly conceptual in addition to unstructured ones; manly an analytical and comprehensive case study. More important, MBA students are required in most of their courses to prepare a topic presentation, not in the form of a summary, but as a reflection of lessons learned with a critical judgment. This is the type of assessment that differentiate MBA learning experience from undergraduate programs.

4. Describe the institution's procedures for verifying that degree candidates have met all graduation requirements.

   Similar to the BBA program, every time a module is accomplished, instructors send their grades to the Dean for verification and then to the registrar for the records. Accordingly, every student can identify the list of courses accomplished so far through "myssm" and with the help of the Dean or the campus Director he/she can be advised of the sequence of courses to take in the future until all of them are completed with a minimum passing grade or greater. To complete the graduation requirements, the student registers the thesis or business project and once submitted along with the oral presentation with passing grades,

then his/her transcript of record is issued and signed by the Registrar and then sent to the Dean and President in that order for graduation clearance.

3. FIRST PROFESSIONAL AND DOCTORAL DEGREES

The institution assesses student achievement through multiple means of evaluation that includes a doctoral dissertation or final research project as well as other forms of assessments such as qualifying examinations, comprehensive examinations, or other assessments that demonstrate student mastery of the stated program learning outcomes. The institution requires students to successfully complete all coursework and a doctoral dissertation or final research project to graduate from the program.

1. Describe the means of evaluation used to evaluate students' mastery of advanced scholarly knowledge, key theoretical concepts, or specialized content areas specific to the discipline. The DBA program includes five preparatory modules to cover all aspects of research constructs. In each module, students are expected to present their findings for 2 or 3 research assignments and make an oral presentation and accordingly a grade is issued. Attendance and participation are also taken into consideration even though synchronous lectures are recorded since class discussions and debates enrich the level of learning. Students should have earned passing grades on the five modules for them to proceed with the thesis.

2. If applicable, describe the process that students follow for successfully completing qualifying examinations.

As stated in section F.3.1, students are given 2 to 3 research assignment per module to be prepared and presented. For example, at the end of module one (Introduction to Academic Research Methods) students are asked to visualize their topic, define the research problem, generate research goals, questions, and hypotheses and present them in a first-draft proposal. In module 2 (Qualitative Research) students are required to identify seminal theories and recent research for a given topic and then chose a type of qualitative research strategy to adopt for the purpose of collecting data. The same technique is used for the three other modules. Presentations take place during class time for all candidates to benefit from discussions and questions.

Once the five modules are completed and the last version of the proposal in the 5th module, then students can start working on their thesis and attend the webinars and international colloquium of years 1 and 2.

3. If applicable, describe the process students follow for successfully completing comprehensive examinations.

N/A

4. Describe the process students follow for completing a dissertation or final research project.

Once a thesis director is appointed to guide the DBA student in his/her research work, an initial meeting is scheduled in which they agree on the terms of follow-up meetings and feedback; the process is a bit flexible due to the intellectual maturity and time convenience of both parties. However, it is recommended that there should be at least one formal meeting every two months in which the student is supposed to note the comments and suggestions of the director. The director provides feedback and gradual corrections to the student in order for the candidate to take corrective measures and actions and feel the urgency of moving forward. Once the director believes that the first draft of the final dissertation version is ready, the student is then required to send copies to the registration office who in its turn coordinate with the Dean to nominate the readers. Readers should have digital copies of the original research work along with the plagiarism check report two months before the scheduled presentation. The process ends when the student makes an oral defense and final corrections and submission.

5. Describe the institution's procedures for verifying that degree candidates have met all graduation requirements.

Once students are informed about who the advisor is for their thesis, then they are given two years to finish their research work subject to renewal. During this time period, students are encouraged to communicate by email directly with their advisors on regular basis for follow up on their progress. Once the advisor is convinced that the results of the thesis are valid and reliable supported by a robust model, then a call for Viva Voce is made. Copies of the research manuscript are sent to two readers two months before the presentation for a-2-month correction and revision. The student is then given one month to be ready for a final submission and for the oral defense. Jury members agree on the grade after doing their own deliberation and the student is notified accordingly.

I. **Student Integrity and Academic Honesty:** The institution publishes clear, specific policies related to student integrity and academic honesty. The institution affirms that the student who takes an assessment is the same person who enrolled in the program and that the examination results will reflect the student's own knowledge and competence in accordance with stated learning outcomes.

1. Describe how the institution applies its student integrity and academic honesty policies [EXHIBIT 11: Student Integrity and Academic Honesty Policies]

Students are notified from the moment they receive the enrollment letter about having read and approved the catalog and the student handbook that show explicitly the integrity and honesty required. Thus, any deviation from proper behavior is penalized.

For this exhibit: Exhibit 11

2. Describe how the institution enforces these policies. Provide examples.

The Director is the one responsible to monitor students' adherence to the rules and policies of honesty and integrity when it comes to general behavior and attitude. However, faculty members are responsible to verify the integrity of students and their honesty in submitting original and authentic work. In many courses, students are often asked to redo some assignments or research work as they have not adhered to plagiarism concerns or it might be obvious that the level of deliverable does not match the topics discussed in class.

3. Describe the process followed by the institution for verifying student identity.

    Students need to submit the following documents every time they have to do an exam:

    - Copy of personal identification (ID or passport)
    - 1 recent photo: passport size
    - Prior to any exam or oral presentation, students show the passport page including their personal information and photo close to the cameras for verification.
    - Students are supposed to enable and open their cameras during class live lectures, project presentations and exams until the activity ends.

1. NON-DEGREE PROGRAMS
    Institutions meet this requirement by using a secure login and passcode, administering proctored assessments, or by other means of secure technology.

    1. Describe how the institution affirms that the student who takes the assessment is the same person who enrolled in the program and that the examination results will reflect the student's own knowledge and competence in accordance with stated learning outcomes.

        Not applicable

2. DEGREE PROGRAMS
    In addition to the requirements for non-degree programs above, degree-granting institutions meet this requirement by administering proctored assessments at intervals throughout the program of study and provide a clear rationale for placement of the proctored assessments within the program. Proctors use valid government-issued photo identification or other means to confirm student identity.

    1. Describe the process followed by the institution to administer proctored assessments to students enrolled in degree programs.

        As mentioned in the verification of identity, instructors have to verify the identity of the students so that the latter ones have to show their passports on the camera and to keep their cameras enabled all the time during the exam. Faculty are supposed to do the screen proctoring as if they were in class.

    2. Describe how the institution determines the placement of proctored assessments at appropriate intervals within the program of study.

The proctored assessments are done by faculty members directly during exams that take place at the same time schedule of the class session; it is a major responsibility of the instructor. Students are all the time required to share and enable video and audio during class time, oral presentations and other assessments.

3. Describe how proctors confirm students' identity.

    The student's passport is the best instrument as it is something that cannot be counterfeited. As mentioned above, video sharing is always required by students.

J. **Institutional Review Board:** For any final research project, master's thesis, or dissertation that involves human research, the institution must require prior formal review and approval for all such research involving human subjects through an institutional review board (IRB), which has been designated to approve, monitor, and review all research involving human subjects. The IRB should ensure that the subjects are not placed at undue risk, that they have voluntarily agreed to participate, and that they have given appropriate informed consent. The IRB must meet all federal regulations, and the institution must be able to demonstrate that it is in compliance, including providing evidence that all IRB members have had appropriate training. (Title 45 Code of Federal Regulations Part 46)

1. Describe the institution's policy and procedures that students follow if their final research project or dissertation involves human research.

    SSM historically did not have any policy or procedure regarding this subject matter as the institution is only about Business education and does not have any study program that relates to the use of human subjects such as in healthcare, medicine or laboratory fields. However, with the spread of privacy concerns, personal security, and the confidentiality of people's personal information, SSM has recently introduced a GDPR (General Data Protection Regulation) disclaimer statement. Since GDPR is so stringent, SSM believes that adhering to it is more than sufficient. Anytime students and faculty are found involved in any type of business research that requires experimentation or surveys in which primary data sources are collected from people directly, they need to adhere, issue and sign a GDPR compliance disclaimer.

2. Describe the training that faculty and students receive prior to engaging in research projects involving human subjects.

    Both faculty and students are provided with blank templates of GDPR compliance statements and informed about its importance. There is no formal training as the template is too basic and clear and by default all people in Europe understand the GDPR importance. EXHIBIT 11 – IRB – GDPR Form.

Contact Person: Logan Pacey, Registrar

A. Appropriate Technology: The institution uses appropriate and readily accessible technology to optimize interaction between the institution and the student that effectively supports instructional and educational services. Students, faculty, and involved practitioners receive training and support for the technology used to deliver the educational offerings.

1. Describe how students are informed of the institution's minimum technology requirements prior to admission. [EXHIBIT 12: Technology Requirements]

    The student handbook includes a section about the technology to be used and the needed applications (page 66 BBA handbook; page 51 MBA handbook; page 50 DBA handbook). In addition to that, SSM recently provided additional instructions about the use of technology especially with the move towards online education. EXHIBIT 12 shows in detail the type of hardware and software they are supposed to use as dictated by the above instructions.

    For this exhibit: Check catalog page 110 till 113 for the above technology requirements.

2. Describe how the institution uses technology or other appropriate means (e.g., correspondence) to optimize interaction between the institution and students.

    The Swiss School of Management uses a variety of software and platforms to optimize its communication with the students. Emails are the primary source of correspondence. Using Google Classrooms as a Learning Management System, professors and students are added in order to have access to each other's contacts. Class announcements are posted within the learning management system. Each course syllabus has both telephone and email contacts of the professors. Students are also provided with contacts of the administrative team, and groups are created on WhatsApp for easier communication amongst classes. Zoom Meetings is the software used for live lectures, enabling optimal interaction amongst students and professors during live online classes.

3. Describe how the institution's use of technology effectively enhances and supports instructional and educational services.

    Students are given individualized attention through their virtual classroom time through live streamed lectures through Zoom. Zoom links are shared and kept in the Google classroom for students to have easy and consistent access. Lectures are then recorded and kept on a shared drive account in which students are granted access as both a means to make up missed lectures, and as a study tool. The Google classroom helps students stay organized and maintain consistent communication with their professor. Students are also included in a WhatsApp group in which their professors and classmates are included in order to maintain consistent contact and receive quick help if needed. Students are also given the option to have access to our E-library service at an additional cost of €100 per year.

4. Describe how the institution provides appropriate training and support for students and faculty in the use of the technology used to deliver its educational offerings.

    Faculty members are provided with continuous training in the use of technology to deliver SSM's educational offerings. Videos on how to maximize technological use are shared with professors for easy access. Lecturers are then trained on the tools offered by the Zoom Meetings platform, including tools such as the screen sharing, whiteboard, breakout rooms and polls. The chat function is often used for communication during classes.
    Professors are also trained on how to use the hardware in the classroom, including microphones, video camera and the laptop provided during class hours. Administration staff present on site provides support throughout class time.
    Students are trained during their initial stages at the institute, where they are given demonstrations on the technological platforms used. They also receive constant support and updates on any changes in the technological tools used by the school. Instructional videos on the use of the e-library are shared with students who purchase the option, and they are guided in their research methods, receiving additional continuous support in the use of the platform.

5. Describe the institution's plans for maintaining current technology and adopting new technology.

    The institution plans for constant revision and checkup of its technology. Smart boards have recently been adopted in order to create a more engaging environment during lectures. Research on new available technology is carried out to improve the institution's technological apparatus, and the institution plans to stay up to date in order to offer students the most modern and current technology to prepare students for the continuous developments offered in the sector.

B. **Student Inquiries and Submissions:** The institution publishes all available methods students can use to submit inquiries and assignments. The institution responds promptly and thoroughly to all student inquiries, using all of these channels.

    1. Describe the various ways that students can submit inquiries and assignments.

        Student submission of assignments is ultimately decided by the professor's preference. Assignments are either submitted by email or through the Google classroom. Many assignments are in person presentations which require students to present their assignments in class, and after the presentation, submit the copy of their PowerPoint through the professor's preference. Students are made aware of the preferred means of assignment submission on the first day of class.

        Students have multiple means of communications with both staff, faculty, other students, and upper management. Students may reach out to staff or faculty through email, the Google classroom, WhatsApp, or telephone. If there is ever a case in which there is a failure of response, students are also given the email addresses of upper management.

2. Describe how the institution responds to administrative inquiries (e.g., admissions, enrollment, transcript requests, technology, etc.) and the typical response time. [EXHIBIT 13: Sample Student Administrative Inquiries]

   Any administrative query goes through a specific chain starting from the drafting and submission of the query at the admissions desk, the query is then redirected towards the department handling this specific task, and the student receives a final response within 3 working days.

3. Describe how the institution responds to academic inquiries (e.g., assignment submission, assessment requirements, grades, etc.) and the typical response time. [EXHIBIT 13: Sample Student Academic Inquiries]

   Students that need to submit academic inquiries should receive a response within 3 working days of the submission of their inquiry.
   The advisor, professor, or administration personnel that is involved in this inquiry has the obligation to discuss the topic with their superior and submit an official response to the student within the required period of time. EXHIBIT 13 shows various inquiries handled via email exchanges, chatbot (contact us) and the use of formal petitions

4. Describe the process followed by faculty/instructors for reviewing, evaluating, and grading examinations and assessments and the typical response time. [EXHIBIT 13: Sample Faculty/Instructor-Graded Examinations or Assessments]

   Students are provided with a grade scale for each course which allows them to understand the expectations of the professors. Revision, evaluation and grading of examinations may vary according to modules, as the nature of assignments also differs. Student final evaluation is usually composed of the following elements: class attendance and participation; projects, assignments and presentations; examinations. Response time for assignment grades may also be immediate, and final grades are usually shared within 7 days. If grades are not issued within this timeframe, students have the time to contact the center director. EXHIBIT 13 shows two samples of graded exams.

C. Individual Differences: Academic advising and instructional support are provided to assist students in achieving institutional and program requirements, program outcomes, course learning outcomes, and educational goals consistent with best educational practices and as required by applicable federal and state laws.

1. Describe the academic advising and instructional support provided by the institution to assist students having difficulties in meeting program requirements.

   The Swiss School of Management follows an "open door" or "direct email" policy for physical and online classes respectively with all staff and professors, which is ensured by our small class size. Students are encouraged to contact their professors for any additional support and after class tutoring sessions can be arranged if needed. Academic advising is provided by the Director of International Affairs and Registrations for matters that relate to registration, start of classes, transcripts, letters of enrollment. For academic affairs, students can reach any of their Deans, Vice Deans and even Provost for MBA and DBA students who might enquire about their research work. In-residence program location directors have no advising authority except for student recruitment and correspondence with main campus in Rome.

2. Describe how the academic advising and instructional support encourage students to meet program requirements, achieve program and course outcomes, and attain educational goals.

   Student grades are consistently monitored by the Swiss School of Management center director and student affairs. If students are not maintaining the academic standard which is expected of them and outlined in the student handbook and catalog, a meeting is requested with the student. If the student does not improve, action will be taken.

   See academic policies in the SSM official catalog pages 102-108.

3. Describe how the institution accommodates the needs of students as required by applicable federal and state laws.

   There are no local laws or regulations regarding accommodating students' needs. However, SSM shows high level of social responsibility to cater for students that require special accommodation such as one-on-one tutoring and adjusting examination time based on any medical report provided by the student showing special needs.

4. Describe the institution's process for ensuring students equal access to educational offerings.

All students are offered equal access to educational offerings. Students are added to the relevant Google classrooms where any material required for course completion is shared. All students are therefore given access to the class schedule, syllabus, Zoom links and video recordings. All class platforms are checked monthly to ensure every student has access to all means of communication and class materials. Platforms include WhatsApp groups and Google Classrooms. Students have the right to communicate to the administration if they lack access to any of the educational materials.

D. Encouragement of Students: The institution's policies and procedures optimize interaction between the institution and students. The interaction proactively promotes student completion and success.

1. Describe the institution's policies, procedures, and time frames for monitoring and encouraging student progress. [EXHIBIT 14: Sample Motivational Comments]

Students are continuously encouraged to achieve stated program outcomes by their professors and by the administration team. The administration is in constant contact with the students to address any arising issues, and encourage students struggling to achieve the outcomes expected through meetings in person, virtual meetings, phone calls, messages or emails. Students are also given the chance to hold free coaching sessions with a certified life coach at no additional cost. In those sessions, students are encouraged to accomplish their goals and can use these sessions to update their resume, practice their interview skills, or anything else that can encourage their professional and academic development. SSM also follows an open-door/(direct email) policy for physical/(online) allowing students to regularly reach out to the administration or their professors.
Students are encouraged through multiple facets. One is through direct communication by email (all emails have to be transparent) policy that is regularly exercised between students, staff and faculty. EXHIBIT 14 shows a list of motivating comments that are addressed by SSM staff and Faculty while communicating with students.

2. Describe the types of contact used to encourage students to achieve stated program outcomes.

Students are continuously encouraged to achieve stated program outcomes by their professors and by the administration team. The administration is in constant contact with the students to address any arising issues, and encourage students struggling to achieve the outcomes expected through meetings in person, virtual meetings, phone calls, messages or emails.

3. Describe how efforts to encourage students are separate from efforts to collect delinquent tuition.

   Students are encouraged through multiple facets. One is through our open-door policy that is regularly exercised between students, staff and faculty. Students are also encouraged to use Swiss Coaching which is offered at no additional cost to students, where they can meet with a certified life coach. In these sessions students are encouraged to accomplish their goals and can use these sessions to update their resume, practice their interview skills, or anything else that can encourage their professional and academic development. The efforts to collect delinquent tuition is always conducted by the accountant and in-residence program directors who are always requested to show empathy and care while reminding students to settle their obligations while at the same time being firm in order not allow for any abuse. All other departments are not allowed to discuss tuition matters with students.

E. **Satisfactory Academic Progress:** The institution implements and consistently applies a satisfactory academic progress policy and discloses this policy to students. Standards for measuring satisfactory academic progress include qualitative and quantitative standards used for evaluation of student progress. The institution takes appropriate action if students fail to meet the institution's minimum standards of progress. Students are informed of their academic progress and standing in the program at regular intervals throughout their enrollment.

   1. Describe the institution's satisfactory academic progress policy. [EXHIBIT 15: Satisfactory Academic Progress Policy]

      Satisfactory academic progress (SAP) requirements as defined by the Swiss School of Management means maintaining a grade of C or better and passing enough classes to graduate within 150% of the normal timeframe (no more than 360 ECTS for BBA, and 90 ECTS for MBA) as well as complying with all other rules and regulations outlined in the SSM Catalog and the Student Handbooks (BBA, MBA, and DBA). Students who are not on the path of complying with SAP will be issued a warning by the student affairs office or the center directly. Students are assessed on a monthly basis.

      For this exhibit: Catalog page -

   2. Describe the qualitative and quantitative standards used for measuring student progress.

      Satisfactory academic progress for financial aid recipients in degree programs is determined using a student's cumulative academic history at the school, by means of Cumulative Grade Point Average (qualitative) and Cumulative Pace (quantitative) components. The academic progress is measured on monthly matching the module cycle. With the qualitative standards, SSM require undergraduate students to maintain a 2.0 cumulative GPA, and graduate students to maintain a 3.0 cumulative GPA. Quantitative standards require all students to have a minimum successful completion rate of 67 percent, or successfully complete two out of every three courses attempted, within 150% of the published program length. The below table shows a sample of course grading and its equivalence in terms of GPA.

Designation	Interpretation/Recognition	Percentage Range	Grade Point Value
A	Excellent	94.5% - 100%	4.00
A-		89.5% -94.4%	3.67
B+		86.5% - 89.4%	3.33
B	Good	82.5% - 86.4%	3.00
B-		79.5% - 82.4%	2.67
C+		76.5% - 79.4%	2.33
C	Satisfactory	72.5% - 76.4%	2.00
C-		69.5% - 72.4%	1.67
D+		64.5% - 69.4%	1.33
D	Poor but passing	59.5% - 64.4%	1.00
F	Failing	0 % - 59.4%	0.00
P	Pass with Credit		
TC	Transfer Credits		
I	Incomplete		
W	Official Withdrawal		

3. Describe the actions taken by the institution if a student is unable to meet minimum standards of progress.

In order for an undergraduate student to be considered to be of' "good academic standing", his/her CGPA must be at least 2.00 out of the maximum possible of 4.00. For a graduate student a minimum CGPA of 3.00 is required.
Probation
A four-year student whose CGPA falls lower than the grade   listed below will be placed on academic probation:
- At the end of the 2nd academic semester 1.00
- At the end of the 3rd academic semester 1.30
- At the end of the 4th academic semester 1.50
- At the end of the 5th academic semester 1.70
- At the end of the 6th academic semester 1.80

A two-year year student whose CGPA falls lower than the grades listed below will be placed on academic probation:

- At the end of the 2nd academic semester 1.00
- At the end of the 3rd academic semester 1.60

A written Academic Warning is given to students whose CGPA fall below the limits listed above. If a student receives an 'Academic Warning', one of the following alternatives is applied bearing in mind the student's preference and the advisor's suggestions.

4. Describe who is responsible for monitoring student progress.

   The in-residence program Director and the International Affairs & Registrations Office

5. Describe how frequently student progress is verified.

   Students' progress is verified monthly

6. Describe how frequently students are informed of their academic progress and standing in the program.

   Students are informed monthly of their academic policy through a completion report of their total grades and progress through the yearly requirements (every time they accomplish a course in their study program). If the student is not on track to complete the requirements of the year, he/she is informed after the monthly verification done by the student affairs office and/or the student's in-residence director. To be more precise, the registration office issues the verification letter, send it to the in-residence program director, who in their turn, discuss the academic progress of students.

F. **Grading Policies:** Student academic performance is measured using published grading policies that include prompt return of accurately, fairly, and consistently graded assessments that are supervised by a qualified instructor or faculty member. The institution publishes its assignment marking system, course extension policy, and information on issuance and completion of incomplete grades and applies them with fairness and consistency.

   1. Describe the institution's approach to grading. [EXHIBIT 16: Grading Policies and Other Related Academic Policies]

      The general grade breakdown guidelines followed by the institute are as follows:

% BREAKDOWN		GRADING SCALE FOR CLASS		
Class Participation	30%	A	94.5% - 100%	4.00
PowerPoint presentations	35%	A-	89.5% -94.4%	3.67
Final Examination	35%	B+	86.5% - 89.4%	3.33
Total	**100%**	B	82.5% - 86.4%	3.00
		B-	79.5% - 82.4%	2.67
		C+	76.5% - 79.4%	2.33
		C	72.5% - 76.4%	2.00
		C-	69.5% - 72.4%	1.67
		D+	64.5% - 69.4%	1.33
		D	59.5% - 64.4%	1.00
		F	0 % - 59.4%	0.00

However, grading structure and policy are mentioned in the syllabus and they cannot be changed to maintain consistency and standardization in grading.
For this exhibit: Page 61 in the catalog

2. Describe how faculty/instructors apply the grading policy with consistency and fairness.

The grading policy and grading structure is explicitly mentioned in every syllabus (see attachment). This way there is no confusion about the judgment from the instructor's point-of-view. Instructors are not supposed only to give a final grade on assignments; they need to comment and explain to students the reasoning behind whatever grades are given before they become formal and official. Students have the right to object and instructors owe them at least a scientific and objective explanation.

3. Describe who is responsible for ensuring that all grading is conducted accurately, fairly, and consistently.

Faculty members submit their grades to the Registrar/student affairs who will update the results in the student transcript. In case of a failure grade or any deviating result, the student affairs officer will interact with the faculty member to understand what went wrong and confront the student. Except for a major grievance, students can catch up with a passing grade by rescheduling the final exam or doing additional work (paper, project, etc.) to pass the course/module.

G. **Student Records:** Accurate student records are securely and confidentially maintained. Policies and procedures for keeping records on students' academic progress are in accordance with applicable federal and state laws and professional requirements. Transcripts are readily accessible and are maintained permanently in either print or digital form.

1. Describe the institution's formal academic records requirements.

Academic records (transcripts) and achievements are saved on the SSM Google Drive in each student's file (Proprietary account -Google Suite). At any time, students can ask to have a provisional transcript in digital format.

2. Describe the documents maintained in students' records. [EXHIBIT 17: Sample Student Records]

Within student records, the students' letters of acceptance (provisional and confirmation, official academic transcripts (both from the Swiss School of Management and the school which proved the students' eligibility for the program), copy of their passport, letters of recommendation, and their CV are maintained. Student contact information is also maintained as well as date of graduation.

3. Describe the process for maintaining student academic records.

   Student records are kept and maintained through a Google Drive Account and through myssm account which is a database for storing and maintaining student information.

4. Explain how long the institution maintains student and alumni academic records.

   Student records are held for 10 years. After the 10 years only student information related to their academics is maintained i.e., graduation date, degree awarded, grades. Students may consent to the Swiss School of Management maintaining their contact information if they wish to continue to be part of the Swiss School of Management Alumni outreach.

5. Describe how the institution maintains records of students' examinations and assessments.

   Student Grades and assessments are shared with them at the end of each month directly. At the end of the academic year, students are issued official academic transcripts with their cumulative grades and progress in the program. These academic transcripts are kept on the myssm database.

6. Describe the security, maintenance, and protection of student records and how they are readily accessible to authorized staff and faculty.

   Student records are safely stored on the Myssm platform, which is integrated within the official website of the school. Access on the administrative side is only granted to the SSM administration staff, as the platform holds sensitive administrative data. Faculty at SSM are not granted access to the platform.
   Records are readily accessible to administration with a specific login and assigned roles within the platform

7. Describe the institution's transcript services. [EXHIBIT 17: Sample Transcript and Diplomas/Certificates]

   Official printed Consolidated Academic Transcripts are handed out to students at the end of an academic year or at the end of the program. Students can request a digital copy for their own records for free. However, if they require a formal and official one, then they need to send an email-request and they will be charged a fee of Eur. 100 excluding freight charges. The new transcripts and diplomas shall not include CHEA and VA recognition as per the required actions of the last SER review.

H. Confidentiality and Privacy: The institution's policies protect student confidentiality and privacy as required by applicable federal and state laws.

1. Describe the institution's confidentiality and privacy policy. [EXHIBIT 18: Confidentiality and Privacy Policies]

> The Swiss School of Management will only use your personal data on a lawful basis to fulfill a legitimate interest of the Swiss School of Management. The Swiss School of Management may use information collected from your visit to this website to:
> • Manage and improve the user experience and preferences associated with this website and Swiss School of Management communications;
> • Track how often people gain access to or read the Swiss School of Management e-library content and publications;
> • Foster further communications and manage your subscription(s) to Swiss School of Management publications;
> • Invite and/or register you (upon request) to events that may be of interest to you;
> • Optimize and personalize your online interactions with the Swiss School of Management;
> • Fulfill your online requests for goods or services;
> • Conduct online research, education, training, or surveys;
> • Identify anomalies in web traffic in order to help protect personal and Swiss School of Management institutional information; and
> • Exercise the Swiss School of Management's legal rights, defend against legal claims, or respond to subpoenas, court orders, or other legal processes.
>
> The collection and use of personal information for any other purpose than described herein requires supplemental and more specific notification or consent. Please see Swiss School of Management website for specific examples.
>
> Disclosure or Sharing of Information:
> The Swiss School of Management may use third party service providers and suppliers to facilitate this website or the services the Swiss School of Management provides. Those providers and suppliers may have access to the information the Swiss School of Management collects in order to fulfill their obligations to the Swiss School of Management.
>
> Collection Methods:
> The Swiss School of Management may use various technologies such as cookies, applets, scripts, server logs, custom URL parameters, tracking images, information and correspondence, or web analytics to collect information. Depending on your browser you may be able to disable certain collection methods. This may limit your ability to use some features of this website.
> Non- Swiss School of Management Websites:
> The Swiss School of Management may provide links on this website to other non- Swiss School of Management websites. The Swiss School of Management may also partner with third parties to place Swiss School of Management related ads on non- Swiss School of Management websites. Your use of non- Swiss School of Management websites is subject to the terms and conditions or privacy statements of the providers of those websites.

This information is outlined in the Swiss School of Management Catalog

For this exhibit: Catalog page 16

2. Describe how the institution protects student confidentiality and privacy as required by applicable federal and state laws.

Data Protection:
The Swiss School of Management strives to protect information through measures described in the websites below:

https://www.iubenda.com/privacy-policy/13761172

https://www.iubenda.com/privacy-policy/13761172/cookie-policy

Additional Rights You May Have Regarding Your Data
Applicable laws may give you additional rights to request access to, or to request the erasure, correction or transfer of, your data. For example, the European Union's General Data Protection Regulation (EU GDPR) provides certain rights to persons who were/are residing in the European Union when data were/are collected. If the EU GDPR applies to your data, then you may ask to see your data or request, to the extent allowed by law, to have your data corrected or erased. You may also object to or request restrictions on how your data will be processed. You may ask that your data be forwarded or transferred to another organization. Finally, to the extent allowed by law, you may withdraw consent you have given to certain data processing, without penalty. If you do decide to withdraw consent at a later date, your withdrawal will not affect the legality of the processing of your data up to that point.

I. **Student Support Services:** The institution provides support services designed for the students enrolled, such as financial aid guidance, advising services, employment assistance, and/or alumni services. Appropriate academic support services are readily available. Any career services and/or alumni services are offered as published in the institution's materials.

1. Describe how the institution provides support services for students enrolled based the educational offerings.

The Swiss School of Management offers life coaching services, included in their tuition costs. Students are entitled to one 50-minute session per month for the duration of their program. To use these services the student simply must make an appointment with their campus life coach. These services are offered both online and in person.

Common reasons why the students have reached out to a life coach include: (1) resume building; (2) tools to achieve academic or professional success; (3) personal issues and (4) interpersonal skill development.

For full details in what life coaching involves, please see the link below:

https://ssm.swiss/swiss-coaching/

In addition to life coaching students have the following support:

<u>**Academics**</u>:

Students are given an orientation session on the first day of the academic year (this session is recorded for students who join later in the year). In the orientation session students are given the opportunity to meet with their provost who outlines the academic protocols, procedures, and expectations of their programs. This gives students the opportunity to ask questions, as well as establish a point of contact, aside from their center director, for academic guidelines.

Upon their first enrollment into the program, students receive an enrollment contract for the whole program so they become fully aware of the course and modules for every year or semester until they graduate. In addition, students are given links to watch short videos about using "myssm" so that they can reach their classes online in a convenient manner and navigate on Google Classwork with sufficient knowledge of how the class will be conducted.

Students are also assessed on a monthly basis by the center director to assess if they are on track to graduate. If the student is not performing academically, or does not reach all requirements to be considered on track to graduate, the center director gets in contact with the student immediately and an academic plan of action is put in place.

<u>**Financial Aid**</u>

The Swiss School of Management does not offer any direct funding or financial aid unless students show high merit. Students who are receiving financial aid from a third-party work directly with the center director, director of international affairs and registration, the vice president, or the president as applicable. Since there are only few cases of students receiving financial aid at the Swiss School of Management, guidance can be assigned by a case by case basis

2. Describe how these support services are readily available.

    The moment a confirmation letter is issued to a student for registration into a study program, SSM dedicates an orientation and presentation where all those services will be explained in detail, this, in addition to replying to all direct inquiries sent by students. The student handbook is an essential document for students to know as well the kind of support services they can get and the means for having them available. Regarding the details of what life coaching involves, students are required during their orientation session to click the following link: https://ssm.swiss/swiss-coaching/
    Coaching has proven to be among the best tools to achieve leadership and interpersonal skills.

3. Describe any career and alumni services offered.

At SSM, career and alumni services are handled directly by the Director of the campus. Students receive from that office any notification of employment and/or internship in addition to services such as helping them in writing an appealing CV and how to become more job ready through training programs related to job interviewing techniques. Career guidance is covered during life coaching sessions which may include topics such as resume building skills, interview skills etc. In addition, students have the catalog and student handbooks readily available on our website and shown where to find it on the first day of school.

J. **Student Complaints:** The institution has policies and procedures for receiving, responding to, and addressing student complaints. The policies and procedures should embody the principles of fairness, responsiveness, respect, due process and proportionality.

1. Institutional Complaints
DEAC requires institutions to have written complaint policies and procedures for the purposes of receiving, responding to, addressing, and resolving complaints made by students, faculty, administrators, or any party, including one who has good reason to believe that an institution is not in compliance with DEAC accreditation standards.

2. At a minimum, the institution's policy instructs students how to file a complaint or grievance and the maximum time for resolution. The institution's complaint policy and procedures are available to all students. The institution defines what it reasonably considers to be a student complaint.

3. The institution reviews in a timely, fair, and equitable manner any complaint it receives from students. When the complaint concerns a faculty member or administrator, the institution may not complete its review and make a final decision regarding a complaint unless, and in accordance with its published procedures, it ensures that the faculty member or administrator has sufficient opportunity to provide a response to the complaint. The institution takes any follow-up action, including enforcement action if necessary, based on the results of its review.

1. Describe the institution's policy and procedure for receiving, responding to, and addressing student complaints. [EXHIBIT 19: Complaint/Grievance Policy]

The Swiss School of Management is aware that there may be times when students, staff, or faculty members need to file an official complaint about unjust treatment, harassment, and/or health and safety concerns in the workplace. This grievance procedure policy was created to clearly outline the process for these instances to ensure that all of our students, staff members, faculty members, shareholders, or board members. are heard and treated equally.

Purpose:

The purpose of this grievance procedure policy is to (a) explain the scope and definition of grievances, (b) outline the process for reporting and closing a grievance, (c) define the institutions' confidentiality measures, and (d) describe the disciplinary action steps for policy violations.

Scope:

This policy is applicable to all Swiss School of Management students, staff, faculty. A grievance can be filed against any Swiss School of Management student, staff member, faculty member, shareholder, or board member. The Swiss School of Management defines a "grievance" as a formal work or study related complaint, issue, and/or objection made by any Swiss School of Management Affiliate.

Grievance Procedure:

Before filing an official grievance complaint, the Swiss School of Management asks that all employees review the policy that directly impacts their complaint. This can be found in the student/faculty handbook. The code of conduct is applicable to all Swiss School affiliates.

The Swiss School of Management encourages all staff, faculty, and students to resolve minor disputes with the help of the center director or student affairs officer. If the informal complaint is not *fairly and constructively* resolved within 30 days, students, staff members, or students, or any other Swiss School of Management affiliates may file a formal grievance. Formal Grievances must be sent directly to Vice President Ms Serena Magnanti at the following email address:
serena.magnanti@ssm.swiss

The email must include the following subject line:
COMPLAINT/GRIEVANCE

Swiss School of Management Affiliates can file grievances when:

- They have been victims of harassment within the Swiss School of   Management.

 - Their health and safety have been compromised.

 -They've witnessed poor supervisor and/or management behavior.

-Guidelines outlined in the Student/Faculty handbook are violated

-There is a dispute between co-workers, students, faculty and/or management.

The Swiss School of Management also recognizes that every case is different and this list is subject to change, depending on the definition filed in the Grievance Complaint.

<u>Filing a Grievance:</u>

Formal Grievances must be sent directly to Vice President Ms Serena Magnanti at the following email address:
serena.magnanti@ssm.swiss
The email must include the following subject line:
COMPLAINT/GRIEVANCE

Once the complaint has been submitted students, staff members, or students, or any other Swiss School of Management affiliates have the right to attend meetings regarding decisions, and depending on the severity of the complaint, may refuse to attend classes or work.

When a grievance is filed against another students, staff members, or students, or any other Swiss School of Management affiliates, the accused also reserves the right to:

· View and request a copy of the official grievance complaint.

· Formally respond to the complaint after consultation

· Attend all formal meetings with a union representative or witness.

· Appeal the final decision.

Alternatively, third-party constituents, being students or any other stakeholders who need to reach a higher appeal for filing a grievance can do that following the IACBE and DEAC procedure for Third-Party Complaints. The process shall be explained in item 4 below.

<u>Institution Responsibilities:</u>

It is The Swiss School of Management's responsibility to:

· Accept and thoroughly investigate all Grievance Complaint Forms.

· Ensure that the grievance is resolved within 90 days, depending on the severity of each case.

· Treat all parties fairly throughout the grievance process.

· Adhere to the no-retaliation policy when students, staff members, or students, or any other Swiss School of Management affiliates file a complaint against management.

· Organize mediation meetings with the appropriate parties.

· Practice a high level of confidentiality throughout the grievance process.

· Accept and investigate all appeals.

· Ensure that the final decision is implemented.

· Maintain accurate and comprehensive records of each grievance.

Confidentiality:

The Swiss School of Management students, staff members, or students, or any other Swiss School of Management affiliates, including senior management are required to sign a Confidentiality Agreement that limits them from discussing the grievance before and after it has been resolved. All parties are prohibited from discussing the matter with any other Swiss School of Management students, staff members, or students, or any other Swiss School of Management affiliates.

Policy Violations:

If any student, staff member, or student, or any other Swiss School of Management affiliate is found to have violated the grievance procedure policy, they will be subject to disciplinary action, up to and including termination. The severity of each case will determine the type of disciplinary action, which may include a verbal or written warning, suspension, and/or termination.

Policy outlined in the SSM Catalog

For this exhibit: Catalog page 78-81

4. The institution's complaint policy states how complaints can be filed with state agencies and its accrediting organization.

1. Describe how the institution's policy provides students with information on filing a complaint with the appropriate state licensing or authorizing authority and DEAC.

Third-party constituents, being students or any other stakeholders who need to reach a higher appeal for filing a grievance can do that following the IACBE procedure for Third-Party Complaints. The process is as follows:

Third-party complaints must be written, and must be sent to the IACBE either through email (iacbe@iacbe.org) or by regular mail.

Third-party complaints must:
1. Identify the specific accreditation principle or policy with which it is alleged that the academic business unit or an accredited program is not in compliance.

2. Specify the relationship of the complainant to the institution against which the complaint has been filed.
3. Fully identify and describe the situation surrounding the instance of alleged noncompliance.
4. Provide complete and appropriate documentation pertaining to the instance of alleged noncompliance.

The policy has been adjusted by adding the below link for any standard violation that students or any other third-party stakeholder wish to report:

DEAC Student Complaint or Grievance
For any complaint or violation of DEAC standards, you may refer to the following DEAC link:
https://www.deac.org/Student-Center/Complaint-Process.aspx

5. The institution will retain the complete files for all complaints which may be filed against the institution, its faculty, staff, students or other associated parties for the longer of five years from the filing of the complaint or the completion of the institution's next cycle of evaluation for reaccreditation.

   1. Describe the procedures the institution follows for retaining complete files for all complaints filed against the institution, its faculty, staff, students, or other associated parties for the longer of five years from the filing of the complaint or the completion of the institution's next cycle of evaluation for reaccreditation.

      The Swiss School of Management has not received any formal complaints in the past 5 years. However, informal complaints have been received and were resolved immediately.

   2. Provide a summary of the complaints received in the past five years and how they were resolved.

      The Swiss School of Management has not received any formal complaints in the past 5 years. However, informal complaints have been received and were resolved immediately.

Contact Person: Robert Gharios, Quality and accreditations director

A. **Student Achievement:** The institution evaluates student achievement using indicators that it determines are appropriate relative to its mission and educational offerings. The institution evaluates student achievement by collecting data from outcomes assessment activities using direct and indirect measures. The institution maintains systematic and ongoing processes for assessing student learning and achievement, analyzes data, and documents that the results meet both internal and external benchmarks, including those comparable to courses or programs offered at peer DEAC-accredited institutions. The institution demonstrates and documents how the evaluation of student achievement drives quality improvement of educational offerings and support services.

1. Provide the institution's outcomes assessment plan. [EXHIBIT 20: Outcomes Assessment Plan]

   The institutional outcomes assessment plan that was submitted to IACBE is the one that SSM currently uses and it is found in EXHIBIT 20.

2. Describe how the institution collects data as a part of its outcomes assessment plan.

   SSM collects data to measure performance on the intended outcomes stated in the outcomes assessment plan from the following sources:
   a- Dissertation/thesis
   b- Viva Voce
   c- Student satisfaction surveys
   d- Alumni program evaluation surveys

3. Describe the direct measures (e.g., assignment, examination, or assessment) used by the institution to measure student achievement of program and course outcomes.

   The direct measures at the program level are the thesis at the BBA and MBA levels and the dissertation of DBA students in addition to the viva voce (oral defense) that all students need to be present either physically or virtually via zoom. Assessment forms with rubrics have been developed to support instructors and advisors better evaluate the work being done and presented.

   At the course level, a variety of assessment tools are used such as final examination, case studies, homework, and series of direct questions/quizzes that relate to every topic of the course to guarantee that students grasped all the elements of any particular topic.

4. Describe the benchmarks or standards the institution uses to measure whether students are achieving the stated program and course outcomes.

   The benchmarks that SSM uses at the program level are based on shared best practices or developments in key learning outcomes (KLO's) as stated by IACBE in the field of Business education. The most recent KLO's as per IACBE's website revised in April 2021 include:
   a- Critical thinking/problem solving
   b- Teamwork
   c- Communication
   d- Business Knowledge
   e- Business Environment
   f- Analysis and Technology Usage
   g- Management and Leadership

   The SSM's outcomes assessment plan matches each of the student learning outcomes to the above KLO's.

   At the course level, the syllabus for every course contains a course description with objectives or outcomes. Such outcomes reflect the Business community needs in terms of skills and competencies required for each subject in Business education. The input of the Advisory Board is essential at this level to guarantee a continuous update of curriculum.

5. Describe how the institution uses the data results of direct measures to improve and enhance its educational offerings and support services.

   The first direct measure entitled "Dissertation/thesis" is important to identify whether any gaps exist at the level of critical-thinking, business knowledge, business environment and analysis. In case outcomes assessment results indicate any deficiency in meeting the learning outcomes matching the above KLO's, then measures are taken accordingly. For instance, more case studies have been added to various courses and real-life business projects to achieve progress. The Viva Voce on the other side, as a second direct measure, is more important to assess communication skills and oral critical thinking.

6. Provide evidence that the institution meets DEAC's most recently published benchmark standards for graduation and completion rates.

   In its last public disclosure for student achievement provided to IACBE and placed on SSM's website, the graduation rates for BBA and MBA were 100%, and 65% for DBA exceeding the most recent published benchmark standards set by DEAC on August 30, 2019 (43% for Bachelor's level, 54% for Master's level, and 40% for Doctorate programs). That is not surprising for an institution like SSM due to its small size. For the academic year 21-22, SSM used DEAC policy for calculating the graduation rate for its programs as per the below tables:

150% of normal = enrollment 6 to 4 years ago	BBA
(1) # of students enrolled in 2016 and not graduated prior to 2022	0
(2) # of students enrolled in 2017 and not graduated prior to 2022	0
(3) # of students enrolled in 2018-19 and not graduated prior to 2022	4
(4) Cohort eligible for graduation in September year 2022= (1) +(2) +(3)	4
(5) Minus: Exclusions	0
(6) Net cohort = (4)-(5)	4
(7) # of students graduating	4
(8) Graduation rate = (7) ÷ (6) x 100	100%

150% of normal = enrollment 1.5 to 1 year ago	MBA and EMBA
(1) # of students enrolled in 2020 and not graduated prior to 2022	0
(2) # of students enrolled in 2021 and not graduated prior to 2022	0
(3) Cohort eligible for graduation in September year 2022 = (1) + (2)	61
(4) Minus: Exclusions	0
(5) (6) Net cohort = (3)-(4)	61
(7) # of students graduating	61
(8) Graduation rate= (6) ÷ (5) x 100	100%

150% of normal = enrollment 3 to 2 years ago	DBA
(1) # of students enrolled in 2019 and not graduated prior to 2022	0
(2) # of students enrolled in 2020 and not graduated prior to 2022	17
(3) Cohort eligible for graduation in September year 2022= (1) + (2)	17
(4) Minus: Exclusions	0
(5) Net cohort = (3) – (4)	17
(6) # of students graduating	11
(7) Graduation rate = (6) ÷ (5)	65%

7. Describe how the institution monitors student persistence and retention rates.

   SSM with a student population of less than 300 students can easily monitor student retention rates. So far, in the last academic year all students who joined SSM did not cancel or withdraw from the program. Some might cancel their enrollment prior to the start of classes due to failure in obtaining a student visa.

8. Describe how the institution monitors student graduation rates.

   Graduation rate is easily monitored by making sure that all students accomplish their courses on time as well as the thesis. In case any student is late all along the study program, some courses can be taken on a tutorial basis with instructors in order to make sure that they all meet graduation deadlines.

9. For programs that indicate a specific career or other benefit as an outcome or prepares students for state licensure/certification examination required for entering a profession, describe the process for collecting data on student achievement and/or licensure examination results. If stated program outcomes explicitly indicate job placement, include evidence of employer acceptance of graduates from these programs.

   This is not applicable

10. For programs that indicate a specific career or other benefit as an outcome, describe how the institution gathers and utilizes information from employers about future employment prospects for graduates of these programs.

    The Advisory Board at SSM is the reference in this regard. Members of the Board are invited to discuss curriculum changes and updates in addition to being invited as guest speakers during class time and as keynote speakers for certain business trends or evolution that will be of interest to many stakeholders. Their inputs combined with input gathered from SSM's instructors, who are actually professional practitioners as well play an important role in matching education with employment prospects.

11. Describe how the institution provides information to the public on the achievement of its students.

    SSM notifies the public about student achievement and outcomes assessment results on its website. The accreditation page on SSM's website includes PDF files about this information. They can be reached via the below links:

    https://ssm.swiss/wp-content/uploads/2020/09/Public-Disclosure-of-Student-Achievement-Report-2019-20.pdf

    https://ssm.swiss/wp-content/uploads/2020/09/Outcomes-Assessment-Results-2019-20.pdf

B. Student Satisfaction: The institution systematically seeks student and alumni opinions as one basis for evaluating and improving curricula, instructional materials, method of delivery, and student services. The institution regularly collects evidence that students are satisfied with the administrative, educational, and support services provided.

1. Describe how the institution systematically seeks student and alumni opinions as one basis for evaluating and improving curricula, instructional materials, method of delivery, and student services. [EXHIBIT 21: Sample Student/Alumni Surveys]

   At SSM, all graduating students are supposed to participate in an exit satisfaction survey called "Student Satisfaction Survey" at all program levels: BBA, MBA, and DBA. The survey questionnaire consists of two parts: the first part relates to the satisfaction level when it comes to the achievement of the intended student learning outcomes and the second part relates to their satisfaction level vis-à-vis the learning environment and the whole program including curriculum and course materials used. From the same token, an alumni survey is conducted and the aim here is to reach students after their graduation by at least one year. The survey is divided into three parts: the first one reflects general information about employment status; the second part is about their reflections about the academic program they got at SSM and the extent it helped them in building their career, and the third part is just about their demographics. In addition to the two above surveys, SSM modified its end-of-course survey by adding the three DEAC mandatory questions and the attached sample "SurveyMonkey" results of one MBA course "Negotiating Globally" shows 100% for yes along the three questions. All end-course surveys are available for review during the site visit. The three surveys embedded in them the three DEAC mandatory questions are found in EXHIBIT 21.

2. Describe other indirect measures the institution uses to measure student satisfaction.

   At the course/module level, students' voices need to be heard as well. For that reason, once a course is finalized, a course assessment survey is done for students to evaluate the teaching method of the instructor, course materials used, assessment and exams, and other factors related to the curriculum at large. EXHIBIT 21 shows a sample of "SurveyMonkey" results.

3. Describe the benchmarks or standards the institution uses to measure student satisfaction.

   SSM developed its own performance targets for all student learning outcomes and operational outcomes as they appear in the outcomes assessment plan. Thus, such targets become by themselves the benchmarks against which actual results are compared. Thus, the student satisfaction survey includes four main benchmarks: (1) ability to apply analytical decision-making and problem-solving; (2) ability to apply skills in management and leadership; (3) Research and analysis skills; and (4) teamwork building skills.

4. Describe how the institution uses the data results of indirect measures to improve and enhance its educational offerings and support services.

   Results are first analyzed by the Dean who meets with the President, Vice President, and Quality & Accreditation Director to discuss the results and corrective actions are to be taken in case of any deviation. Otherwise, performance targets are raised to a higher challenging level. Actions

and suggestions are therefore integrated into the SWOT, and the whole strategic planning process for future implementation.

C. Performance Disclosures: The institution routinely discloses on its website reliable, current, and accurate information on its performance, including student achievement, as determined by the institution.

1. Describe outcomes assessment performance measures the institution discloses on its website. [EXHIBIT 22: DEAC Student Achievement Disclosure for the Public Form]

   SSM uses the following measures in disclosing student achievement on its website: (1) the graduation rate for 2022 is calculated using DEAC calculator policy; (2) the retention rate calculated by comparing the number of students at the beginning vs. end of program using the internal database. It has put in place such disclosure using IACBE's disclosure path and for the second time SSM shall put that information using DEAC form.

   For this exhibit: https://ssm.swiss/wp-content/uploads/2022/08/DEAC-Student-Achievement-Public-Disclosure-Form-Aug-22.pdf change the link

2. Describe how the institution routinely discloses on its website reliable, current, and accurate data on its student achievement.

   As requested so far by CHEA, all IACBE-accredited programs necessitate an annual public disclosure; otherwise, accreditation is denied from the institution. SSM has succeeded so far to update its public disclosure on a regular annual basis.

Contact Person : Massimiliano Bracale, President

A. Academic Leadership: The institution demonstrates appropriate academic leadership capacity and infrastructure to support the effective distance education delivery of educational offerings. Academic leaders possess the academic credentials, background, knowledge, ethics, and experience necessary to guide the instructional activities of the institution.

1. Describe how the institution's academic leaders possess the knowledge and experience to support effective distance education delivery of educational offerings.

   Dr. Al Khalafallah, chair of the school board at SSM, has extensive experience in educational consulting in the Middle East, Africa, Europe and the USA. He has been recognized as a strong and passionate advocate for international peace. He received a Humanitarian Award from the Governor of Virginia in 2009 for his international humanitarian endeavors. In 2012, Dr. Khalafallah was honored by the U.S. Congress for organizing a series of Congressional Delegations to the Middle East which increased dialogue and engagement. All the above shows that he possesses the intellectual and conceptual skills to move SSM into excellence in education.

   Dr. Massimiliano Bracale, President of SSM and member of the School Board, did the biggest part of his education in Switzerland, more precisely in Zurich, where he attended the Zurich Business School and received his Diploma (Bachelors) in Business Economics. He holds an MBA with a specialization in Marketing from Swiss Business School following a second MBA from University of South Australia with a specialization in International Business. He earned his DBA from the American International University. During the world pandemic, he graduated with a masters in life coaching from the Life Coach Academy in Rome. In addition to academia, Dr. Bracale has more than 22 years of professional experience in which he occupied key managerial positions in various Swiss companies. His position as a President overseeing the academic operations at SSM, did not prohibit him from fulfilling his passion for teaching. He is currently teaching various courses at SSM (both physically and online) as he believes that leading by example is always the ideal way for managing. All the above factors show his dedication and commitment in supporting SSMs distance education and delivery of education. Dr. Bracale is now allocating more time for accomplishing SSM's new mission with respect to distance learning and achieving a global reach.

   Dr. Elizabeth Soliday – Naui earned her Doctorate degree (Magna cum Laude) from University de Nice in France under the European Erasmus Scholarship program. She developed her career in the academy as an educator which leads to international educational management venture. She started several educational initiatives in Barcelona, Spain where she is now based. Today, she is serving as the President of the International School of Applied Social Sciences (ISASS), and the social enterprise- Barcelona Center for Applied Sciences (BCAS). On March 26th, 2022, she has been appointed "Provost" of the Swiss School of Management. Dr. Elizabeth has been elected last October 2022 as President for IACBE – Region 9 (in Europe); she is competent with her long and deep experience in

academia to boost SSM's new mission statement aiming for more distance learning using online tools and expanding its global network.

Dr. Chentouf, executive Dean at SSM and member of the School Board, is an expert in international cooperation with MENA countries, and has extensive experience working with and for the European Commission. She is a diplomatic representative at the United Nations. She holds a PhD in Economics from Paris X in addition to an MA in International Economics and Finance.

At SSM, she teaches the MBA modules in "Competitive Strategy", "International Economics" and "Globalization" in addition to tutoring the SSM Doctor of Business Administration. Similar to Dr. Bracale, Dr. Chentouf's involvement in teaching gives her the chance to continuously improve her best teaching practices and online delivery as well as all the team of Faculty members.

Dr. Premkumar Rajagopal, Chair of the Academic Senate and Board member, is the President of Malaysia University of Science & Technology. He is a Google Scholar with more than 20 publications in refereed journals with more than 1,200 citations till the present date. Dr. Premkumar Rajagopal is a decisive leader promoting operational improvements, market expansion and positive corporate culture as keys to success. Experienced Logistics and Supply Chain Manager with over 12 years of experience in the electronics industry. Experienced Vice-chancellor with over 13 years of experience in the education industry. Since 2019, he has been a DBA supervisor at Swiss School of Management. In 2021, Dr. Premkumar Rajagopal was voted into the School Board and elected Chair of the Academic Senate. In his capacity at SSM and as a researcher scholar, Dr. Rajagopal is a strong pillar in the Doctorate program to embrace teaching and research excellence among all internal stakeholders, mainly Faculty and students.

Dr. Paolo Bongarzoni, Vice Dean and Member of the Academic Senate, is an international professional with several years of corporate and teaching experience all over Europe and Australia. Before starting his academic career in Australia, he worked for Deloitte Consulting as Strategy Senior Consultant, Daikin Europe as Corporate Finance & Strategic Planning Executive and he was the M & A Manager of Bombardier Transportation. He holds a Doctorate Degree in Management from SSM, a Master Degree in Finance and Management, a Post Graduate Specialization in Education and a Bachelor Degree of Business (with First Class Honors). Paolo further is an Associate CPA in Australia. He holds dual Australian/Italian Citizenship and speaks fluent English, Italian, French and Spanish. Since fall 2016, Paolo has been teaching Accounting, Finance, Strategic Management, Economics and Managerial Statistics at the Swiss School of Management. Since 2018, Paolo Bongarzoni has held the position of Vice Dean at the Swiss School of Management Rome Campus. The blend between practicality and academia is evidence of the added-values Dr. Bongarzoni can deploy at SSM.

Dr. Robert Gharios, Quality & Accreditations Director and Member of the Academic Senate, is an associate professor and has more than 25 years of teaching and administrative experience at higher education institutions. He holds a PhD in Economics from the "Université de Bourgogne" in Dijon, France. He is a Board member of the International Accreditation Council of Business Education (IACBE) and is highly active in rendering peer

review site visits. Dr. Gharios has several academic and research publications in addition to being the author of real business cases and book reviews of very-well known global publishers such as Pearson and Palgrave Macmillan. In addition, he is highly active in the Business community in terms of consulting and professional training. R. Gharios is certified by the Global Association of Risk Professionals (GARP) as a Financial Risk Manager (FRM) as well as a Certified Management Accountant (CMA) by the Institute of Management Accountant, a Professional Certified Marketer (PCM) by the American Marketing Association in addition to being certified associate for Fundamentals of Digital Teaching by Blackboard academy. All above traits and achievements prove that Dr. Gharios is an invaluable element for SSM.

2. Describe how the institution's academic infrastructure is adequate to provide effective distance education delivery of educational offerings.

At the macro level, SSM's main premises in Switzerland and its main campus in Rome are already strategic advantages; being in the Center of Europe gives SSM the opportunity of integrating its students with the best Swiss practices in business and service sectors combined with the Italian advancements in industrial and cultural sectors. From a micro perspective, SSM's partners and faculty members are flexible, adaptive, and highly responsive to any changes in the environment. For instance, with the start of the COVID-19 pandemic, it was easy; however, it was challenging to convert all classes into online. SSM was able to efficiently use Google Classroom for the creation of courses, materials, and exams and Zoom for the lecturing part. Video tutorials are always created to train internal stakeholders about using any emerging technology. Student satisfaction surveys indicate that SSM has really succeeded in using its online channels appropriately and this is manifested in the increase in the number of student enrollment.

3. Describe how the academic leaders possess the appropriate academic credentials, background, knowledge, ethics, and experience to guide the instructional activities of the institution.
[EXHIBIT 23: Academic Leadership Résumés]

As it was thoroughly explained in item 1 above and from the CVs of the SSM's academic leaders, each one of them possesses diverse, deep, and broad experience in addition to being highly recognized by global institutions such as the UN, European Commission, US Congress, and members of professional organizations and accreditation bodies. Such involvement is strong evidence of their integrity, ethical and professional conduct and behavior.

4. Describe the roles and responsibilities of the academic leadership.

Starting with the School Board chaired by Al Khalafallah, and members Dr. Bracale, Dr. Chentouf, and Dr. Rajagopal. The Board supports the Founding President and adopts strategic policies, priorities and plans to direct the operations of the Institution. It handles specific complaints or grievances supporting the President's final decision.

The School Board develops the institution's basic priorities. Long-term goals and priorities are stated in the Board's Policy, and the School Board reviews and approves the plans to achieve hem in the annual budget, as well as the annual review and adjustments of the Strategic Plan. In

addition to the "what to do" priorities, the School Board's policy also specifies a set of "what not to do" priorities in areas such as purchasing and employee relations.

The Academic Senate is chaired by Dr. Rajagopal and members Dr. Chentouf, Dr. Bracale, Dr. Bongarzoni and Dr. Gharios. The Senate is empowered to determine academic policies, set conditions for admission and the granting of degrees, authorize and supervise courses and curricula, and advise the administration on faculty appointments and promotions. This delegated authority makes the SSM Academic Senate unique among faculty members.; it provides the organizational framework that enables the faculty to exercise its right to participate in the school's governance.

B. Chief Academic Officer (CAO) or Educational Director: The institution designates a chief academic officer, educational director, or other similar oversight position. This individual is responsible for overall administration of the educational program(s); for the educational, editorial, and research activities within departmental subject fields; and for faculty/instructors. The individual also informs marketing decisions.

Within the context of the institution's mission:

1. The CAO or education director has appropriate academic administrative experience and competence necessary to lead and manage educational offerings in a distance education environment.

    1. List the CAO's or education director's appropriate academic administrative experience and competence to lead and manage educational offerings in a distance education environment.

        The President of SSM, Dr. Massimiliano Bracale in his previous position acted as the Chief Academic Officer (CAO). As a President and a member in both the School Board and the Academic Senate, he is involved in strategic planning as well as in acting in terms of overseeing the academic operations of SSM and its In-residence program locations. With his dual nationality, Italian and Swiss, aligned with a long experience in academia and industry practices for more than 20 years he succeeded in implementing the Swiss cultural and educational motto "Learning by Doing". As a leader, he also excelled in articulating this culture among all internal stakeholders at SSM. As mentioned earlier, in March 2022, Dr. Elizabeth Soliday-Naui was appointed as a Provost and she is working together with the President to accomplish the new mission statement of SSM; mainly moving SSM into online education and having its programs more global.

2. The CAO or education director possesses academic credentials that are appropriate for the leadership, supervision, and oversight of faculty, curriculum design, and student achievement expectations.

   1. Describe the role and administrative responsibilities of the Chief Academic Officer or Educational Director or other similar oversight position. [EXHIBIT 23: Chief Academic Officer or Educational Director Résumé]

      As mentioned earlier in item 1 above, Dr. Bracale played an integral part in setting the strategic plan and making sure that strategic, tactical, and all operational actions shall help in achieving SSM's mission statement through his direct control and management of all academic operations. However, It is Dr. Elizabeth Soliday-Naui who is playing that role. She works as one team with Dr. Bracale to administer that the flow of all educational materials from curricula planning, development, review, syllabi, course outcomes, program outcomes, hiring of faculty and control of the delivery process of student learning channels especially the online ones. Her resume is found in exhibit 23.

   2. Describe the Chief Academic Officer or Educational Director or other similar oversight position's role in overseeing educational, editorial, and research activities for the educational offerings, and informs marketing decisions.

      Dr. Elizabeth's practical and academic experience in terms of teaching and research are quite successful for her to take a lead at SSM as well in other educational and social organizations. She has never stopped teaching since the last 13 years. She has lots of international connections and her online teaching and consulting started even before the pandemic (in 2019) when in her leadership position at the International School of Applied Social Sciences (ISASS) she contributed in the development and delivery of ISASS' curriculum and courses that are fully online.

   3. List the CAO's or education director's academic credentials that support the necessary qualifications for leadership, supervision, and oversight of faculty, curriculum design, and student achievement.

      After earning her PhD degree in 2015, Dr. Elizabeth decided to stay in Europe and she moved to Barcelona, Spain where she is currently based. She taught in several international schools. As a true academician, she saw the opportunity to help the marginalized group through education. She set up a non-profit educational organization called Barcelona Center for Applied Sciences (BCAS). She partnered with different educational institutions in Europe to offer up-skill courses to the migrant communities in Barcelona. To date, BCAS was able to produce more than 200 graduates and is still going strong even after the pandemic. In 2019, she founded the International School of Applied Social Sciences (ISASS). Following the same principle as of BCAS, she offered the same certificate programs to the marginalized community all over Europe. She was able to have students from Paris, Milan, Madrid, Alicante, Taiwan and a lot more. To date, ISASS was able to produce almost 200 graduates in a span of 3 years. Recently she was hired by SSM as Provost and her main task revolves around curriculum development and update, guide the Academic Senate in the formulation

of new academic policies and protocols, ensure collegial environment that is conducive to students and faculty, and academic support personnel development. Dr. Liz as she is known, is a-well-rounded academician. She can teach, she can run a school, she is good at developing international linkages, she is an inspiring speaker and she can create curricula and effectively implement them at the same time. She is often invited to be part of a thesis or a dissertation defense and she advises MBA and DBA students. All the above credentials prove that she is able to help SSM in accomplishing its strategic plan and eventually the mission statement. On top of all of that, Dr. Liz has shifted most of her teaching and consulting from brick-and-mortar to digital channels. She is dynamic, versatile, and flexible to embrace change such as distance education.

3. DOCTORAL DEGREES
   The institution appoints a director for doctoral degree programs. The director possesses previous higher education administrative capacity and distance learning knowledge to lead doctoral programs. The director possesses the appropriate terminal degree earned from an appropriately accredited institution in a subject area relevant to the degree program being offered.

   1. Provide the name of the director appointed by the institution to oversee the doctoral degree programs.
      Dr. Robert Gharios was recently appointed as a director for the Doctorate program at SSM (DBA).

   2. Explain how the director possesses previous higher education administrative capacity and distance learning knowledge necessary to lead doctoral programs.

      Dr. Gharios earned his PhD in Economics from the University of Bourgogne in Dijon, France in 2007. He has a long teaching experience starting in 1994 that was combined with a practical marketing experience in the Transportation and Shipping industry until 2001. In 2001, he shifted entirely to academia and got the position of Chair for the Marketing Department at the America University of Science & Technology (AUST) and then was appointed as a dean in 2017. He has been highly involved in programmatic accreditation at AUST first and then at SSM, quality assurance and improvement, and faculty development. Item 3 in the next section sheds light on his credentials in professional development and research. A professional Doctorate program such as "DBA" requires someone who has enough credentials in academic and industry practices which are both obvious from Dr. Gharios credentials.

   3. Provide a list of the director's earned academic credentials and how this education is relevant to the degree program being offered.

      As a demonstration of perseverance, Dr. Gharios paved the road for faculty members to seek professional development in many areas such as Accounting, Finance, and Marketing. He succeeded in acquiring three important professional certifications: (1) PCM from the AMA in the US, (2) FRM from the GARP in the US, and (3) CMA from the IMA in the US as

well.

In addition to that, he succeeded in producing an acceptable number of research publications in refereed journals, professional magazines and books published by highly rated publishers such as Pearson and Palgrave Macmillan. His research work is diverse, covering subjects such as banking, finance, economics, and marketing. The depth and breadth he possesses in different business functions and trends from economics, to finance, to marketing and so on, are essential for him to lead a DBA program in which candidates have different research topics applicable to distinct sectors and businesses.

So far, he has accomplished more than 14 site visits of IACBE accreditation programs in Europe and Asia. He attended several training sessions about doing the due diligence of business programs including DBA in addition to being certified by Blackboard Academy as an Associate for Digital teaching.

4. DISSERTATION SUPERVISORY COMMITTEE

A doctoral committee of at least three faculty members is assigned for each student. Doctoral committee members possess appropriate credentials, scholarship, experience, and practice in the field of study. At least one member of the doctoral committee is a member of the awarding institution's faculty. At least two members of the doctoral committee have earned doctoral degrees from appropriately accredited institutions other than from the awarding institution. All committee members are qualified in the subject area of the dissertation or research project topic. The institution has final approval for students who nominate faculty to the doctoral committee.

1. Provide a link to the institution's policy for selecting a doctoral committee.

   From the date of enrollment into the DBA program, a student is required to attend the five modules that enable her/him in addition to the webinars, forums and international colloquium to earn 90 ECTS (equivalent to 45 US credits).
   Any student who accomplishes the five modules successfully, and before attending the webinars, forums and colloquium, shall be informed about the supervisory committee that consists of a main advisor and two other readers. The student has the right to participate in the nomination process of the committee by naming an advisor for her/his research topic. At the end, it is up to the doctoral committee headed by Dr. Gharios to approve or not.

   The above information is found in the Doctorate Student Handbook from page 15 till 18.

2. Describe how the institution verifies that doctoral committee members possess the appropriate credentials, scholarship, experience, and practice in the field of study.

   As mentioned above there is a permanent DBA committee consisting of the three members:
   (1) Dr. Robert Gharios – Director;
   (2) Dr. Robert Goedegeburre- member
   (3) Dr. Premkumar Rajagopal – member.
   Once a DBA student has the research proposal submitted, then this permanent committee decides on a supervisory committee consisting of a main advisor who will guide the student throughout the research and writing process and two other members (referring to them as

readers) who should read the first draft of the research work at least three months before the viva voce date, put their comments for the student to make adjustments and corrections accordingly and be ready for the oral defense. The permanent committee selects the supervisory committee based not only on their academic and research credentials but on their area of expertise as well since the nature of DBA research is applied with practical relevance. Already SSM has a network of 20 researchers with diverse skills and expertise who can guide DBA students in their research work. Of course, this network is not exclusive, SSM might also consider hiring other specialists who might better guide some students in conducting highly technical research. As mentioned earlier, students can be a source of information in this regard.

3. Describe the process students follow when nominating faculty to their doctoral committee.

The process that was explained above can be summarized as such:
1- Student submits the research proposal to the instructor teaching the last module.
2- The instructor corrects and grades the proposal.
3- The instructor provides a copy of the proposal to the permanent committee.
4- The permanent committee meets with the student to check his/her nomination for a main advisor (if any).
5- The permanent committee has the right to veto the student's choice of the advisor in case she/he does not meet the required credentials.
6- The student is given a second chance to nominate the main advisor and the permanent committee supports the student by giving contacts based on her/his research topic until a main advisor is appointed.
7- The permanent committee nominates two additional readers at least three months before the viva voce scheduled date.

C. **Instructors, Faculty, and Staff:** Faculty/instructors are qualified and appropriately credentialed to teach the subject at the assigned level. The institution employs a sufficient number of qualified faculty/instructors to provide individualized instructional service to each student. The institution maintains faculty/instructor résumés, official transcripts, and copies of applicable licenses or credentials on file. Faculty/instructors are carefully screened for appointment and are properly and continuously trained on institutional policies, learner needs, instructional approaches and techniques, and the use of instructional technology. The institution regularly evaluates faculty and administrator performance using clear, consistent procedures. The institution assures that faculty are appropriately involved and engaged in the curricular and instructional aspects of the educational offerings. Faculty are assigned responsibilities based on their degree qualifications and/or area(s) of expertise.

1. Describe the institution's faculty/instructor qualifications in relation to the subject areas taught and the credential level of the programs offered. [EXHIBIT 24: Faculty Qualifications]

Faculty members are selected based on two factors: educational background and professional experience. It is always advisable to hire faculty members who possess at least one degree higher than the program level of their teaching. For instance, at least Master's holders in Marketing or international business are assigned to teach BBA courses in International

Marketing Management. Professional experience is also a requirement provided it is not less than five years in managerial positions and matching his/her teaching discipline. EXHIBIT 24 shows the qualifications of SSM's faculty members in light of the courses they are entrusted to teach in the three program levels: BBA, MBA, and DBA.

2. Describe how the institution employs or contracts with a sufficient number of qualified faculty/instructors to provide individualized instructional service to each student. [EXHIBIT 24: Faculty Teaching Responsibilities]

    SSM adopts the modular teaching approach. Each class is delivered twice a week for a period of four weeks and each session consists of 3 hours of teaching; a total of 24 hours per course. Faculty members are supposed to deliver their courses on campus based on a certain schedule or on a synchronous basis in case of online courses. At SSM, an instructor is hired to teach courses based on his/her expertise as well as educational background only and in order to offer students the chance to be exposed to different ideas and concepts, the school arranges contracts with a large number of Faculty.
    Classes at SSM are small in size; an average of ten students per class as this is actually the Swiss model of personalizing education to the lowest possible level. Faculty members are reachable via email or through pre-scheduled physical or virtual meetings with students who wish to have personalized discussions. EXHIBIT 24 lists the faculty teaching responsibilities.

3. Describe what documents the institution requires and maintains on file to demonstrate that instructors/faculty are appropriately qualified. [EXHIBIT 24: Faculty/Instructors Résumés]

        SSM requires for every Faculty member the following documents to be provided:
    1-   Application
    2-   Two Letters of Recommendations
    3-   Updated CV
    4-   ID or passport copy
    5-   Copies of Highest Degrees earned starting with Master's diplomas.
    6-   Transcript of records for the degrees stated in item 3 above.

4. Describe how faculty/instructors are screened for appointment. [EXHIBIT 25: Faculty Handbook]

    Starting 2020, SSM has decided to follow a rigorous approach for appointing Faculty members so that selection and appointment follows a formal and rational decision-making process. The applicant meets the Vice Dean and Dean either concurrently or sequentially, and in case any of them is not available, then the President takes over in order to have at least two interviewers in the committee. If the results of the interviews are satisfactory, then the candidate is requested to arrange a demo class session (15 to 30 minutes) depending on the subject matter and the decision of the committee. This is required in order to check the applicant's teaching ability, command of language and communication, knowledge, ability to give reasonable answers, technology usage, and attitude. The faculty handbook describes the hiring process (EXHIBIT 25 – Faculty Handbook p. 17-18).

5. Describe how faculty/instructors are continuously trained in institutional policies, learner needs, instructional approaches and techniques, and the use of instructional technology.

   Video tutorials are prepared by the director of the campus, training faculty members about creating all their courses on google classwork in addition to the means of adding course material, preparing assignments and quizzes.

6. Describe how faculty/instructors/staff performance is regularly evaluated. [EXHIBIT 25: Faculty/Instructors/Staff Evaluations]

   SSM considers students' evaluation of Faculty members to be very important as they are the main stakeholders affected by the relationship, knowledge building and learning outcomes. Students are requested to evaluate the course and the teacher in light of several variables such as attitude, time management, respect, knowledge, clarity of explanation and delivery, communication skills, fairness and transparency in grading, advising and feedback.
   Aligned with student evaluation, the Dean is responsible to conduct both planned and ad-hoc assessment of the class lectures and general aptitude. The essential points are to guarantee the achievements of learning outcomes, syllabus coverage, fairness and objectivity in grading, and a high level of responsiveness to academic, administrative, and students' requests.

7. Describe how faculty/instructors are appropriately involved and engaged in the curricular and instructional aspects of the educational offerings.

   Faculty members in addition to students are considered to be the most important internal stakeholders in adding valuable input to the process of curriculum creation and modification, they submit their proposed changes to the dean or vice dean in case of any interesting ideas and propositions.

8. Describe how faculty are assigned responsibilities based on their degree qualifications and/or area(s) of expertise.

   As described in the faculty qualifications section, SSM assigns teaching responsibilities based on degree and professional experience that should be consistent with the teaching discipline. For instance, in case a faculty member has a Master's degree or higher in Management with experience in Human Resources or Management consultancy, then she/he can teach courses about Organizational Behavior, Entrepreneurship, Management, Leadership as they are all highly correlated. The same applies to the other disciplines. Instructors are required to integrate the practical relevance of any course they are assigned to teach to make the delivery process more experiential and relevant to the market needs.

9. If the institution uses external faculty/instructors, technical advisors, researchers, or subject matter specialists, describe how they are hired and monitored throughout their engagement.

   Being a small institution, SSM does not have a team of full-time faculty members and thus all instructors are externally hired. The hiring process as well as the assessment procedure are identical to the narration in sections C4 and C6.

10. Describe the contractual arrangements with faculty/instructors/staff and any external individuals, including method of compensation. [EXHIBIT 25: Sample Faculty Contracts]

SSM contracts with faculty members as adjunct teachers.
They all have their consulting and professional work and thus teaching is considered by Italian law in that case as a freelance activity. In order to meet local employment regulations, SSM uses a contractual agreement for each course and not for each instructor.

11. Provide data and reasons for any faculty turnover in the past five years.

Faculty members at SSM are highly loyal and this predisposition is actually reciprocal. For that reason, the turnover was minimal and in the past five years only one instructor was stopped from teaching due to behavioral and attitudinal problems.

12. Describe the institution's procedures for publishing, as well as its policies for preventing and resolving, faculty conflicts of interest.

SSM is mainly a teaching institution with research and publication left at the discretion of every instructor. The doctoral program is still young as it was introduced to SSM three years ago; thus, publications have not yet flourished. We believe that as of the academic year 2022-2023, the research center of SSM should be enriched with published research and articles.

1. HIGH SCHOOL
The institution provides evidence that all faculty/instructors are qualified and appropriately credentialed to teach the subject and level within the high school program offered.

   1. Describe the institution's policy on qualifications for faculty teaching high school program courses.

      Not applicable

2. NON-DEGREE
Instructors teaching technically- or practice-oriented courses have practical experience in the field and possess current licenses and/or certifications, as applicable.

   1. Describe the institution's policy on qualifications for faculty teaching non-degree courses.

      Not applicable

3. OCCUPATIONAL/TECHNICAL ASSOCIATE DEGREE
Faculty possess earned credentials awarded by appropriately accredited institutions and/or have practical experience in the field and possess current licenses and/or certifications if applicable. The institution must demonstrate the academic preparation

and practical experience of each faculty member consistent with accepted postsecondary education practices.

1. Describe how the institution verifies that faculty possess earned credentials awarded by appropriately accredited institutions and/or practical experience in the field and possess current licenses and/or certifications if applicable.

   Not applicable

2. Describe how the institution determines that academic preparation and practical experience requirements for faculty members are consistent with postsecondary education practices.

   Not applicable

4. UNDERGRADUATE DEGREES
   Faculty teaching undergraduate degree program courses possess, at a minimum, a degree at least one level above that of the program they are teaching and demonstrate expertise in the subject field of the discipline. Faculty teaching general education courses at the undergraduate level, including occupational/technical associate degrees, must possess a master's degree in the assigned general education subject field or have a master's degree and 18 semester credit hours in the general education subject field.

   1. Describe the institution's policy on qualifications for faculty teaching undergraduate degree program courses.

      Faculty members teaching undergraduate courses should possess at least one degree higher (Master's level) that is highly relevant to the teaching discipline in addition to five years of managerial responsibilities and experience in the field.

5. MASTER'S DEGREES
   Faculty teaching graduate-level courses in a master's degree program must possess, at a minimum, a doctoral/terminal degree earned at an appropriately accredited institution in the subject field of the discipline and demonstrate familiarity with practical applications of the field.

   1. Describe the institution's policy on qualifications for faculty teaching master's degree program courses.

      Faculty members teaching master's degree courses are preferably those who possess at least one degree higher (Doctorate level) in a highly relevant discipline. No matter whether they are ranked as assistant professors, associate professors, or professors. However, when those candidates are not available, then faculty qualification equivalency might be used as a proxy to facilitate the hiring process and guarantee that the candidate at least meets the minimum professional qualifications to teach at the master's level. It is always important to

remember the Swiss motto "learning by doing" to guarantee a higher level of practical relevance. Last year, there were 4 out 7 holders of doctorate degrees and teaching in the MBA program and one of the remaining three teachers (Mr. Mohsin) is in his third PhD year and it is expected that he shall graduate by mid-2023. Mr. Mohsin's PhD thesis' defense is scheduled in December 2023, leaving SSM with only two faculty members without a PhD. Ms. Benedetta Podesta has a Master's degree in Law and she is a practitioner lawyer; the fact that makes her qualified to teach international law for business students. Mr. Marshall Lancer has more than 10 years of finance and investment experience, which is another fact that makes him qualified to teach technical subjects in Finance and Wealth management. Year after year, SSM has succeeded to reduce the number of faculty teaching MBA courses without having a doctorate degree.

6. FACULTY QUALIFICATION EQUIVALENCY
In limited and exceptional cases, institutions may demonstrate that faculty are qualified to teach at the undergraduate and master's levels through faculty qualification equivalency. Such equivalency is demonstrated by evidence of substantial breadth and depth of experiences and knowledge that are relevant to the discipline in which the faculty member is teaching. An institution that intends to substitute faculty qualification equivalency for the degree qualifications set forth in Standards VI.C.4. and VI.C.5. must have:
a. well-defined policies, procedures and documentation that demonstrate how experience and knowledge are sufficient to determine that the faculty member has the expertise necessary to teach students in that discipline; and
b. procedures that ensure that adequate oversight of teaching and learning is provided by individuals who possess degree qualifications in accordance with Standards VI.C.4. and VI.C.5.

1. Describe the institution's policy for faculty qualification equivalency.

There are no faculty qualifications equivalency at the BBA and DBA levels. Just at the master's level, such a process is stated as such:

Any candidate for teaching at the graduate, Master's level should possess the minimum of the below credentials or their equivalence as specified:

1- Doctorate level degree in a highly related discipline to the type of teaching course(s).
2- A managerial experience of at least five years in the subject matter.

In case the above items are not fully satisfied, then the below qualifications equivalency are adopted:

- Master's level degree in a highly related discipline to the type of teaching course(s).
- At least a middle-level managerial experience of at least ten years in the subject matter.

- A professional certification such as CPA, CFA, ACCA, PCM, CDM, PMP and/or any other one(s) issued by highly and internationally recognized bodies or institutes is taken into consideration as a leverage for any gap.

SSM does not consider faculty qualification equivalency in the MBA program to be the rule; in contrary, it is only an exception and used in limited cases only. SSM plans to have all faculty members in the MBA program with doctorate degrees in the coming two years as a latest deadline.

2. Describe how the institution's policy ensures that faculty qualification equivalency is only considered in limited and exceptional cases.

   SSM is encouraging its well evaluated faculty members to pursue DBA education by giving them a full scholarship for doing that. Already the percentage of DBA holders and those who have accomplished at least two-thirds of their research work has increased compared to the last three years and it is expected that at least 90% of the MBA teachers should become academically (doctoral level) qualified in a maximum of two years.

3. Describe what documentation is required to determine that a faculty member has sufficient experience, knowledge, and expertise necessary to substitute faculty qualification equivalency for the degree qualifications set forth in Standards VI.C.4. and VI.C.5.

   The required documents consist of an updated CV that shows major professional achievements during the career path in addition to diplomas' copies and/or professional certificates as well as transcripts. Having a teaching experience in other accredited schools with good recommendations from students and school principals is also taken into consideration; again, this is to be done in exceptional cases and SSM, as stated earlier, is planning not to apply faculty qualification equivalency in the MBA program.

4. Describe how the institution ensures that adequate oversight of teaching and learning is provided by individuals who possess the appropriate degree qualifications as set forth in Standards VI.C.4. and VI.C.5.

   The most adequate source of teaching oversight is the student's voice. Getting feedback from students through student satisfaction surveys at the BBA, MBA, and DBA level is conducted regularly. Prior to students' feedback, the hiring starts with interviewing and presenting a demo class that provides the search committee with a basic understanding and future performance expectations. In addition, faculty member qualifications should be attested by the authorities of the issuing countries. In addition, faculty members are requested, when in doubt, to provide certified copies of their degrees and transcripts for authentication purposes.

7. First Professional Degrees
   All teaching faculty and involved practitioners possess a first professional or higher degree earned at an appropriately accredited institution in a related subject field and

possess specialized knowledge and skills in the subject area, consistent with educational practices of other similar programs.

1. Describe the institution's policy on qualifications for faculty teaching first professional degree program courses.

   Not applicable

8. PROFESSIONAL DOCTORAL DEGREES
   All teaching faculty possess terminal degrees (e.g., professional doctoral degree or Ph.D.) earned at an appropriately accredited institution in a related subject field. Prior to enrolling students, the institution has in place a dedicated dean, director, or other academic officer with credentials appropriate to the degree(s) being offered.

   1. Describe the institution's policy on qualifications for faculty teaching professional doctoral degree program courses.

      Any candidate for teaching at the Doctorate level should possess the minimum of the below credentials:
      - A minimum rank of associate professor with a PhD degree that is at least earned five years before the hiring date.
      - An acceptable research record in refereed journals, trade journals, and books (at least 7 publications in scientific refereed journals).

   2. Identify who the institution appointed as the dedicated dean, director, or other academic officer to oversee the professional doctoral degree offered.

      Dr. Robert Gharios is the Director of the DBA program.

D. **Professional Growth:** The institution demonstrates a commitment to faculty and staff professional development. The institution encourages faculty and staff to become members of professional organizations, to review and apply relevant research, to pursue continuing education or training in their respective fields, and to enhance their skills in developing and using electronically delivered, online, or other forms of distance study. The institution provides faculty and administrators with access to a collection of professional educational materials to keep abreast of current trends, developments, techniques, research, and experimentation.

1. Describe the institution's professional development policy for faculty/instructors and staff.

   SSM provides 100% scholarship to any existing Faculty who have been assessed positively by students and the Dean to do her/his DBA as an integral path towards academic development.

2. Summarize the professional development activities of the faculty and staff in the past five years. [EXHIBIT 26: Professional Development Documents]

   Exhibit 26 shows the academic, professional and scholarly activities that faculty and staff have accomplished in the last five years with a detailed narration if the nature of activities they are involved into.
   Since all faculty members are experts and professionals, thus the big percentage of their developmental activities are related to applied research, consulting and professional development.

3. Describe how the institution provides faculty/instructors and staff with access to a collection of professional educational materials to keep informed of current trends, developments, techniques, research, and experimentation.

   SSM already has an e-library subscription with EBSCO that allows faculty to have free access to all scientific articles and e-books.
   In addition to this access, the board is continuously encouraging the faculty and staff to enroll in professional certifications as well as providing them with scholarships to do their DBA for free at SSM.

4. Describe any internal professional development opportunities offered by the institution.

   The Swiss School of Management offers continuous training to professors especially in the use of technology. Professors are trained to use virtual software in order to deliver interactive and engaging classes online.
   SSM also offers the Leadership Adventure Day, a day designed to bring out leadership skills in an adventurous physical challenge. Students, together with some professors, go through various team and individual exercises in order to train their teamwork, attention to detail, coordination, planning, management and leadership,
   SSM often offers in person guest lectures and webinars. These touch upon various topics and subject areas, and professors are invited and welcome to attend in order to increase their knowledge on specific topics, especially if related to their field of work.

5. Describe any external professional development opportunities offered by the institution.

   Opportunities to increase teaching experience externally are offered to lecturers. External events and short courses are publicized in order to engage SSM members to join. Through the Businet Network that SSM is part of, professors and staff are also offered opportunities to gain international experience and pursue their professional development.
   Faculty and staff are welcome to communicate interest in any professional development program, which the Swiss School of Management administration will evaluate in order to confirm complete or partial sponsoring.

6. Describe how faculty/instructor and staff professional development has informed and enhanced educational offerings and support services.

   Professional development for faculty has improved educational offerings in several cases. By increasing professor exposure in international events and with international students, and by

providing continuous training on the use of technology and software features, delivery of classes has become more engaging for online students, and it has made classes more practical. Staff professional development has also brought improvements in the services and support provided. The experience and exposure to international campuses, as well as partner universities and lectures allows the staff to keep updated on relevant topics and provide students with academic as well as administrative support.

Contact Person : Serena Magnanti, Vice President

A. **Advertising and Promotion:** The institution conforms to ethical practices in all advertising and promotion to prospective students. All advertisements, website content, and promotional literature are truthful, accurate, clear, and readily accessible to the public; proactively states that programs are offered via distance education; and appropriately discloses occupational opportunities as applicable. Catalogs, enrollment agreements, manuals, and websites list the institution's full name and physical address. At a minimum, all print advertisements and promotional literature include the institution's city, state, and website home page URL where, in compliance with DEAC's Website Disclosures Checklist, the institution's physical address is provided. All web-based advertisements provide a link to the institution's website home page URL. All institutional social media account profiles provide a link to the institution's website home page URL. The institution complies with the DEAC's Catalog Disclosures Checklist and DEAC's Website Disclosures Checklist.

1. Describe the institution's approach to advertising and promoting its programs. [EXHIBIT 27: Sample Advertising and Promotional Materials]

   The Swiss School of Management utilizes advertising and promotional tools in order to attract potential students with a global boundless approach.
   SSM promotes its programs through its website, social media accounts, search engine optimization and Pay Per-click campaigns.
   In order to increase traffic on the SSM website, Pay Per-Click campaigns are monitored and disclosed every quarter.
   Our marketing department evaluates 27.5% of the traffic on SSM's website is generated through the efficient use of the search engine marketing techniques that are being utilized against specific and general Keywords that potential candidates tend to search for over the web.
   Aside from applying the above strategy, SSM efficiently updates its website every week in order to organically optimize with the trending keywords and search needs of potential candidates.
   SSM has a very intricate social media strategy as well, the marketing team has put in place a promotional campaign through all associated social media platforms, aiming at enlarging the scope of SSM's target and globalizing it's approach.
   All of SSM's social media accounts are directly linked to the entity's website and all promotional criteria are disclosed and well explained on the website once the target audience is hyperlinked to the targeted landing page of the website.
   A detailed description of every program is presented on the initial page of every offered program, shedding the light on the hybrid, distance education offered by SSM.
   As one of the main corporate responsibilities that SSM takes very seriously, environment friendliness and green approaches in all operational and academic strategies are mandatory at the Swiss School of Management.
   In an effort to become a 100% paperless entity by 2025, SSM does not provide paper catalogs nor promotional brochures, instead, in every sub section on the SSM website, a more interactive page is put in place in order to introduce the audience to the program details, application procedure and the list of courses included within every program.

2. Identify who is responsible for the institution's marketing and advertising decisions.

   At SSM, the marketing department headed by Dr. Serena Magnanti handles all advertising and promotional decisions, tactics and strategies.
   Any paid promotional tool requires direct supervision by Dr. Magnanti.

3. Certify that the institution is in compliance with the DEAC website disclosures checklist and provide the completed DEAC website disclosures checklist. [EXHIBIT 27: DEAC Website Disclosures Checklist]

   SSM's website complies with all DEAC rules and guidelines for promotional and advertising activities.
   The main page of the website presents a brief introduction to the institution, the campus, news and updates.
   All sections of the website are divided and respect the disclosed statements, rules and guidelines of the DEAC.

4. Describe how the institution verifies that all advertisements, website content, and promotional materials are truthful, accurate, clear, and readily accessible to the public; proactively state that programs are offered via distance education; and appropriately disclose occupational opportunities, as applicable.

   SSM has an internal audit on what communication tools, data and information is being utilized over every advertising and marketing platform.
   News and updates pass quality and eligibility checks before being shared to the public and in order to make sure that all promotional material is accurate and credible, the marketing department put in place a special technique that requires a justification act for every statement, promise, or clause that is to be shared amongst the audience.
   SSM's website clearly divides all sections into subsections making it clear and accessible for every person surfing the website to switch from a section to the other and to clearly understand the information shared within the said section.
   Distance education is emphasized for all programs and is well highlighted under all program descriptions in order to ensure that the viewer is able to completely grasp that all programs can be completed via distance education.

5. Demonstrate that all catalogs, enrollment agreements, manuals, and websites list the institution's full name and physical address by supplying links to sample documentation below.

   Website link: https://ssm.swiss/contacts/
   Catalog link: https://ssm.swiss/wp-content/uploads/2022/01/SSM-Catalog-updated-January-2022.pdf

6. Demonstrate that all print advertisements and promotional literature include the institution's city, state, and website home page URL.

   In an effort to minimize paper use, SSM does not utilize print advertisements, however all e-catalogs and digital promotional materials include SSMs' contact information, address and website URL.

7. Demonstrate that all web-based advertisements and all institutional social media account profiles provide a link to the institution's website home page URL.

   The Swiss School of Management utilizes solely two social media platforms, Facebook and Instagram.
   Both accounts are directly linked to SSMs website and a link to the latter is provided in the main biography of both accounts.

8. Certify that the institution is in compliance with the DEAC catalog disclosures checklist and provide the completed DEAC catalog disclosures checklist. [EXHIBIT 28: DEAC Catalog Disclosures Checklist]

   The catalog respects all norms and guidelines provided in the catalog disclosure checklist as shown in exhibit 28.

1. All advertisements and promotional materials accurately reflect the programs and services offered by the institution. The word "guarantee" is never used in advertisements. Under limited and exceptional circumstances, institutions may use the word "free" when it is appropriate to the mission and purpose of the institution.

   1. Describe how all advertisements and promotional materials accurately reflect that educational offerings are delivered through distance education.

      SSM adopted new advertising strategies and digital marketing techniques in order to target its segmented audience and attract desiring students into checking its educational offerings. In order to tackle the distance education subject and advertise its online learning offerings, SSM implemented a Pay-Per-Click campaign globally and partnered with Vanguard agency in Singapore in order to increase its online presence as well as its digital footprint, making it easier for every potential student to have a glimpse of our online learning offerings and understand how this type of education is being taught at SSM.
      Keywords like hybrid, online education, distance learning and e-learning are implemented in our website in order to rank up higher on any search engine result page.
      The same strategy is being used on our social media accounts where links to our website's online program description is being advertised.

2. Describe how the institution ensures that the word "guarantee" is never used.

   Any updates on the website, social media posts, edits to programs and educational offerings go through several audits and are monitored in order to never use words such as guarantee, guaranteed, and best.

3. If the word "free" is used by the institution, provide supporting information and documentation that shows that the use of the word is appropriate to the mission and purpose of the institution.

   N/A

   a. **In-Residence Program Component:** All required in-residence components and additional associated costs are disclosed on the institution's websites, advertisements, and promotional materials.

      1. If the institution conducts no in-residence program activities, state "Not Applicable." If the institution conducts in-residence program activities, state "See In-Residence Program Companion Template."

         See In-Residence Program Companion Template.

2. The institution's website testimonials and endorsements are truthful and less than four years old. The institution maintains signed student consent forms for each published testimonial. The institution's website discloses all program requirements, course descriptions, tuition and related costs, program schedules, method of delivery, and its catalog prior to the collection of any personal student contact information. The institution does not use other institutions as triggers for its own sponsored links on Internet search engines.

   1. Describe how the institution verifies that all testimonials and endorsements are truthful and less than four years old. [EXHIBIT 29: Sample Testimonials and Endorsements]

      SSM maintains full control over how testimonials are being shared with the public and monitors all endorsements via its website and social media accounts.
      The marketing department, headed by Ms. Serena Magnanti, schedules monthly reviews and sets alerts on the time of the post and a reminder to delete posts that are four years old.
      In order to prove that all testimonials are truthful and reflect the real experience that governs the environment at SSM, most testimonials are recorded interview sessions that show the student and/or his peers speaking freely about their experience and the way the academic life is processed at SSM.

2. Describe the institution's process for obtaining and maintaining signed student consent forms for each published testimonial. [EXHIBIT 29: Signed Student Consent Forms]

   Before scheduling any testimonial hearings with any alumni or current student, SSM sends the testimonial agreement form to the selected student and implicates the signature of said alumni or student. All testimonials found on SSM's website are supported by consent forms.

3. Certify that the institution does not use other institutions as triggers for its own sponsored links on Internet search engines.

   SSM has a white hat digital marketing strategy, that utilizes organic boost for its website resulting in a high rank on the SERP (Search engine result page), however SSM does not use any other digital strategy to promote its services nor does it depend on digital triggers and click-baits to attract new traffic and boost its online presence.

3. The institution discloses in its catalog, website, and enrollment agreements that the acceptance of earned transfer credits is determined by the receiving institution.

   1. Certify that the institution publishes appropriate transfer credit disclaimers in its catalog, website, and enrollment agreements.

      SSM includes a standard copy of its transfer credit regulations on all hard and soft copies of its catalogs, on the website and on all enrolment agreements.

Transfer Credit Policy

Applicants for the Undergraduate program BBA/BBM, are exempted from an English exam provided they completed their last schooling year (Baccalaureate or any of its equivalence listed in the entry criteria) at a recognized school where the medium of teaching is English.

In case this condition is unmet, then, the applicant needs to sit for one of the listed English exams:

- Test of English as a Foreign Language (TOEFL PBT) – minimum score: 57
- Internet Based Test (iBT) – minimum score: 61
- International English Language Test (IELTS) – minimum score: 6.0
- Pearson Test of English Academic Score Report – minimum score: 44
- Duolingo English Test – minimum score: 95
- 4-skill Michigan English Test (MET) – minimum score: 53
- Michigan Examination for the Certificate of Competency in English (ECCE) – minimum score: 650/LP
- Michigan Examination for the Certificate of Proficiency in English (ECPE) – minimum score: 650/LP

The possible SSM transferable credits are subject to the acceptance of the receiving university and cannot be influenced by our administration.

4. The institution adheres to applicable catalog, website, and enrollment agreement disclosures checklists, based on educational offerings. The institution publishes student consumer information as required by federal and state statute and regulations.

   1. Describe the information published for prospective students and the public on its Consumer Information Disclosure Form.

      Applicable laws give students additional rights to request access to, or to request the erasure, correction or transfer of their data.
      It is informed that all data is used for academic purposes and for professional development only.
      Consumer information are described as intricately as possible in order to avoid future clashes regarding data and student intel.

5. Any incentives offered to prospective and current students to enroll must be limited in nature to institution-branded items and in no event may such items exceed an aggregate value of $100 annually with respect to any individual.

   1. Describe what, if any, incentives are offered to prospective and current students to enroll and their aggregate annual value.

      Not applicable

   2. Describe the procedures in place to ensure incentives are limited to institution-branded items that do not exceed an aggregate value of $100 with respect to any individual.

      Not applicable

6. The institution permanently archives its catalogs.

   1. Describe the procedures the institution follows for permanently archiving its catalogs.

      All relevant documents and catalogs are archived permanently and 3 separate copies are stored in 3 different cloud accounts as well as encrypted hard drives within the institution's database.

B. **Institution and Course Accredited-Status Recognition:** The institution accurately reflects its accredited status and uses the official DEAC accreditation logo and/or statement of accreditation when publishing its accreditation status in advertisements and promotional materials on its website and in social media. DEAC's name, address, telephone number, and web address are published in the institution's catalog.

   1. The institution publishes a statement of accreditation only as follows:

- Accredited by the Distance Education Accrediting Commission
- DEAC Accredited

2. The institution refers to DEAC's recognition by the U.S. Department of Education only as follows: "The Distance Education Accrediting Commission is listed by the U.S. Department of Education as a recognized accrediting agency."

   1. Provide in the space below the statement below the institution uses when referencing its accredited status and DEAC's recognition by the U.S. Department of Education. For applicants seeking initial accreditation, provide the statement below that the institution plans to use when referencing its accredited status and DEAC's recognition by the U.S. Department of Education.

      If granted the accreditation, SSM plans to utilize the following statement when referring to DEAC:
      ''The Swiss school of management is accredited by the Distance Education Accrediting Commission (DEAC).
      The DEAC is listed by the U.S. Department of Education as a recognized accrediting agency and is recognized by the Council for Higher Education Accreditation (CHEA).''

3. The institution refers to DEAC's recognition by the Council for Higher Education Accreditation (CHEA) only as follows: "The Distance Education Accrediting Commission is recognized by the Council for Higher Education Accreditation (CHEA)."

   1. Provide in the space below the statement that the institution uses when referring to DEAC's recognition by the Council for Higher Education Accreditation (CHEA). For applicants seeking initial accreditation, provide the statement below that the institution plans to use when referring to DEAC's recognition by the Council for Higher Education Accreditation (CHEA).

      If granted the accreditation, SSM plans to utilize the following statement when referring to DEAC:
      ''The Swiss school of management is accredited by the Distance Education Accrediting Commission (DEAC).
      The DEAC is listed by the U.S. Department of Education as a recognized accrediting agency and is recognized by the Council for Higher Education Accreditation (CHEA).''

4. The accredited institution publicly corrects any misleading or inaccurate information it releases on its accreditation status, contents of its on-site team reports from accreditation-related visits, and/or actions taken by the Distance Education Accrediting Commission with respect to the institution.

   1. Describe the process the institution follows to publicly correct any misleading or inaccurate information it releases on its accreditation status, content of its onsite team reports, or

actions taken by DEAC.

SSM has already implemented a process to correct any misleading or inaccurate information regarding the IACBE accreditation, and will continue to utilize the same process for the DEAC accreditation if granted, which is to amend the section of the website where the information is published and in case the information was shared on advertised material, a quick follow up with the marketing department takes place in order to change all social media posts, posters, digital display campaigns in the most professional way possible.

2. Describe the time frame the institution follows for correcting any misleading or inaccurate information.

SSM does not tolerate more than one working day for the correction to take place.

5. All courses and programs are approved by DEAC before the institution advertises or enrolls students in them. The institution uses the term "College" or "University" in its name only if it offers academic degree programs.

1. Describe the process the institution follows to ensure that all courses and programs are approved by DEAC before it advertises or enrolls students in them.

SSM will only advertise that courses and programs are approved by DEAC once it has officially been given the accredited status, and in case any new programs or courses are to be added after the accreditation has been completed, SSM shall inform DEAC of this addition and make sure that DEAC accredits the newly added programs or courses before it is being advertised.

2. List the degree level of the academic programs offered if the institution uses the words "College" or "University" in its name.

Not applicable

C. **Student Recruitment:** The institution demonstrates ethical processes and procedures are followed throughout the recruitment of prospective students by any individual who is authorized by the institution to participate in the enrollment process with prospective students. Minimum ethical practices and procedures are identified below.

1. Describe the process used at the institution to enroll prospective students.

SSM put in place a process that needs to be undergone in order to enroll prospective students in a smooth and professional way.
After the prospective student has made contact with SSM or requested information about a specific program or degree, the student recruitment personnel prepare a customized and tailored approach in order to present SSM in the most proper way, putting the prospective student's needs and future plans as a priority.

If the student is positive about the first presentation of SSM, a second one-to-one meeting is prepared in order to further explain the difficulties and the threats that might face the student in his/her academic path at SSM as well as the presentation of the strength and opportunities that are acquired at the school.

2. Describe how the institution's recruitment processes and procedures are ethical.

   SSM makes sure that the recruitment procedure does not include any unethical behavior as all leads and prospective students are monitored by the center director directly and include no incentives nor false promises that may mislead the prospective student into enrolling unwillingly or on false hope.

3. Describe the institution's job description for any individuals authorized to participate in the student enrollment and any individual whose job responsibilities include regular participation in the student enrollment process. [EXHIBIT 30: Student Recruitment Personnel Job Description(s)]

   SSM has a clear and define job description regarding the personnel involved in the recruitment of students and the advising of prospective students.
   This sensitive part of the job requires experienced professional that can orient the students into a career path that they deem more suitable to the students capabilities, desires, and future objectives, thus the personnel handling such a task are given high importance in the recruitment process and are considered the key element of our potential success rate.

1. The institution takes full responsibility for the actions, statements, and conduct of its authorized recruitment personnel. The institution maintains appropriate records, licensures, registrations, signed employment contract, and signed DEAC Code of Ethics, as applicable for all recruitment personnel. The institution demonstrates it adequately trains its recruitment personnel and provides them with accurate information concerning employment and remuneration. All authorized recruitment personnel are provided with appropriate materials covering applicable procedures, policies, and presentations. The institution demonstrates that it routinely monitors its recruitment personnel or independent organizations that provide prospective applicants names to assure they are in compliance with all state, federal, and DEAC recruitment practices.

   1. Describe how the institution supervises and monitors student recruitment personnel.

      The institute administration is mainly involved with student recruitment. The personnel undergo training to ensure all student recruitment processes are in line. Once students show interest, they provide the recruiters with contact details in order to obtain further details on the program.
      Student recruitment personnel are supervised and monitored by every in-residence program location's head and therefore report back to him/her every Friday of every week in order to make sure that all on boarding processes are being followed and every outcome is being met in the right way.

2. Describe the institution's hiring practices for student recruitment personnel.

   Students are recruited through different platforms. Google ads, Keystone Academics, Hubspot and other systems are used to obtain leads, which are then contacted by email, WhatsApp and a follow up phone call providing students with a clear overview of the programs offered at SSM. Student recruiters are trained to use the platforms in order to use the leads effectively.
   Recruitment personnel are selected also through presentations skills, where the personnel are interviewed, and later provided with a trial recruitment experience.
   The selection process is also affected by the academic experience the candidate has, the recruitment personnel should have a minimum of knowledge in academia in order to be able to guide the prospects in the right direction.

3. Describe the institution's training process for student recruitment personnel. [EXHIBIT 30: Student Recruitment Policies and Procedures]

   Student recruitment personnel are trained in giving virtual and live presentations of what the institution offers. The personnel must follow guidelines in order to provide students with the necessary information about the educational offerings of the school. The personnel are then trained to interview students and perform background checks to ensure the authenticity of student documentation. The personnel then provide students with clear instructions on application processes. Dr. Serena Magnanti provides regular training and monthly follow-up on student recruitment personnel.

4. Provide evidence that all student recruitment personnel sign the DEAC Code of Ethics. [EXHIBIT 30: Signed DEAC Code of Ethics]

   All student recruitment personnel are part of the of the SSM team, and will therefore be required to sign the DEAC Code of Ethics.

5. Describe the institution's professional development policy for student recruitment personnel.

   The student recruitment personnel undergo professional development through direct experience. The personnel are provided with all necessary material and follows guidelines of recruitment processes. The personnel are also provided with opportunities to attend webinars organized by the different recruitment platforms, such as Keystone academics, in order to refine and develop professional skills involved in student recruitment.

6. Describe how often the institution updates its materials used to enroll prospective students.

   The institution is in constant development in refining materials used to enroll prospective students. Every 6 months, the material is revised to ensure all the information is updated and relevant for potential students.
   Prospective students receive a copy of the course list of their selected major, alongside a

copy of the catalog and the student handbook.

7. Describe how the institution verifies that recruitment materials are in compliance with all state, federal, and DEAC recruitment practices.

   All institution recruitment materials follow guidelines to ensure compliance with state, federal, and DEAC recruitment practices. The word "guarantee" is never used in materials, and all advertisements and promotional materials accurately reflect the programs offered by SSM. The SSM Catalogue is available for viewing on the website to ensure transparency and clear communication

8. Describe the process and criteria used to evaluate student recruitment personnel.

   Student recruitment personnel is evaluated upon the understanding of recruitment processes of SSM. The personnel are interviewed and questions regarding the guidelines are asked in order to ensure full compliance with the regulations and guidelines of recruitment. This is done once a year in a meeting scheduled by the head of each in-residence program location in which standard protocol takes place in a rather interactive interview in which role playing takes place, the director plays the role of a prospective student and after the end of the meeting, the director deems the recruiter as successful or unsuccessful.

2. All personnel involved in student recruitment, including telemarketing staff, conform to applicable federal, state, and international laws. Personnel involved in student recruitment may not be given and may not use any title that indicates special qualifications for career guidance, advising, or registration, nor may they publish advertisements without written authorization from the institution.

   1. Describe how the institution verifies that student recruitment personnel conform to applicable federal, state, and international laws.

      The center directors enforce a weekly meeting with all recruitment personnel in order to summarize their meetings, leads and their results.
      All meeting are properly monitored and are reviewed by the director in order to supervise the procedures and to decrease the level of unprofessional behavior and mostly to minimize the threat of creating incentives.

   2. Describe how student recruitment personnel identify themselves to prospective students.

      Student recruitment personnel identify themselves as academic advisors to the prospective students in order to open the path to greater professional and academic discussions that the student wants to share which enables the recruiter to have a clearer idea about what the student actually wants and how the services provided at SSM can help the student achieve his goals and objectives.

3. If an institution offers students nominal gifts for referring prospective students to the institution who ultimately enroll in the institution, such gifts must be limited in nature to

institution-branded items and in no event may exceed an aggregate value of $100 annually with respect to any individual.

1. Describe what, if any, gifts are offered for making referrals, including the value of the gifts.

   No incentives are offered at SSM

2. Describe the procedures in place to ensure gifts for referring prospective students are limited to institution-branded items that do not exceed an aggregate value of $100 with respect to any individual.

   Not applicable

Contact Person: Logan Pacey, International Affairs & Registrations

A. **Admissions Disclosures:** Admissions policies and procedures are designed to assure that the institution enrolls only those students who are reasonably capable of successfully completing and benefiting from the educational offerings. Describe the institution's admissions policy. [EXHIBIT 31: Admissions Policy and Criteria]

1. Describe how the institution determined its admissions criteria.

    The admission policy is set for every program level independently. On SSM's website the admission criteria are explicitly stated and they are set to reflect adherence to general admissions practices in Europe, USA and other countries as well.

    For this exhibit:
    Bachelor of Business Administration - Swiss School of Management (ssm.swiss)
    MBA Program - Swiss School of Management (ssm.swiss);
    Doctor of Business Administration (DBA) - Swiss School of Management (ssm.swiss)

2. Describe how the institution's admissions policy verifies that only students who are reasonably capable of completing and benefiting from the educational offerings are enrolled.

    The European laws of Higher Education and the local governing regulations are the bases for setting the admissions criteria. However, SSM took into consideration other laws as well such as acceptance into BBA for students joining from the USA and other countries where the last schooling year is High School. As such, SSM partnered with Study.com to cover one additional year in which students take 30 US credits of General Education courses that are accredited by DEAC. In its revision for DEAC compliance SSM also adopted news policies to achieve coherence.

1. The institution informs each applicant, prior to admission, of the admissions criteria, the nature of the education provided, and the demands of the educational offerings. Prior to completing the enrollment process, the institution requires students to affirm access to the catalog and other institutional documents disclosing the rights, responsibilities, and obligations of both the student and the institution.

    1. Describe how the institution informs each prospective student of the admissions criteria, the nature of the education offered, and the demands of the educational offerings.

        SSM has all its admissions criteria, educational offerings explicitly stated on its website that both actual and potential students have easy access to them. In addition, every student at SSM gets a copy of the student handbook that lists the role, rights, and obligations of students from the date they apply, join SSM, and until they graduate.

2. Describe how the institution requires students to affirm receipt of the catalog and other institutional documents that disclose the rights, responsibilities, and obligations of both the student and institution prior to completing the enrollment process.

   Upon the issuance of the confirmation letter of enrollment, students read an explicit statement about the necessity to comply with all rules, regulations and responsibilities stated in the catalogue and the student handbook.

3. If the institution offers programs that prepare students for state licensing/certification examinations required for entering a profession, how does the institution inform each prospective student of licensing examination/certification requirements?

   Not Applicable

4. If the institution offers programs that prepare students for state licensing/certification examinations required for entering a profession, how does the institution inform each prospective student whether they meet state or federal examination eligibility requirements?

   Not Applicable

2. The institution admits students regardless of race, color, national origin, disability, sex, or age. Institutions reasonably accommodate applicants and students with disabilities to the extent required by applicable laws.

   1. Describe the institution's plan for providing reasonable accommodations to students who provide appropriate disability documentation.

      SSM has thoroughly expressed its set of ethical values that are driven by the following key terms: respect, honesty and integrity, communication, stewardship, excellence, responsibility and accountability. In light of the above ethical values, SSM shall definitely show a high sense of responsibility to accommodate any student with disability issues. Faculty members and staff are ready to offer one-on-one tutoring when needed.

   2. Provide examples of accommodations made for students who provided appropriate disability documentation.

      Few cases were noticed about students with disabilities. The last case was a student with PTSD needing extra support and SSM properly handled that case.

3. Official transcripts, if required for admission, are received within one enrollment period, not to exceed 12 semester credit hours, or the student is withdrawn from the program.

   1. Describe the process followed to verify that official transcripts are received within one enrollment period, not to exceed 12 semester credit hours.

      Once a potential student applies to SSM aiming to join any of its program, scanned copies of transcripts and other documents as required in the admissions criteria are to be sent to SSM using the website's portal for uploading such documents. In case of any doubt about the authenticity of those documents an official request shall be sent to the issuing institutions of the transcripts for validation purposes. In order to comply with DEAC, SSM recently adjusted its admissions criteria to oblige students submit original transcripts as physical copies (to be sent by mail box service) any time before having accomplished 24 ECTS (equivalent to 12 semester credits).

   2. Describe the process followed when student official transcripts are not received within one enrollment period.

      The policy on the website is clear, the student shall be asked to discontinue his/her study program even though he/she finished the first 24 ECTS but failed to submit the official transcripts.

B. **Student Identity Verification:** Student identity verification is initiated during the admissions process to verify that the admitted student who participates in and completes coursework and assessments is the same student who is awarded credit.

   1. Describe the institution's student identity verification policy and practices. [EXHIBIT 32: Student Identity Verification Policy]

      Students should submit copies of their ID's, passports, and photo to SSM or any of the in-residence program locations for double-check and personal verification. During live lecturing, project presentations, and exams, students are required to enable their cameras for facial recognition verification and faculty members or staff do the proctoring through personal observation. Before starting any assessment activity (exam or oral presentation), students have to hold their passport facing and close to the camera while showing that page with their personal information and photo on it. The student identity verification policy is explicitly stated on the website under the admission links of the three study programs.

      For this exhibit:
      Bachelor of Business Administration - Swiss School of Management (ssm.swiss);
      MBA Program - Swiss School of Management (ssm.swiss);
      Doctor of Business Administration (DBA) - Swiss School of Management (ssm.swiss)

2. Describe how the institution verifies that the admitted student is the same student who completes coursework and assessments and is awarded credit.

   A class roster is issued at the beginning of each module and for each course the student is taking; so, the instructor reads the full name of every student on that roster and compare it to the passport information and the photo before the start of any examination activity or oral presentation. Students have to show their passports upon the start of the course and every time they have exams or personal assessment/

C. **Compulsory Age Students:** An institution enrolling students under the compulsory school age obtains permission from responsible parties to assure that the pursuit of the educational offerings is not detrimental to any compulsory schooling.

   1. Describe how the institution obtains permission from responsible parties prior to enrolling compulsory school aged students.

      SSM accepts students with long and relevant experience to join any of the programs even though they do not possess transcripts of the direct antecedent education level and such a treatment is accepted as per the European law for higher education.

   2. Describe how the institution verifies and documents that the pursuit of educational offerings by a compulsory aged student is not detrimental to any compulsory schooling.

      All students who meet the criteria of item C1 above are still subject to a thorough interviewing process in order to make sure that they can cope with the challenges of the educational program and that their work experience sufficiently covers the foundational skills of business education. An important insight to verify herein is that there are significant added-values from their experiences to the whole learning environment at SSM.

D. **Admissions Criteria:** The institution's admissions criteria aligns with its mission and student population served. The institution establishes qualifications that an applicant possesses prior to enrollment in order to successfully complete the stated educational offerings. The institution consistently and fairly applies its admission requirements. If an institution enrolls a student who does not meet the admissions criteria, the institution documents the reason(s) for the exception to the admissions criteria.

   1. Describe how the institution's admissions criteria align with its mission and target student population served.
      The most important constituent of the admissions criteria is the interviewing process. As said earlier, the aim from the interview is to measure the level of maturity, integrity, and intellectual readiness of students prior to joining SSM. This coincides with the mission and vision statements about encouraging professionalism, quality thinking, and business minded attitude. To guarantee uniformity, the registrar or admissions officers are the ones who conduct the interview in the main campus of Rome and for students joining the SSM's in-residence program

locations.

2. Describe the process followed to develop admissions criteria that verify and document that prospective students possess identified qualifications in order to complete the stated educational offerings.

   Admissions criteria match the set of regulations governing high education in Europe and the countries from which SSM expects students to join any of the programs. The admissions office is responsible to gather all the needed data and documents, and schedule the interview with the applicant.

3. Describe how the institution consistently and fairly applies its admission requirements.

   The admissions process and requirements' validation are standard and they are applied uniformly without any exceptions. The fact that all candidates are subject to the same set of criteria and that they have a wide array of English assessments to choose from makes the process and its requirements fair.

4. Describe how the institution documents that students meet established admissions criteria.

   All applicants apply online while uploading their scanned documents. An application fee is then paid and an interview is conducted. If all criteria are met, then a provisional letter of acceptance is issued. If the student makes a final decision to join SSM, then the enrollment fee is paid and a student ID number and password are issued for him/her to join the "myssm account" and start his/her courses.

5. If the institution enrolls students who do not meet its established admissions criteria, describe the institution's policies and procedures for determining the basis for admittance, describe how it documents that students otherwise meet established admissions criteria, and describe how such admissions are made only under limited and exceptional circumstances. [EXHIBIT 32: Policies and Procedures for Exceptions to Admissions Criteria, Exhibit 32: List of Students Enrolled Under Exception to Admissions Criteria Policy]

   Exceptions to the regular and standard admissions criteria are made only in the case of relevant and long experience in an industry that is quite related to the chosen study program. Candidates in this category are eligible to apply even though they do not possess an antecedent education requirement. Such application is studied on a case-by-case basis and it has to be approved by the President. However, so far SSM did not encounter any case of that nature.

6. Describe the institution's reasonable measures for determining if prospective students' physical limitations will prevent successful completion of the educational offerings.

   The only measure at this level is the interview and a background check on the individual and his/her professional credentials. The applicant's CV and LinkedIn account leveraged by an interview analysis are sufficient to determine whether the minimum business skills are available for the applicant to progress positively in the educational path. Even though fully-online

students have no physical presence at SSM; however, the personalized treatment they get via synchronous lecturing, access to tutors via email or virtual one-on-one meetings are sufficient to make the learning experience smooth, interactive, and engaging.

1. Transcripts not in English are evaluated by an appropriate third party and translated into English or evaluated by a trained transcript evaluator fluent in the language of the transcript. Evaluators possess expertise in the educational practices of the country of origin and include an English translation of the review.

   1. Describe the institution's process for evaluating transcripts that are not in English.

      SSM requires that all applicants arrange translation of all documents into English using the services of a sworn translator. Exceptions are made in case transcripts are in Italian, German, or French that are considered native languages in Switzerland.

   2. Provide a link to the institution's admissions requirements for foreign transcript evaluation.

      In the admissions section for BBA, MBA, and DBA it is clear that applicants need to submit official transcripts translated into English. :
      Bachelor of Business Administration - Swiss School of Management (ssm.swiss);
      MBA Program - Swiss School of Management (ssm.swiss);
      Doctor of Business Administration (DBA) - Swiss School of Management (ssm.swiss)

   3. Provide a list of appropriate third-party transcript evaluators approved by the institution.

      No third-party transcript evaluators are used as SSM does the due diligence directly by communicating with the institute issuing any graduation certificate or transcript that an applicant submits/uploads in case of any doubt.

   4. Describe how transcript evaluators possess expertise in the educational practices of the country of origin.

      Not applicable

2. The institution's admissions criteria disclose procedures for verifying appropriate language proficiencies. The institution verifies English language proficiency for applicants whose native language is not English and who have not earned a degree from an appropriately accredited institution where English is the principal language of instruction. Verification procedures align with DEAC's guidance on English Language Proficiency Assessment.

   1. Describe the institution's admissions procedures for verifying published language proficiency requirements.

      In addition to the English assessment that students need to do such as TOEFL, IELTS iBT, MET, ECCE, and ECPE, they also sit for a-15-minute interview to be conducted for the admission into any program fully in English. The interviewer has to check the level to which the applicants communicate properly and are capable to express themselves as adult learners with substantial motivation to proceed and advance in their self-development.

   2. Provide a link to the institution's admissions policy for verifying English or other language proficiencies.

      In the BBA program section of entry criteria there is an explicit statement about the English assessment requirements. The same statement is applicable to MBA and DBA.
      For this response:
      Bachelor of Business Administration - Swiss School of Management (ssm.swiss);
      MBA Program - Swiss School of Management (ssm.swiss);
      Doctor of Business Administration (DBA) - Swiss School of Management (ssm.swiss)

   3. Describe how the institution's foreign language verification procedures align with DEAC's guidance on English Language Proficiency Assessment [DEAC Handbook, Part Four: Appendices: Standard IX]

      SSM's foreign language verification procedures for English assessment fully aligns with DEAC's guidance. On the menu list under entry and admission criteria, applicants can find the English Proficiency Assessment; SSM provides a set of English Assessments for any applicant to choose the one that is more convenient. They all match the ones found in DEAC's Handbook – Part Four.

3. NON-DEGREE PROGRAMS
   As appropriate for the students served and educational programs offered, the institution obtains official documentation that applicants possess a high school diploma or its recognized equivalent at the time of admission (e.g., high school diploma, general educational development tests [GED], or self-certification statement).

   Institutions that implement self-certification procedures must:
   - Obtain a signed statement from the applicant attesting to a high school diploma or recognized equivalent;

- Require applicants to provide the institution name, city, state, and year of graduation on the self-certification statement;
- Develop and follow procedures to evaluate the validity of high school completion, or its equivalent, if the institution has reason to believe that the documentation was not obtained from an entity that provides secondary school education (e.g., general educational development tests or GED); and
- Document that such practices are necessary to be consistent with the institution's mission.

1. Describe how the institution documents the basis for admissions decisions for non-degree programs.

   Not applicable as all programs offered by SSM lead to final degrees.

2. If the institution allows self-certification, describe the policy and process followed for verification.

   Not applicable

4. UNDERGRADUATE DEGREES
   The institution obtains official documentation that applicants possess a high school diploma or its recognized equivalent at the time of admission (e.g., high school diploma or general educational development tests [GED]). Institutions may implement self-certification in accordance with VIII.D.3.

   1. Describe how the institution documents the basis for admissions decisions for undergraduate degree programs.

      The basis for admissions into the BBA (Undergraduate program) is as follows:
      "Students seeking admission to the BBA program must have completed their secondary education equivalent to:
      -Swiss Matura, German Abitur, French Baccalaureate, English 'A' levels or Italian Diploma di Scuola Secondaria Superiore.
      -International Baccalaureate, a US High School Diploma, International general certificate of secondary education (IGCSE) at ordinary level (O Level) and general certificate of education at advanced level (GCE A level) with 7 different subjects (5 at ordinary level and 2 at advanced level)
      -All Arab official secondary certificates (As certified by local governments)
      -All other applicants with 12 years of schooling up to high school who do not satisfy any of the above conditions stated in items 1, 2 and 3 (such as the US) should enroll via study.com in our collaborated freshmen program to accomplish 30 credits of general education courses before joining the sophomore year
      Applicants for the Undergraduate program are exempted from an English exam provided they completed their last schooling year (Baccalaureate or any of its equivalence listed in the entry criteria) at a recognized school where the medium of teaching is English.

In case this condition is unmet, then, the applicant needs to sit for one of the listed English exams (drop-down arrow selection: TOEFL, iBT, IELTS, ECCE, ECPE, MET).

2. If the institution allows self-certification, describe the policy and process followed for verification.

In light of the documents required for joining the BBA program, the admissions office checks the authenticity of the baccalaureate degree or any of its equivalences, high school, official secondary certificates and their equivalences to a Baccalaureate school diploma by directly contacting the principals of the issuing institution in case of any doubt. The admissions and registrar Department is responsible to do the due diligence.

5. MASTER'S DEGREES

At the time of admission, the institution obtains official documentation that applicants possess a bachelor's degree earned from an appropriately accredited institution.

1. Describe how the institution documents the basis for admissions decisions for master's degree programs.

The basis for admissions into the master's degree program is described as follows:
-Candidates seeking admission to the MBA program should hold a Bachelor's degree or relevant Undergraduate degree.
-Applicants for the graduate program MBA are exempted from an English exam provided they completed their schooling years and/or Bachelor's program at a recognized school/college/university where the medium of teaching is English. In case this condition is unmet, then, the applicant needs to sit for one of the listed English exams (drop-down arrow selection: TOEFL, iBT, IELTS, ECCE, ECPE, MET).
-Work-Experience is not necessary.
-The final decision concerning the acceptance in the MBA degree program rests with Swiss School of Management.

If all criteria are met, then the applicant's process of admissions takes proceed.

6. FIRST PROFESSIONAL DEGREES

At the time of admission, the institution obtains documentation that applicants possess a bachelor's or master's degree earned from an appropriately accredited institution.

1. Describe how the institution documents the basis for admissions decisions for first professional degree programs.

Not applicable

7. PROFESSIONAL DOCTORAL DEGREES

At the time of admission, the institution obtains documentation that applicants possess a bachelor's or master's degree earned from an appropriately accredited institution and relevant academic experience. At a minimum, the institution verifies that applicants have completed 30 graduate-level credit hours prior to admission.

1. Describe how the institution documents the basis for admissions decisions for professional doctoral degree programs.

The basis for admissions into the DBA program is as follows:

Candidates need to have completed a significant research project, dissertation or thesis, at university level. Candidates must own a comparable Master's Degree; i.e., it has to be awarded by an officially acknowledged Higher Education Institution.
Graduates without a Master's Degree are equally admitted, but they must have acquired another similar Degree, which can be directly compared to a Postgraduate Degree, i.e., equivalent to level 7 of studies. This regulation acknowledges differences, which may internationally exist on national levels.
Applicants for the Doctorate program DBA, are exempted from an English exam provided they completed their schooling years and/or bachelor's and/or master's programs at a recognized school/college/university where the medium of teaching is English. In case this condition is unmet, then, the applicant needs to sit for one of the listed English exams (drop-down arrow selection: TOEFL, iBT, IELTS, ECCE, ECPE, MET).

Meeting the above academic requirements does not guarantee entry. The applicant must demonstrate an ability to do research independently and possess a high level of theoretical understanding. Acceptance is also subject to staff availability for supervision. A committee decides whether the applicant's qualifications fulfil the admission requirements as a doctoral candidate.

E. **Admission Acceptance and Denial:** The institution informs applicants that they have been accepted for admission. The institution communicates with the applicant and documents the basis for any denial of admission.

1. Describe the procedures followed to inform applicants they have been accepted for or denied admission.

Any applicant shall be contacted by email with a provisional letter of acceptance for her/him to arrange payment of the registration and enrollment fee and thus obtain an official letter of acceptance. Applicants who are not accepted are contacted by email as well explaining the reason(s) for being denied admission into the program and that they are allowed to re-apply any time later once the denial reason(s) is(are) solved out.

2. List the reasons why an applicant may be denied admission.

   Any compliance failure with any of the entry criteria stated earlier leads to denial. In addition, any deficiency to communicate properly or in expressing one's self during the interview and that it shows clearly that the applicant is unable to cope with study program is another reason for denial.

F. Transfer Credits and Experiential Learning: The institution implements a fair and equitable transfer credit policy that is published in the catalog. The steps for requesting transfer credit are clear and disclose the documentation required for review. Students are able to appeal transfer credit decisions using published procedures. Transfer credit requests are not denied based solely on the source of accreditation of the credit-granting institution.

Credit awarded for experiential or equivalent learning, including challenge and test-out credits, cannot exceed 25 percent of the credits required for an undergraduate degree. Institutions maintain official documentation of the bases for decisions to award credit for experiential or equivalent learning.

An institution seeking to offer credit for prior learning assessment publishes evaluation standards consistent with CAEL's Ten Standards for Assessing Learning. Prior learning assessment is performed by qualified individuals with experience in the evaluation of prior learning.

In instances where a student seeks to transfer more than the maximum allowable percentage of required credit hours specified in the relevant degree category listed in subsection F.2. through F.5. below, the institution must conduct a comprehensive assessment of the student's credits earned and document how the credits align with its program outcomes. In such cases, transfer credit allowances may not exceed the lesser of any applicable state requirements or 90 percent of the credits required for undergraduate degrees, 75 percent of the credits required for master's degrees or first professional degrees, or 40 percent of the credits required for professional doctoral degrees.

1. Describe how the institution's transfer credit policy is fair and equitable.

   The institution transfer policy is fair and equitable in the sense that any passing grade of any course taken at any other authorized institution is assessed for being transferred. There is no reason to deny transfer of courses provided the grade is a passing one, and that the course is similar to any of the courses offered by SSM provided the total number of credits to be transferred is still below the percentage threshold set by SSM for each program level. This policy is standard and so explicit; the fact that makes it fair and equitable. The transfer credit policy is explicitly stated on the admission section of the three program levels: BBA, MBA, and DBA.

2. Provide a link to the institution's transfer credit policy.

   For this response:
   <u>Bachelor of Business Administration - Swiss School of Management (ssm.swiss)</u>;
   <u>MBA Program - Swiss School of Management (ssm.swiss)</u>;
   <u>Doctor of Business Administration (DBA) - Swiss School of Management (ssm.swiss)</u>

3. Describe the steps followed by students when requesting transfer credit.

   Applicants have to follow the same admissions criteria to join any of SSM's program level similar to any other applicant. However, the only additional item to be scanned is the most recent official transcript issued by the institution they desire to leave showing the courses and grades earned so far as well as the program level and specialization they intend to continue at SSM. Accordingly, the committee relies on such documents for making fair and reasonable transfer decisions.

4. Describe the institution's process for evaluating transfer credit.

   The institution's process is sequential and so explicit so that it can be used uniformly by SSM and its associated in-residence program locations in a standard manner. The process gives the Academic Dean discretion in selecting the courses to be transferred as he/she is the most knowledgeable and experienced person in the field of study. The registrar's head is also a committee member and his/her role is more related to due diligence of the issuing institution and authentication of documents scanned and presented.

5. Explain the type of documentation the institution requires to substantiate the award of transfer credits. [EXHIBIT 33: Sample Transfer Credit Evaluations]

   Upon receiving the application of an applicant who is transferring from another school/college/university along with all needed attachments, the transfer committee verifies the authenticity of all documents and especially the original transcript of the student. Then, the Academic Dean uses a transfer of courses form (EXHIBIT 33) in which he/she writes the name of the student, the program level and specialization to join at SSM, and location of program. Then, through proper matching and mapping, the Dean identifies the courses that can be transferred by listing the original code, title, and grade of each and every course under the columns of the main institution and then its equivalent code, title, and TR (that stands for transfer instead of grade). No equivalent grades are granted for transfer course. Thus, TR signifies that the course is transferred and that the student does not have to take it anymore. Once the transfer form is completed and signed by the committee, a scanned copy is forwarded to the Director of the in-residence program location depending on the location chosen by the student.

6. For each program level offered, describe how transfer credit evaluation is performed by qualified individuals with experience in evaluating transcripts.

   Since the process is done by both the Head of the International Affairs and Registration and the Academic Dean who have sufficient experience of at least five years in the field of academia, then it is an easy joint task for both. In case certain grades are unclear on certain transcripts, the Head of Registrations solicits the issuing institution of the transcript for inquiry and/or the President of SSM for a third-person opinion about the matter.

7. Describe how individuals responsible for evaluating transfer credit are trained.

   The Head of International and Registrations office trains his/her assistants on-the-job directly about any transfer decision to be done. From the same token, the Dean involves the Vice Dean about the transfer of courses and validation process so that there are always people ready to execute a transfer application in case of temporary or permanent job leave by any of the above constituents and to guarantee succession of tasks when needed.

8. Describe the institution's processes for ensuring that transfer credit is awarded in adherence with published policies and procedures per Standard VIII.F.1-5.

   As already explained, the transfer committee is responsible for verifying that the process by validating first of all the legal authentication of the issuing institution and next by soliciting that institution for verifying the originality of the transcript of record. The process is conducted by a committee of two persons at least in order to eliminate any sort of bias. The committee has to adopt all transfer policies already stated and documented on both the website and SSM's catalogue without any grievance (You may also refer to EXHIBIT 33 for transfer policy review).

9. Describe how the institution documents the award of transfer credit.

   The application along with a copy of the transcript and the sample transfer credit evaluation (EXHIBIT 33) are all scanned and saved in the student's file in addition to all other documents required for the students to join SSM.

10. Describe the processes followed for awarding credit for experiential learning.

    Experiential learning is transferrable up to a maximum number of credits not exceeding 10% of SSM's total number of credits for both undergraduate and graduate programs but not for DBA. The process necessitates a committee decision comprised of the three individuals: President, Dean, and Registrar.

    Describe the institution's evaluation criteria for awarding credit for experiential or prior learning. [EXHIBIT 33: Sample Experiential or Prior Learning Assessment Credit Evaluations]

    Applicants for the BBA and MBA are requested to submit the following documents in addition to all other documents requested for application for verification and prior to giving them credit for experience:
    a- Detailed CV

b- Recommendation letter from employers documenting work experience

c- Job Description

d- Sample of supervisor evaluation

e- Letter of motivation for continuing education

f- Professional Certificates of courses, workshops, webinars and conferences, if available.

SSM's committee then evaluates the above documents in order to make sure that the applicant possesses significant experience (3 years and above in junior-standing jobs for BBA acceptance but work experience of 5 years in senior-standing jobs are required for MBA acceptance provided all other admissions conditions are met) with very good evaluation so that he/she is given up to 10% transfer of credits for courses that match to a great extent his/her work experience. EXHIBIT 33 shows the policy in detail and how SSM intends to apply it based on CAEL's 10 standards for assessing learning. It is worthy to mention that so far SSM has not faced a request of that nature from any applicant; however, the policy has been recently created for future use.

11. For each degree level offered, describe how prior learning assessment is performed by qualified individuals with experience in the evaluation of prior learning.

The Provost, Dean, and head of International Affairs and Registration are highly knowledgeable about assessing work experience and if any case is ambiguous, then the committee refers to its Advisory Board for any assistance required in the case of gray areas.

1. HIGH SCHOOL
The institution may award a maximum of 75 percent of the credits required for a high school program.

   1. State the maximum percentage of credits that are accepted for transfer into the high school program.

      Not applicable

2. UNDERGRADUATE DEGREES
The institution may award a maximum of 75 percent of the credits required for a degree program or a combination of transfer credit and experiential or equivalent credit (including challenge/test-out credits). Courses accepted for transfer credit are relevant to the program of study and equivalent in both content and degree level. Credit awarded for experiential or equivalent learning cannot exceed 25 percent of the credits required for a degree.

   1. State the maximum percentage of credits that are accepted for transfer into undergraduate degree programs.

      SSM transfers 40% of the credits provided they satisfy the criteria set by SSM for transfer student into the undergraduate program.

2. State the maximum percentage of experiential or equivalent credits that are accepted into undergraduate degree programs.

   SSM provides a maximum of 10% credit for relevant experience in a field that is quite relevant or similar to the course(s) offered by SSM. The experience cannot be less than three years in that particular field. For instance, if the applicant has three years or more experience in sales as a sales supervisor, then he/she shall be given credits for the course "Sales Management". An official letter is required from the employer to validate the information. It is up to the Dean to approve or not based on experience and the reputation of the Company.

3. If the institution allows students to seek to transfer more than the maximum allowable percentage of required credit, describe the comprehensive assessment of credits earned that the institution conducts and how it documents that credits align with its program outcomes.

   Not applicable

3. MASTER'S DEGREES
   The institution may award a maximum of 50 percent of the credits required for a master's degree program through transfer credit. Courses accepted for transfer credit are relevant to the program of study and equivalent in both content and degree level. Credit awarded for experiential or equivalent learning cannot exceed 25 percent of the credits required for a master's degree.

   1. State the maximum percentage of credits that are accepted for transfer into master's degree programs.

      SSM transfers 30% of the credits provided they satisfy the criteria set by SSM for transfer student into the master's program.

   2. State the maximum percentage of experiential or equivalent credits that are accepted into master's degree programs.

      SSM provides a maximum of 10% credit for relevant experience in a field that is quite relevant or similar to the course(s) offered by SSM. The experience cannot be less than five years of managerial position in that particular field. For instance, if the applicant has five years or more experience in Human Resources Manager, then he/she shall be given credits for the course "HRM and Organizational Behavior". An official letter is required from the employer to validate the information. It is up to the Dean to approve or not based on experience and the reputation of the Company.

3. If the institution allows students to seek to transfer more than the maximum allowable percentage of required credit, describe the comprehensive assessment of credits earned that the institution conducts and how it documents that credits align with its program outcomes.

    Not applicable

4. FIRST PROFESSIONAL DEGREES
    The institution may award a maximum of 50 percent of the credits required for a first professional degree program through transfer credit. Courses accepted for transfer credit are relevant to the program of study and equivalent in both content and degree level.

    1. State the maximum percentage of credits that are accepted for transfer into first professional degree programs.

        Not applicable

    2. If the institution allows students to seek to transfer more than the maximum allowable percentage of required credit, describe the comprehensive assessment of credits earned that the institution conducts and how it documents that credits align with its program outcomes.

        Not applicable

5. PROFESSIONAL DOCTORAL DEGREES
    The institution may award a maximum of 15 percent of the credits required for a professional doctoral degree program (or nine semester credit hours for a 60 semester credit hour degree program) through transfer credit. Courses accepted for transfer credit are relevant to the program of study and equivalent in both content and degree level.

    1. State the maximum percentage of credits that are accepted for transfer into professional doctoral degree programs.

        DBA candidates are given the chance to transfer up to 15% of their credits to be consistent with DEAC requirements.

    2. If the institution allows students to seek to transfer more than the maximum allowable percentage of required credit, describe the comprehensive assessment of credits earned that the institution conducts and how it documents that credits align with its program outcomes.

        Not applicable

G. Enrollment Agreements: The institution's enrollment agreements/documents clearly identify the educational offering and assure that each applicant is fully informed of the rights, responsibilities, and obligations of both the student and the institution prior to applicant signature. The institution complies with the DEAC Enrollment Agreements Disclosures Checklist.

1. Describe how the enrollment agreements or other similar contractual documents clearly identify the educational offerings. [EXHIBIT 34: Enrollment Agreement(s)]

   The type of educational offering and length of the study program in addition to other policies are all found in the confirmation letter of acceptance. EXHIBIT 34 shows a sample that SSM has recently started to adopt.

2. Describe how the institution's enrollment agreements or other similar contractual documents verify that each applicant is fully informed of the rights, responsibilities, and obligations of both the student and the institution prior to the applicant's signature.

   All rights, responsibilities and obligations are found in a complete portfolio of documents such as the student handbook, catalogue, provisional letter of acceptance and confirmation letter of acceptance. The student has full access to all such documents before signing; if signed, then he/she keeps copies of all such documents.

3. Certify that the institution complies with the DEAC enrollment agreement disclosures checklist. [EXHIBIT 34: DEAC Enrollment Agreement Disclosures Checklist]

   EXHIBIT 34 is attached; all items have been added to the enrollment agreement to comply with DEAC checklist.

1. The institution requires that, prior to accepting the enrollment agreement, students affirm and accept the tuition refund policy and the rights, responsibilities, and obligations of both the student and the institution. The terms of the tuition refund policy are published in the institution's enrollment agreement, catalog, and website.

   1. Describe how the institution requires students to affirm and accept the tuition refund policy prior to accepting the enrollment agreement.

      The tuition refund policy is already found on SSM's website, catalogue and the second page of the confirmation enrollment agreement where the student needs to sign. His/her signature is a proof of having read and accepted the terms.

   2. Describe how the institution discloses the rights, responsibilities, and obligations of both the student and the institution prior to accepting the enrollment agreement.

      Prior to issuing a confirmation enrollment agreement, the applicant receives a provisional letter of acceptance with a copy of the student handbook, catalogue, in which he/she is

going to find each party's responsibilities, rights, and obligations.

2. An enrollment agreement is not binding until it has been submitted by the student and accepted by the institution. A copy of the accepted enrollment agreement is made available to the student within 10 days of acceptance and maintained as a part of the student's record.

   1. Describe the institution's process for accepting and processing enrollment agreements.

      The process starts when the registrar receives an online application, due diligence is done based on matching the admissions criteria; then, the applicant receives a provisional letter of acceptance based on which a first enrollment fee is required. Finally, a confirmation letter is issued with all the conditions, rights, responsibilities etc…
      In case the applicant does not accept the clauses in the confirmation letter, then he/she is eligible for getting a full refund before the start of classes or in case a student visa is not granted.

   2. Certify that the institution provides students with a copy of the accepted enrollment agreement within 10 days of acceptance.

      Normally, once an applicant accepts the provisional letter of acceptance and payment is done, then in no more than 2-5 working days a confirmation letter of enrollment is sent. The process never reached 10 days.

   3. Describe how the enrollment agreement is maintained as part of the student's record.

      All documents are saved on Google drive (SSM has its own Google Suite) and only SSM administrators have access to those documents. If a student wishes to download the enrollment agreement, then it is his/her right doing so using the "mySSM" student account.

3. The institution complies with the applicable Truth in Lending Act (TILA) requirements, including those under Regulation Z, and state requirements for retail installment agreements.

   1. Describe how the institution complies with applicable Truth in Lending Act (TILA) requirements, including those under Regulation Z, and state requirements for retail installment agreements.

      TILA and more specifically Regulation Z apply to entities that are engaged in the business of extending consumer credit in transactions that occur within the United States or with a US citizen. SSM is not located within the United States. SSM is not involved in the business of extending consumer credit to students within the meaning of TILA and/or Regulation Z. It does not engage in any such transactions within the United States or with US citizens. For these reasons, TILA and the requirements of Regulation Z are not applicable to SSM.

Therefore, the TILA requirements are not applicable.

2. Identify the individual responsible for verifying compliance with all Truth in Lending (TILA) requirements.

   Not applicable as per detailed explanation in item 1 above

3. Describe how the responsible individual remains up to date on Truth in Lending requirements.

   Not applicable as per detailed explanation in item 1 above.

4. All required state and Truth in Lending Act disclosures are included in the enrollment agreement. Requirements for type size, notice to buyer, and computation examples, as applicable, are observed.

   1. Demonstrate that all required state and Truth in Lending Act disclosures are published on the enrollment agreement and provide the Truth in Lending disclosure language published on the enrollment agreement.

      Not applicable as per detailed explanation in item 3.1 above

   2. Describe how the publication of these disclosures meets requirements for type size, notice to buyer, and computation examples as applicable.

      Not applicable as per detailed explanation in item 3.1 above

5. If there is a separate payment contract, the contract is incorporated in the enrollment agreement.

   1. Describe how the institution ensures that any separate payment contract is incorporated in the enrollment agreement. [EXHIBIT 34: Payment Contracts or Documentation]

      The confirmation acceptance letter is the same as the payment contract; it shows the yearly payments to be made and the due dates. There is also a provisional letter of acceptance that is sent to the prospective student showing the sequence of payments prior to signing the official enrollment letter.

Contact Person: Logan Pacey, International Affairs & Registrations

A. **Financial Disclosures:** All costs relative to the education provided by the institution are disclosed to the prospective student [in an enrollment agreement or similar contractual document] before enrollment. Costs must include tuition, educational services, textbooks, and instructional materials; any specific fees associated with enrollment, such as application and registration fees; and fees for required services such as student authentication, proctoring, technology access, and library services.

1. Describe how the institution discloses to prospective students prior to enrollment all costs associated with the education provided.

   The program's cost is explicitly document on SSM's website for each program level under a section named "cost of the program" for all the years until graduation.

2. Demonstrate that all costs associated with the education provided include tuition, educational services, textbooks, instructional materials, and application, registration, authentication, proctoring, technology access, and library services fees.

   All the costs related to the above learning materials and any supplements needed are included in the tuition fee and no additional charges shall be imposed on top of them at all. Such documents and materials shall be provided as soft copies. In case, students require physical copies, then they shall be charged for transportation/shipping fees depending on the destination point. Library resources with paid search engines such as EBSCO are also included in the tuition list on the website.

1. The costs for optional services, such as expedited shipment of materials, experiential portfolio assessment, or other special services, such as dissertation binding, are clearly disclosed to prospective students as not subject to refund after the five (5)-calendar-day student right to cancel enrollment.

   1. Describe how costs for optional services, such as expedited shipment, experiential portfolio assessment, or other special services, are clearly disclosed to prospective students prior to enrollment.

      As stated in item A2 above, transportation and shipping costs defer according to the destination needed. Thus, students can handle the expedition by themselves if they desire to do so; otherwise, we can execute it for them based on tariffs charged by third-party transportation firms. This information is mentioned in the tuition section of the BBA program and the cost section of both MBA and DBA. Within those links, a second link appears named "refund policy" that shows explicitly in a paragraph entitled "Course Materials" such a statement. However, all students so far have no problem downloading the course materials as they are available in soft versions

2. Describe how the institution clearly discloses to prospective students that costs for optional services are not subject to refund after the five (5)-calendar-day student right to cancel enrollment.

In the section entitled "Course Materials" students have the option to cancel their enrollment before the start of the program and get full refund as long as classes have not started and normally during that period, course materials and supplements are not available for any download or order. As of the first week of starting classes, if any student wishes to withdraw from the program, a penalty of 20% is affected which includes the costs of any course materials downloaded electronically. No separate penalty is put on such materials over and above the 20%.

2. The institution's disclosure of its refund policy must include a sample refund calculation that describes the calculation methodology using clear and conspicuous language. Student acknowledgement of the refund policy is obtained and documented in the enrollment agreement or similar contractual document prior to enrollment.

1. Describe the institution's refund policy and how the calculation methodology uses clear and conspicuous language.

To make it simple, a table for the refund policy is put in place to facilitate calculation of any refund and its complement which is the penalty. For instance, if the student is enrolled in the BBA program and has already paid the first enrollment fee of the first year that amounts to EUR 3,050 and then decides to withdraw, 80% of that amount is subject to refund (EUR 2,440.00) which also means that the penalty in this case is 20% (EUR 610.00).

2. Provide the published sample refund calculation.

Prior to applying for DEAC, SSM did only approve a refund for the first payment (spot payment); however, later payments were not subject to any refund. However, for SSM to comply with DEAC, its refund policy has been adjusted allowing students to get refunds as per the following tables:

The below table appears within the refund policy of the BBA program -1st study year:

Week after paying the tuition enrolment fee for the 1st study year	Percentage refunded from the tuition enrolment fee
1st week (start of classes)	80% (EUR 3,050 x 0.80 = EUR 2,442.40)
2nd week	60% (EUR 3,050 x 0.60 = EUR 1,830.00)
3rd week	40% (EUR 3.050 x 0.40 = EUR 1,220.00)
4th week	20% (EUR 3,050 x 0.20 = EUR 610.00)
5th week	0% (EUR 3,050 x 0 = EUR 0.00)

Week after paying the tuition enrolment fee for the 1st study year- Second Payment	Percentage refunded from the tuition enrolment fee
1st week (start of classes)	80% (EUR 2,400 x 0.80 = EUR 1,920.00)
2nd week	60% (EUR 2,400 x 0.60 = EUR 1,440.00)
3rd week	40% (EUR 2,400 x 0.40 = EUR 960.00)
4th week	20% (EUR 2,400 x 0.20 = EUR 480)
5th week	0% (EUR 2400 x 0 = EUR 0)

Week after paying the tuition enrolment fee for the 1st study year- Third Payment	Percentage refunded from the tuition enrolment fee
1st week (start of classes)	80% (EUR 2,400 x 0.80 = EUR 1,920.00)
2nd week	60% (EUR 2,400 x 0.60 = EUR 1,440.00)
3rd week	40% (EUR 2,400 x 0.40 = EUR 960.00)
4th week	20% (EUR 2,400 x 0.20 = EUR 480)
5th week	0% (EUR 2400 x 0 = EUR 0)

3. Describe how the institution obtains applicants' acknowledgement of the refund policy that is documented on the enrollment agreement or similar contractual document prior to enrollment.

   The provisional letter of acceptance that the applicant receives from SSM after being admitted to the chosen study program includes the details of the refund policy that is explained above and that is also found on SSM's website.

B. Cancellations

1. Institutions must maintain, publish, and apply fair and equitable cancellation and withdrawal policies. A student's notification of cancellation may be conveyed to the institution in any manner the institution deems appropriate so long as the method or methods chosen
   a. are in compliance with applicable federal and state requirements and
   b. do not create unreasonably difficult requirements for the student to satisfy.

   Institutions must designate the manner in which students may submit cancellation or withdrawal notification and the individual, office, or offices to whom students may submit notice of official cancellation or withdrawal.

1. Describe the institution's cancellation and withdrawal policies.

   Students have the right to cancel their enrollment anytime they wish by simply submitting a request to do (fill in a petition form for dropping out). There are no explicit policies for doing that as the process is so simple; no governmental or legal restrictions govern such withdrawal practices.

2. Describe how students are required to convey their cancellation or withdrawal to the institution, and identify the individual, office, or offices to whom students may submit their notification.

   Students convey their decision to withdraw from the program by submitting their petition request form first by email to the Dean who verifies the reason(s). If reasons relate to any academic issue, it is then the Dean's responsibility to investigate the case and try to find solutions before accepting the request. That means, the Dean tries to help and advise the student to find a solution in order to continue his/her studies. However, if the student insists to withdraw from the program, the decision has to be approved first by the Dean and second by the President and the Registration's office is notified accordingly about the decision for execution and to arrange tuition refund purposes, if applicable, according to the policy.

3. Describe how the institution's required method of cancellation/withdrawal notification is in compliance with applicable federal and state requirements.

   There are no governmental requirements that relate to cancellation or withdrawal. It is simply an internal policy that private universities have full autonomy to design and implement.

4. Describe how the institution's required method of cancellation/withdrawal notification is not unreasonably difficult for students to satisfy.

   As stated earlier, any cancellation decision is governed by a very simple process. An email message or a formal inquiry (petition form) is sent to the Dean attaching the petition form for withdrawal from the program expressing such an intention along with the reasons for doing so. Once the petition is approved, then the President signs it for cancellation and refund (if within the refund period) and finally, the registration drops the student out completely with a notice sent to the accountant.

2. A student has five (5) calendar days after signing an enrollment agreement or similar contractual document to cancel enrollment and receive a full refund of all monies paid to the institution.

   1. Describe whether students have a minimum of five (5) calendar days after signing an enrollment agreement or similar contractual document to cancel enrollment and receive a full refund of all monies paid to the institution.

      Students who wish to withdraw from the study program have the option to receive full refund of the enrollment fee as long as classes have not started. However, the day classes start a-less-than 100% refund is provided to those students as per details mentioned above and appearing on both the student handbook and SSM's website.

3. A student requesting cancellation more than five calendar days after signing an enrollment agreement, but prior to beginning a course or program is entitled to a refund of all monies paid minus:

- An application/transfer credit evaluation fee of up to $75 and
- A one-time registration fee per program of no more than 20% of the tuition and not to exceed more than $200.
- Library services fee, if provided by a third-party service (e.g., LIRN, Westlaw, ProQuest, EBSCO)

Certify that students who cancel more than five calendar days after signing an enrollment agreement, but prior to beginning a course or program are entitled to a refund of all monies paid minus an application fee, one-time registration fee, and third-party library services fee.

As long as courses have not started, a full refund is provided to students except for the application fee that amounts to EUR 200.00 as well as the e-library fee (EBSCO) amounting to EUR. 100. It is important to mention that students are not obliged to pay the EBSCO fee early in the registration process. However, if any one made that payment, SSM cannot make a refund as this is a third-party non-refundable service.

4. Upon cancellation, a student whose costs for education are paid in full, but who is not eligible for a refund, is entitled to receive all materials, including kits and equipment.

1. Certify whether students who cancel after paying in full, but are not eligible for a refund, receive all materials, kits, and equipment, as applicable.

Students have the option to keep whatever course materials provided so far to them even from the first week since the cancellation penalties amounting to 20% in week 1, 40% in week 2, etc.. as per tables found in section IX. A. 2.2 above are sufficient to cover material costs.

5. If promissory notes or enrollment agreements are sold to third parties, the institution ensures that it and any third parties comply with DEAC cancellation policies.

1. Describe how the institution ensures compliance with DEAC cancellation policies if promissory notes or enrollment agreements are sold to third parties.

That is not applicable to SSM as there are no promissory notes issued to any third parties.

C. **Refunds:** Each institution must have and implement a fair and equitable refund policy in compliance with state requirements or, in the absence of such requirements, in accordance with DEAC's refund policy standards below and disclosed in the enrollment agreement or similar contractual document.

Any money due a student must be refunded within 30 days of a final determination of withdrawal, regardless of whether materials have been returned.

1. Describe how the institution implements a fair and equitable refund policy in compliance with state requirements or, in the absence of such requirements, in accordance with DEAC's refund policy standards.

   The moment SSM started its accreditation process, drastic changes have been executed in light of its tuition and refund polices to comply with the standards set by DEAC as there are no governmental restrictions or any local laws that control such practices. The narrative part of sections A and B above show enough evidence that the changes done with respect to refund are fully aligned with DEAC standards

2. Provide a link to the institution's refund policy.

   For this response:
   BBA program: Refund Policy - Swiss School of Management (ssm.swiss);
   MBA program: Refund Policy - Swiss School of Management (ssm.swiss);
   DBA program: Refund Policy - Swiss School of Management (ssm.swiss)

3. Describe the process the institution follows for refunding students' tuition after cancellation, withdrawal, or course drop requests are received.

   Once the student's petition request for withdrawal from the program is approved by the Dean and forwarded to the Registrar's Department for execution, calculation for refunds (if applicable) are done and once approved by the President, a refund bank wire transfer is made.

4. Provide the following information for refunds made in the last 12 months. [EXHIBIT 34: Table of Refunds]

   There has been only one student who withdrew from the BBA study program with a refund that was given to him in the last 12 months. The refund was paid in full (100%) due to a personal humanitarian case. However, during the academic year 21-22 and till June 2023, no additional request for refund has been asked by any student.

Student Name	Program	Start Date	Withdrawal/Drop Date	Refund Amount	Date Paid
Anouar Abiad	Bachelor of Business Administration	October 1st 2021	November 26, 2021	€3,050	November 30th, 2021

1. **Flexible Time Schedule Refund Policy:** An institution that implements the flexible time schedule refund policy must clearly disclose the curriculum benchmarks in terms of assignments submitted for grading that indicate completion at 10 percent, 25 percent, and 50 percent intervals.

When a student cancels after completing at least one lesson assignment but less than 50 percent of the graded assignments, the institution may retain the application fee and one-time registration fee of no more than 20 percent of the tuition (not to exceed $200) and library service fees, plus a percentage of tuition paid by the student, in accordance with the published schedule.

1. If using a flexible time schedule refund policy, describe the curriculum benchmarks the institution uses to indicate completion at 10 percent, 25 percent and 50 percent intervals.

   Not applicable as SSM does not implement a flexible time schedule.

2. Provide an example of a refund calculation processed in the last calendar year based on the flexible time schedule refund policy.

   Not applicable

2. **Time-Based Term Refund Policy:** A time-based term last no more than 16 weeks.

   A time-based term refund policy may be applied to any course, program, or degree. Institutions that utilize the time-based term refund policy must refund 100 percent of the tuition for any course never started. Institutions that implement the time-based term refund policy must clearly disclose the time-based refund schedule on the enrollment agreement.

   When enrolling students in an academic program of study comprised of two or more courses that award semester credit hours, institutions must treat each course separately for the purposes of calculating the appropriate amount of tuition refund owed to the student.

   When a student cancels enrollment, the institution may retain the application fee and a one-time registration fee of no more than 20 percent of the tuition (not to exceed $200) and library service fees, plus a percentage of tuition paid by the student, in accordance with the published refund schedule.

   1. Provide an example of a refund calculation processed in the last calendar year based on the time-based term refund policy.
   SSM found that the 7 to 10 weeks interval of the time-based terms as dictated in DEAC standard IX-C-2 to be the most appropriate for the modules offered. Every module is one-month of studies and student can take up to two courses per month; thus, each payment a student makes covers tuition of courses that will be spread over a-2-months period (8-9 weeks). No refunds were made last year as no students cancelled their study programs except for the student indicated in section C.4 above.

3. **Refund Policy for In-Residence Courses/Programs:** For a course/program that includes mandatory in-residence training, the costs for the distance study portion and the costs for the in-residence portion must be separately stated in the enrollment agreement.

The distance study portion of the combination course/program must use the refund policy stated in Section IX(C)(1) or Section IX(C)(2). If the mandatory in-residence portion of the course/program is more than six weeks, the institution may use the time-based refund policy in Section IX(C)(2). If the in-residence portion is less than six weeks, the institution may use the flexible time schedule refund policy in IX(C)(1).

If a student requests cancellation after attending the first in-residence class session, the institution may retain the application fee and a one-time registration fee of no more than 20 percent of the tuition, not to exceed $200, and library service fees, plus a percentage of tuition paid by the student in accordance with the published refund schedule.

1. If the institution conducts no in-residence program activities, state "Not Applicable." If the institution conducts in-residence program activities, state "See In-Residence Program Companion Template."

See In-Residence Program Companion Template."

D. **Discounts:** Discounted costs are permitted for well-defined groups for specific and bona fide purposes.

Discounted costs must indicate the actual reduction in the costs that would otherwise be charged by the institution. Institutions that offer discounts must demonstrate that students are enrolled in non-discounted courses or programs for a reasonably substantial period of time during each calendar year. An institution offering discounts must calculate refunds based on discounted costs.

An institution that offers discounts must demonstrate that:

- All discounts or special offers identify the specific costs for a course or program.
- The presentation of discounts and special offers complies with DEAC's advertising and promotion standards.
- All discounts (excluding those offered to well-defined groups) or special offers designate a specific expiration date and do not extend beyond the expiration date.

1. Describe any discounts the institution offers.

The discount policy that SSM adopts is based on four factors:

a- Merit: Students enrolled in the BBA program and who have already accomplished at least 40 ECTS or 20 US credits are entitled to get 20% discount for a cumulative GPA equal or

greater than 3.67 and 10% for any GPA ranging between 3.33 and 3.66. MBA students are given 10% and 5% for the same GPA ranges stated above provided they have accomplished 30 ECTS or 15 US credits. This policy is not applicable to DBA students as they are supposed to be financially capable to pay their tuition.

b- BBA Students who have lost any of their parents will be assisted in a discount of 15% of their tuition fees.

c- Students who have a sibling at SSM will each have a-10% assistance. This policy is applicable to all program levels

d- SSM applies also a discount policy to students coming from countries with varying economies. For instance, students coming from poor countries with low GDP/capita are eligible for a relatively higher discount percentage compared to others originating from developing or developed nations. SSM requests copies of official country residence documents in order to prevent any sort of abuse or price arbitrage.

These discount policies are not considered incentives for students to register; they reflect the humanitarian approach of SSM in giving equal opportunities for students to learn.

2. Describe how the institution identifies well-defined groups that receive discounts.

    The well-defined groups are identified in each of the four financial aid policy statements where discount is applicable to different student segments as stated in section D-1above (items a till d).

3. Describe the purpose for offering well-defined groups a discount.

    The financial aid policy's purpose is to provide opportunities for needy and financially challenged students to pursue, start, and continue their education at SSM, without discrimination. Social responsibility necessitates being close and showing empathy to students when needed. Outstanding students should be rewarded for their performance, and needy people cannot be left alone struggling to continue their education

4. Describe how information on discounts is published in the institution's advertising and marketing materials, including the catalog and website.

    All information about discounts is available on the institution's catalog and the procedure to apply for the said discount.

5. Describe how students are enrolled in non-discounted courses or programs for a reasonably substantial period of time during each calendar year.

    Not applicable

6. Describe how the institution calculates refunds based on discounted costs.

It does not make sense paying a refund that exceeds the discounted amount paid by the student. The refund base is always equal to the net amount paid by the student (Net Amount = enrollment fee minus discount).

E. Collections: Collection procedures used by the institution or third parties reflect sound and ethical business practices. Tuition collection practices and procedures are fair, encourage students' progress, and seek to retain their good will. Collection practices consider the rights and interests of the students and the institution.

1. Describe the institution's collection procedures.

   In the provisional letter of acceptance, SSM bank details are explicitly stated so that the student has to transfer the enrollment fee net of any bank fees or charge. For smaller amount such as EUR 200 for the application process fee a PayPal or credit card payment is acceptable.

2. Describe how the institution's collection practices reflect sound and ethical business practices.

   The way collections are handled are highly transparent and they follow the business standards and practices used for any sort of online buying. Students get an invoice for any due payment and once settled a receipt is issued.

3. Describe how the institution conducts fair tuition collection practices that continue to encourage students' progress and seek to retain their good will.

   Tuition fees do not have to be paid in full for the whole academic year. Students are given the chance to arrange three installment payments on quarterly basis. Collection efforts are made by the accountant only. Academic advisors and staff concerned with student services do not intervene in collection or push students for doing so. Their task is simply to encourage and support students in achieving their learning and academic goals.

4. Describe how collection practices consider the rights and interests of the students and the institution.

   Students' financial information are handled with extreme confidentiality and transparency. When it comes to invoicing, a clear description of the due amount is stated so that students reserve their rights to be knowledgeable about any single penny they are required to pay.

Contact Person: Massimiliano Bracale, President

A. Owners, Governing Board Members, Officials, and Administrators: The institution's owners, governing board members, officials, and administrators possess appropriate qualifications and experience for their positions and ability to oversee institutional operations. The owners, governing board members, officials, and administrators are knowledgeable and experienced in one or more aspects of educational administration, finance, teaching/learning, and distance study. The institution's policies clearly delineate the duties and responsibilities of owners, governing board members, officials, and administrators. Individuals in leadership and managerial positions are qualified by education and experience.

1. Provide the following information for the owner(s), governing board members, chief executive officer, and top institution administrators in EXHIBIT 35: Table of Qualifying Professional Experience using the chart below.

Name	Title	Length of Term	Academic Credentials	Qualifying Professional Experience
Khalafalla, Al.	Chair, School Board	7 years	PhD	International Public Policy
Bracale, M.	Owner, Founding President, Board & Academic Senate member	lifetime	PhD	More than 20 years of teaching and administrative experience in education
Soliday- Naui, Elizabeth	Provost	7 years	PhD	15 years of academic and research experience in Asia and Europe
Chentouf, L.	Executive Dean, Board & Academic Senate member	7 years	PhD	More than 18 years of teaching and consulting
Rajagopal, P.	Board member and Chair of the Academic Senate	7 years	PhD	13 years of experience in Education and in the Supply Chain Field
Bongarzoni, P.	Vice Dean, member of Academic Senate	7 years (2 possible terms)	PhD, CPA	Held managerial positions at leading organizations such as Deloitte, Daikin Europe in Accounting, Finance and Consulting

Gharios, R.	Quality and Accreditations Director. Director of Doctorate Program. Member of Academic Senate.	2 years – subject to renewal	PhD, FRM, CMA, PCM	More than 25 years of experience in teaching, research and professional consulting. Member of IACBE Board.
Serena, M.	Owner, Vice President	lifetime	DBA	Business entrepreneur for more than 15 years and VP and administrative experience in education.
Logan, P	Registrar & Student Affairs	Full-time	MBA, BA	More than 5 years of experience in academic institutions
Shah P. A.	Rome campus, Director	Full-time	MBA, BA	More than 10 years of experience in various industries and education

2. Describe how the owner(s), governing board members, chief executive officer, and top institution administrators are knowledgeable and experienced in educational administration. [EXHIBIT 35: Owners, Governing Board Members, CEO, and Administrator Résumés]

   As it is obvious from EXHIBIT 35, members of the school board, academic senate, the President, and all administrators possess broad and deep experience in educational institutions, accreditation and quality assurance, business consulting, leadership and public policy affairs as well as financial and sustainability affairs. Their knowledge in academia is deep and at the same time their industry connections with the public and private sector in various industries is an assurance of breadth as well.

3. Describe how the owner(s), governing board members, chief executive officer, and top institution administrators are knowledgeable and experienced to ensure quality regarding:

   - Financial practices necessary to ensure institutional stability.

   Dr. Bracale worked several years in the financial sector and capital markets in Switzerland and thus as a President of SSM he is fully aware of financial management and cost control best practices to guarantee sustainability of operations. Dr. Elizabeth, the newly hired Provost has deep experience in academia and curriculum planning and she joined SSM to review the curricula of the three program levels: BBA, MBA, and DBA. The same is true about Dr. Paolo Bongarzoni, board member and Vice Dean who has significant experience in consulting; working with firms such as Deloitte and other well-recognized European firms. Finally, Dr. Robert Gharios is a member of the Global Association of Risk Professionals (GARP) located in New York and he is certified by this institution as a Financial Risk Manager (FRM) as well as a Certified Management Accountant (CMA). Thus, financial growth and

sustainability is a major point that is always under management and control by the School Board and the President.

- Teaching and learning.

  In terms of teaching and learning, all members of the two boards (School and Academic Senate) have a deep and intensive experience in that dimension. For instance, Dr. Premkumar Rajagopal has more than 15 years of academic experience as a Professor of Management and Vice Chancellor of AIMST University in Bedong, Malaysia between 2007 and 2014 in addition to more than 30 publications in refereed journals. Dr. Leila Chentouf has about 15 years of experience in teaching and consulting in France and Italy and thus she is highly exposed to European-style education. The credentials of each of all other people even show at least 10 and up to 25 years of teaching and administrative positions in educational institutions that adopt the American-style of education and accreditation principles. All evidence proves that the leaders at SSM are competent to embrace the best teaching practices aligned with the learning objectives.

- Educational offerings delivered via distance education.

  So far, SSM has been using digital channels for almost two years and all faculty and administrators were given sufficient training on using Google Classroom, zoom sessions, and moving forward towards a complete Google Workspace (G-suite) adoption. Students are highly satisfied and synchronous lectures are fully recorded to help students in overcoming any challenges; such recordings can be used as evidence of development and growth in online education.

4. Describe the institution's processes and policies that clearly delineate the duties and responsibilities of the owner(s), governing board members, chief executive officer, and top institution administrators. [EXHIBIT 35: Owners, Governing Board Members, CEO, and Top Administrator Job Descriptions]

   The owners at SSM are active in terms of leading and managing the institutions. For instance, Dr. Bracale is owner and President and Ms. Serena is owner and Vice-President. As a President, Dr. Bracale used to act like the Chief Executive Officer in charge of guaranteeing the proper execution of academic programs and that learning outcomes are being met and developed until Dr. Elizabeth was hired early 2022 to assume academic oversight and responsibility. The Vice-President is in charge of all communication channels with external stakeholders such as social media campaigns and public relations. In relation to the School Board, it supports the Founding President and adopts strategic policies, priorities and plans to direct the operations of the Institution.

   The School Board develops the institution's basic priorities. Long-term goals and priorities are stated in the Board's Policy, and the School Board reviews and approves the plans to achieve them in the annual budget, as well as the annual review and in adjustments of the Strategic Plan. In addition to the "what to do" priorities, the School Board's policy also specifies a set of "what not to do" priorities in areas such as purchasing and employee relations.

EXHIBIT 35 shows the job descriptions of the Board, Academic Senate and all other key administrative positions.

5. Describe how the institution verifies that all individuals in leadership and managerial positions are qualified by education and experience.

    Job qualifications depend on credentials such as educational experience, success in key positions, and professional development. Back to the CV's presented about all key leading positions at SSM and to what has been discussed in items 3 and 4, there should not be any more doubt about their credentials and their abilities in moving SSM to higher ranks.

6. Describe how the owner(s), governing board members, chief executive officer, and top institution administrators remain current within the disciplines offered and educational community.

    SSM's decision about pursuing DEAC accreditation is the best and most recent example about remaining current and to make sure that the institution shall be ready to offer online education and maintain high quality at the same time. That's a big challenge; however, SSM's Board and President have already made a lot of changes so far from the application date to the eligibility letter and while developing the SER just to achieve compliance with the 12 standards. This is strong evidence about SSM's flexibility and adaptability to make decisions very fast for the sake of educational growth and development.

    At the disciplines level, SSM offers business programs only and to guarantee that programs are practical and current in light of the drastic and quantum business environmental changes, the school created an Advisory Board where its members meet at least once annually to review the study programs, curricula, and to present some webinars to students about several emerging topics in business. All adjunct faculty members at SSM are hired as professionals to teach courses matching their managerial knowledge and area of expertise.

B. Reputation of Institution, Owners, Governing Board Members, Officials, and Administrators: The institution and its owners, governing board members, officials, and administrators possess sound reputations a record of integrity and ethical conduct in their professional activities, business operations, and relations. The institution must promptly notify DEAC of any investigative, enforcement, legal or prosecutorial actions which may be initiated or which are current against the institution, its owners, governing board members, officials and administrators. Such notification shall include an explanation of the circumstances giving rise to such actions and the institution's response to the same as well as its explanation of why such actions should not be deemed a concern with respect to the integrity of the named persons or institutions.

1. Describe how the owner(s), governing board members, chief executive officer, and top institution administrators possess sound reputations and records of integrity.

    Dr. Alkhalafalla AL received several letters from the US Committee of Foreign Affairs, US Congress, America's Congressional Black Caucus, and several members of the US Congress

for his long contribution in promoting welfare in public policy decisions in Bahrain, North Africa, and many other GCC nations.

Dr. Paolo Bongarzoni with his 10 years of experience working in companies such as Deloitte, Gruppo Formuala, Daikin Europe, Bombardier Transportation, and Grand Thornton Consulting in the field of Financial Consulting is evidence of integrity.

Dr. Massimiliano Bracale's involvement and passion for academia and his pursuit to obtain a Master degree in Life Coaching during the Pandemic as well as his appointment by the International Human Rights Association (affiliated to the UNO) as the Rome Director are evidence of integrity.

Dr. Elizabeth Soliday-Naui has deep experience in developing curricula for MBA and DBA programs and that is determined from her involved in consulting several business schools in Europe and Asia in the last 15 years of top management positions she has occupied.

Dr. Leila Chentouf is highly recognized in Italy and France for her consulting and teaching credentials.

Dr. Premkumar Rajagopalwas the first to have a PhD in Supply Chain and Logistics Management in Malaysia in 2006 and his reputation in his home country is spread as an educator with high integrity and respect. His credentials in research and publications are remarkable.

Dr. Robert Gharios has served as a Dean of Business and Economics at AUST for more than 20 years and he is very active in educational accreditation in the USA as he rendered so far more than 14 peer-review site visits with IACBE in Asia and Europe in addition to his position as a member of IACBE's BOD and President of IACBE Asian Region 10.

2. Describe how the owner(s), governing board members, chief executive officer, and top institution administrators practice ethical conduct in their professional activities, business operations, and business relations.

All actions undertaken by the Board members, President, and administrators have to be governed by the recently revised code of ethics that is explicitly stated on SSM's website.

3. State whether or not any owner(s), governing board members, chief executive officer, or top institution administrators have been debarred by federal or state authorities from participating in any funding programs.

None of the members of the School Board or Academic Senate as well as CEO have been debarred by any governmental authorities in their home countries or even by host governments.

4. Certify that the institution will promptly notify DEAC of any investigative, enforcement, legal or prosecutorial actions which may be initiated against the institution, its owners, governing board members, officials and administrators and that such notification shall include an explanation of

the circumstances giving rise to such actions and the institution's response to the same as well as its explanation of why such actions should not be deemed a concern with respect to the integrity of the named persons or institutions.

SSM certifies that it will promptly notify DEAC of any investigative, enforcement, legal or prosecutorial actions which may be initiated against the institution, its owners, governing board members, officials and administrators and that such notification shall include an explanation of the circumstances giving rise to such actions and the institution's response to the same as well as its explanation of why such actions should not be deemed a concern with respect to the integrity of the named persons or institutions.

C. **Succession Plan:** The institution has written plans that describe the process that it follows in the event a leadership succession is necessary. The plan identifies specific people, committees, or boards responsible to carry on the operation of the institution during the transition period. The plan includes a business continuity structure that the institution can implement immediately. The institution reviews and revises the plan on an annual basis.

1. Describe the institution's succession plan, including what events would initiate a succession of leadership. [EXHIBIT 36: Succession Plan]

    Succession planning at SSM is based on the idea of talent identification, recruitment, hiring and planning for their long-term tenure. The events that trigger succession of leadership are expansion and employee turnover. Every time SSM expands operations locally and internationally, additional talents are hired to guarantee that there are sufficient and qualified human resources to accomplish the new or emerging tasks. For example, Dr. Bracale found that some of SSM's graduates should be given some key positions due to their intellectual abilities as well as professional experiences to assure proper succession. Mainly, Dr. Serena Magnanti, Dr. Paolo Bongarzoni, Ms. Gabrielle Robinson, and Ms. Logan Pacey are all MBA holders at least and Doctorate graduates of SSM and they occupy the positions of VP/co-owner, Vice Dean, Rome campus Director, and Registrar respectively. SSM's President is fully aware that with growth, the institutional structure has to develop so that the new structure is always aligned with the new strategy.

2. Identify the leadership, administrators, staff, committees, or boards responsible for carrying on the institution's operations during the transition period.

    Dr. Massimiliano Bracale - President
    Dr. Serena Magnanti - Vice President;
    Dr. Leila Shentouf – Dean ;
    Dr. Paolo Bongarzoni - Vice Dean ;
    Ms. Gabrielle Robinson – Rome Campus Director
    Ms. Logan Pacey – Registrar & International Affairs
    Dr. Robert Gharios – Quality & Accreditation Director

    Most of the above administrators have been hired since the last five years as their positions are essential to streamline operations and with their qualifications, SSM can move forward for

future growth and development. All of that proves that SSM's Board and President adopt a forward-looking perspective to achieve sustainable continuity and succession. The succession plan found in EXHIBIT 36 identifies the names of successors for the above positions in case of any transition

3. Describe the institution's business continuity structure that ensures that students' education and services are not disrupted during this transition period.

    The organizational structure of SSM indicates the most important functions to be performed at the local level as well as for any overseas operations conducted through the designated in-residence program locations. Already SSM's succession plan shows that for every critical job position, a successor is identified in case of any transition.

4. Describe how the business continuity procedures are structured for immediate implementation, as necessary.

    The succession plan includes the current main position holders held at SSM and their immediate successors in case of any disruption or termination. It shows the readiness stage of every potential successor as being either immediate or requiring some additional time. In addition, the plan also indicates whether any succession action is required at the present or not.

5. Describe how often the plan is reviewed and revised.

    The plan is revised once per year.

6. Describe the individuals involved in reviewing and revising the succession plan.

    The President and the Vice President are responsible for revising the succession plan altogether.

Contact Person : Dr. Massimiliano Bracale, President

A. Financial Practices: The institution shows it is financially responsible by providing complete, comparative financial statements covering its two most recent fiscal years and by demonstrating that it has sufficient resources to meet its financial obligations to provide quality instruction and service to its students. Financial statements are audited or reviewed and prepared in conformity with generally accepted accounting principles in the United States of America or International Financial Reporting Standards. The institution's budgeting processes demonstrate that current and future budgeted operating results are sufficient to allow the institution to accomplish its mission and goals.

1. Describe how the institution demonstrates financial responsibility. [EXHIBIT 37: Audited Comparative or Reviewed Comparative Financial Statements] [EXHIBIT 37: Letter of Financial Statement Validation]

    Financials are at the heart of any institution. SSM assumes full responsibility and accountability in managing its financial resources and it has always succeeded to settle all its dues to suppliers and banks on time reflecting sound financial management. SSM's financial position in terms of balance sheet is robust and its relatively small asset base is a logical reflection of its small size. EXHIBIT 37 shows the most recent audited financial statements for the years ending Dec. 31, 2021 and 2022 in addition to the letter of Financial Statement Validation by the external auditor.

2. Describe how the institution maintains sufficient resources to meet its financial obligations and provide quality educational offerings and service to students.

    SSM has sufficient investments in working capital amounting to EUR 1,172,055 in year 2021 and EUR. 1,317,354 in 2022 with a significant annual growth of 12.4%. Working capital is a major source of liquidity, financial stability and sustainable growth. On the leverage side, SSM owed creditors EUR 349,292 by end of 2022 with a debt leverage of 20.6% only. Thus, SSM is slightly leveraged and most of its assets are financed by equity funds.

3. Describe how and how often the institution's financial statements are audited or reviewed.

    Based on local laws, financial statements need to be audited once per year which is the end of the fiscal year; March 31st of any given year. SSM complies accordingly. SSM prepares its accounting cycle internally and then an external Italian auditor named "Commercialista Lusignani" is hired to review the reports and generate a letter of validation including an auditor opinion.

4. Describe whether the institution's financial statements are prepared in conformity with generally accepted accounting principles in the United States of America or International Financial Reporting Standards.

    Since SSM is a European school, financial statements are prepared in conformity with IFRS.

5. Describe the institution's budgeting processes. [EXHIBIT 37: Last Fiscal/Calendar Year Budget]

The provisional annual budgetary process is based on a forecast on the number of students to be recruited in the academic year. The budget includes tuition and non-tuition revenues, the compensation of the administration, the faculty, rental of the premises, marketing and related materials, etc. The final budget is determined on the number of students effectively registered. Due to its small size, the budget is prepared by both the Dean, Vice President, and President to identify the above forecasted expenses. The President and VP are more aware about administrative and marketing expenses and on the other side the Dean is required to add input on academic expenses. A sample budget for the most recent year 2023 is also included for reference in EXHIBIT 37.

6. Identify the individuals involved in and responsible for the institution's budget.

As stated above the President and the VP work on the section that relates to revenues, management and administrative expenses whereas the Dean's input for forecasting the number of courses to open per program level is essential in order to generate an estimate for the teaching salaries.

7. Describe how the budgeting process documents and verifies that current and future operating results are sufficient to allow the institution to accomplish its mission and goals.

The budgeting process provides SSM with ahead of time assurance about the extent to which revenues shall exceed expenses so that there will be no need for any external financing. So far, that has been always the case fortunately and SSM has never defaulted or even delayed any due payment to its vendors and partners.

8. Describe how the institution is profitable. For non-profits, describe how the institution has an excess of revenues over costs.

SSM has always closed its fiscal year with a positive net income for a very long period already. It realized a total profit of EUR. 596,767 in the year 2022 relative to EUR. 551,121 in 2021 representing 8.28% annual growth. This amount is fairly good for a small institution. We have positive expectations that numbers will rise in the coming years due to an almost full conversion into online education with a global student outreach.

9. If the institution is not profitable, describe the institution's strategic initiatives implemented to achieve a positive operating result sufficient to fund future operations.

That condition is not applicable to SSM

10. Describe how the institution is committed to fulfilling all obligations to students in the event a teach-out is required. [EXHIBIT 38: Teach-Out Commitment]

SSM is fully responsible and liable towards its students and alumni.
We are investing to improve our education quality and achieve higher level of excellence through accreditation and partnerships.
our concern is to make SSM a going concern entity to serve its alumni, current students and prospective students in the foreseeable future, thus a teach out commitment is signed as it appears in exhibit 38.

11. Describe how the institution's current assets are sufficient to meet current liabilities.

As stated in item 2 above, the working capital for the year 2022 was EUR 1,317,354. Thus, current assets amounted to EUR. 1,666,646 against current liabilities of EUR. 349,292. Such numbers show that the current ratio for that year was 4.77 times which is highly sufficient for having enough short-term liquidity.

12. Describe how the institution uses cost control and analysis systems to verify that it maintains sufficient current assets to fund a teach-out of students.

Current assets represent the bulk of SSM's total assets since its premises are leased on long-term basis and annual rent is paid accordingly. Thus, the amount of EUR. 1,666,646 is more than sufficient to finance any program even in case of teach-out. SSM is again a small institution.

13. State whether or not the institution or any owner(s) or governing board members ever declared bankruptcy.

None of the owners, School Board members as well as the Academic Senate declared bankruptcy.

14. If a sole proprietorship or partnership, state whether or not the owner(s), governing board members, chief executive officer, or top institution administrators have ever declared bankruptcy.

The two partners, President and Provost, and all Board members never declared bankruptcy.

15. Describe how the institution maintains reserves for honoring future service obligations, bad debts, and refunds.

SSM has already an account named "Statutory Reserves" into which 20% of the annual profit is added to guarantee sustainable growth and ongoing operations in the long-run

B. **Financial Management:** Individuals overseeing the fiscal and budgeting processes are qualified by education and experience. The institution employs adequate administrative staff for effective operations, and at least one person is qualified and able to prepare accurate financial reports in a timely manner. Internal auditing trails and controls are in

place to assure that finances are properly managed, monitored, and protected. Adequate safeguards prevent unauthorized access to online and on-site financial information.

1. Describe how the individuals responsible for preparing the institution's financial reports and budgets are qualified by education and experience.

   Dr. Bracale started his career working in the financial and capital markets of Switzerland in addition to his Business education from the Bachelor's level up to PhD; all his education is in Business. So, for him preparing a budget and generating a financial report is an easy task. The Vice President, Dr. Serena Magnanti had succeeded to run and manage a family business with more than 40 employees during the crisis of 2007 and put that venture in the right direction; she also has a Bachelor's and Master's degree in Business in addition to a DBA. Thus, she possesses the needed qualifications. Finally, the Dean, Dr. Leila Chentouf, has a PhD in Economics and a Master's degree in international economics and finance and with her consulting experience, she can definitely prepare a budget for SSM.

2. Describe how often financial reports and budgets are prepared. [EXHIBIT 37: Financial Reports]

   Financial reports are generated once per year; they have to be finalized by end of January of the next year. That is, the financial reports for the year ending December 31, 2022 have to be finalized on January 31, 2023 giving the external auditor two months to issue a complete set of audited financial statements with a letter of validation by the end of March 2023.

3. Describe who at the institution, whether internally or a third party, is responsible for reviewing and approving financial reports and budgets.

   The President, Dr. Bracale is the one who reviews all financial reports internally. The external auditor later on does due diligence for the issuance of an audited report.

4. State whether or not bonding or insurance is required to insure against fraudulent conduct.

   No need so far to worry about fraudulent conduct as the owner in his position as President reviews all the documents and thus there is no way for fraudulent conduct to occur.

5. Describe the institution's internal auditing and control processes to verify that finances are properly managed, monitored, and protected.

   SSM is a small institution and the fact that an external auditor is responsible to review the reporting process and the financial statements, then internal controls are just measures undertaken by the President to make sure that all costs are under control.

6. Describe how the institution protects online and on-site financial data from unauthorized access.

   All financial and non-financial information are saved on Google cloud as SSM is a client of Google Suite. Further, each terminal of SSM's computers is protected by McAfee live safe; a

prime subscription. In addition, all internet connections are VPN secured.

7. Describe how the institution takes proactive steps to protect student and financial information from unauthorized access or threats.

   As stated above, the same procedures are used in addition to individual passwords for staff and students that consist of 12 digits minimum including one capital letter, alphanumeric password and two special characters.

8. Describe how the accounts payable (numbers, amounts, and age) reflect sound financial responsibility and management.

   SSM is very fast in settling its invoices to suppliers and partners. The balance sheets of 2021 and 2022 show clearly that accounts payable balances were EUR. 43,600 and EUR. 56,262 respectively. Such figures compared to current assets are minimal and in fact the institution has excellent reputation and image for its prompt payments.

9. Describe how the institution maintains adequate inventories of course or instructional materials for current and future students.

   Almost all of study materials in the field of Business and Management are digital. Very rare are those materials that have to be physical in nature. Thus, no need to have any physical inventories when they can be delivered via online channels.

10. Describe the institution's insurance coverage.

    The rental contract is with the University of Washington located in Rome which includes all facilities as well as insurance coverage. Students benefit already from social security insurance which is mandatory according to local laws.

11. Provide a list of any significant insurance claims made in the past three to five years.

    No insurance claims were declared in the last five years at all.

C. **Financial Stability and Sustainability:** The institution maintains adequate administrative staff and other resources to operate effectively as a going concern and is not exposed to undue or insurmountable risk. Any risk that exists is adequately monitored, manageable, and insured. In the event the financial operations of the institution are supported by a parent company or a third party, audited or reviewed financial statements are provided by the supporting entity to demonstrate that the supporting entity possesses sufficient financial resources to provide the institution continued financial sustainability, as well as the commitment to do so. If the institution's financial performance is included within the parent corporation's statements, a supplemental schedule for the individual institution is appended to the parent statement.

1. Describe how the institution employs administrative staff qualified by education and experience to ensure that it can operate effectively as a going concern and is not exposed to undue or insurmountable risk.

   All administrative staff at SSM possess at least a Master's level degree with significant experience. They are highly loyal to SSM and that's a main reason behind a negligible employee turnover rate. Each of SSM's staff has at least five years of professional experience and their credentials are highly satisfactory. The current staff are already members of SSM's alumni who graduated with a Master's level degree. Abiding by the budget is always the best way to have sound financial management practices and keep the institution operational as a going concern entity.

2. Describe how identified risks are monitored, managed, and insured.

   SSM employees and resources have never been subject to any sort of insurmountable risk so far.

3. Describe whether or not the institution is supported by a parent company or third party.

   SSM is a stand-alone entity owned by the Swiss Management Academy International (SMAI). The latter one is owned by Dr. Bracale and Dr. Magnanti. However, SSM is managed independently from SMAI.

4. If the institution is supported by a parent company or third party, describe the supporting entity's level of administrative and financial involvement. [EXHIBIT 39: Audited or Reviewed Financial Statements of the Supporting Entity]

   SMAI is a legal entity without any other operations except for SSM. Thus, the audited financial statements of SSM are applicable to SMAI.

5. Describe the parent company or third party's commitment to supporting the entity. [EXHIBIT 39: Parent Company or Third Party Financial Commitment Letter]

   Not Applicable for the same reason stated in item C4.

6. Describe how the parent company or third party possesses sufficient financial resources and commitment to provide the institution continued financial sustainability.

   Not Applicable for the same reason stated in item C4.

7. If the institution's financial performance is included within the parent corporation's statements, provide a supplemental schedule disclosing the individual institution's financial status. [EXHIBIT 39: Supplemental Schedule – Institution's Financial Status]

   Not Applicable for the same reason stated in item C4.

D. **Financial Reporting:** Financial statements are prepared in conformity with generally accepted accounting principles in the United States of America, often referred to as

"GAAP," including the accrual method of accounting. An independent certified public accountant's (CPA) audit or review report accompanies these statements.

1. State whether the institution's financial statements are prepared in conformity with generally accepted accounting principles in the United States of America (i.e., GAAP). [EXHIBIT 40: Opinion Letters]

   The financial statements of SSM are prepared in conformity with IFRS. The opinion letter of the auditor shows that clearly in its first section entitled "Management's Responsibility for the Financial Statements".

2. State whether the institution uses the accrual method of accounting.

   SSM uses the accrual method of accounting and not the cash basis.

3. Describe the qualifications and experience of the institution's independent auditing firm.

   The auditor Daniele Lusignani is a certified public accountant by the Department of General State Accountancy also known as General Inspectorate of Finance as agencies of the Italian Ministry of Economy and Finance since year 2013. His auditing firm has sound reputation and experience as a practitioner for more than 10 years so far.

4. State whether the independent auditor identified any deviations while conducting the institution's audit.

   No deviations were identified during the audit and due diligence conducted by the auditor.

5. Describe how the institution is addressing and resolving any identified challenges, anomalies, or threats. [EXHIBIT 40: Plan for Addressing Auditor Concerns]

   Not applicable as no actions were found while conducting the audit.

6. Explain how the institution would continue operations if it received a going concern or liquidity footnote opinion from the independent auditing firm.

   SSM shall continue operations as an ongoing entity; however, in case any liquidity or going concern footnote appears in the auditor's opinion, then SSM shall definitely take necessary actions, employ whatever resources needed, and apply strict internal control measures to recap normal and financially sound operations. However, that never happened so far.

7. If a going concern or liquidity uncertainty is resolved through continued shareholder support, explain why the independent auditing firm did not accept the support as sufficient to avoid the going concern opinion or liquidity note.

   Not applicable as it never happened.

1. The institution's financial statements reflect sufficient liquid assets to provide for a staff and faculty.

    1. Describe whether the institution's financial statements reflect sufficient liquid assets to provide for staff and faculty.

       For sure, the working capital of SSM for year 2022 was EUR. 1,317,354 and salaries were only EUR. 660,500; Thus, liquidity is more than enough (more than double after paying debt) to guarantee payment of salaries and employee benefits on time.

2. Annually, the institution has the option of submitting one of these two types of financial statements, unless the Commission directs the institution to submit audited financial statements:

    • Audited comparative financial statements containing an audit opinion by an independent certified public accountant in accordance with standards established by the American Institution of Certified Public Accountants, or
    • Reviewed comparative financial statements containing a review report by an independent certified public accountant in accordance with standards established by the American Institute of Certified Public Accountants.

    When circumstances raise a concern as to the financial soundness and stability of an institution, the Commission may, in its discretion, require that the institution deliver within a specified period of time (as reasonably determined by the Commission taking into account, for example, the exigency of the concerns and the size of the institution), audited comparative financial statements or such other financial documentation as the Commission may determine will provide information as to the institution's financial health and status.

    1. Certify that the institution provided either audited or reviewed comparative financial statements in accordance with the above definitions in EXHIBIT 37: Audited or Reviewed Comparative Financial Statements.

       While submitting the initial application to DEAC, SSM provided a set of audited and comparative financial statements for years 2019 and 2020 along with other documents needed and accordingly a letter of eligibility was sent from DEAC. Now again, with the SER resubmission, updated audited financial statements for the years ending December 31, 2021 and 2022 are submitted (EXHIBIT 37).

    2. Certify that the institution understands that the Commission may, in its discretion, require that the institution deliver audited comparative financial statements or such other financial documentation as determined necessary, when circumstances raise question as to the institution's financial soundness and stability.

       SSM will submit any requested comparative financial statements requested by DEAC under any circumstances.

3. Financial statements submitted must include the institution's fiscal statement for the two most recent fiscal years prepared on a comparative basis or a date specified by the Commission, the CPA's opinion letter or review report, and a letter of financial statement validation.

   1. Certify that the institution submitted its most recent fiscal year end audited or reviewed comparative financial statements, opinion letter or review report, and letter of financial statement validation.

      That has been fully accomplished as they are found in EXHIBIT 37 as stated in item 2.1 above.

E. **Demonstrated Operations:** In all respects, the institution documents continuous sound and ethical operations, including the necessary resources to accommodate demand and assure that all learners receive a quality educational experience. The institution's name is free from any association with activity that could damage the reputation of the DEAC accrediting process, such as illegal actions, fraud, unethical conduct, or abuse of consumers.

   1. Describe how the institution maintains continuous sound and ethical operations.

      SSM strives to build professional and personal development through access to volunteering opportunities, local and international projects, networking events and guest speaking engagements. The SSM's Rotaract club provides an opportunity for students through extra-curricular activities to enhance the knowledge and skills that will assist them in personal development, to address the physical and social needs of their communities, and to promote better relations between all people worldwide through a framework of friendship and service. Combined with an updated study program curriculum with explicit learning outcomes, SSM succeeded to deliver the promised values to its students:

      ➢ Creating an intellectually rigorous learning environment and showing uncompromising dedication to those we serve.
      ➢ Commitment to real knowledge delivered by professors with real life experience
      ➢ Ensuring a climate that supports diversity of cultures, ideas, and insights
      ➢ The development of students' ethical awareness
      ➢ Nurturing students to become inspirational and dynamic leaders
      ➢ Creating an atmosphere of collaboration, mutual support and genuine interest in each other's success
      With respect to staff and faculty, SSM updated in February 2021 its code of ethics to include: (1) respect; (2) honesty and integrity; (3) communication - transparency; (4) stewardship – proper use of SSM's resources; (5) excellence; (6) responsibility and accountability.

   2. Describe how the institution provides the resources necessary to accommodate student demand and ensure that all learners receive a quality distance education experience.

Luckily, in the field of business education almost all study materials that students use can be made available as soft copies and channels of distribution are thus digital via the internet. Even library resources are digitalized; as already mentioned SSM has EBSCO e-library annual subscription that is made available to its students. It is also important to note that SSM's administration is so flexible in adapting to changes and advancements in technology so that it can better serve stakeholders' needs. Digitalization is a strong leverage for achieving continuous improvement in the quality of distance education.

3. State whether the institution is free from any association with activity that could damage the standing of the accrediting process (e.g., illegal actions, unethical conduct, or abuse of consumers).

SSM is fully free from any direct or indirect illegal action, unethical conduct, and people abuse.

Contact Person: Gabrielle Robinson, Director

A. **Facilities, Equipment, and Supplies:** The institution maintains sufficient facilities, equipment, and supplies to achieve its mission and values and support its educational offerings and future operations. A written plan outlines the maintenance and upgrade of facilities, equipment, and supplies and includes a disaster response and recovery plan. The plan states the resources that are budgeted to support its goals. Buildings, workspace, and equipment comply with local fire, building, health, and safety regulations and are appropriately equipped to handle the educational program(s) of the institution.

1. Describe how the institution's facilities, equipment, and supplies promote the achievement of its mission and values. [EXHIBIT 41: Floor Plan]

   The Swiss School of Management shares campus with the University of Washington's Rome Center. The campus is comprised of three floors, out of which two are open to student, faculty and staff access, as these include office space and classrooms. The 4th floor is comprised of apartments; therefore, the Swiss School of Management does not use this space. Details of usage for the 1st and 3rd floor are found in Exhibit 41: Floor Plan. EXHIBIT 41 reflects the floor plan of the premises, which the Swiss School of Management shares with the University of Washington Rome Center. Classroom space may change according to the spaces available, and the number of physical students in class. However, the office space may be located using Exhibit 41, as on the third floor, the area circled in blue is also labeled office space, which is shared between SSM and the University of Washington.

2. Describe how the institution's facilities, equipment, and supplies support its educational offerings and future operations.

   The Swiss School of Management provides an innovative and intellectual environment where students have access to classrooms with full Wi-Fi coverage. The high-quality equipment for distance learning enables students and faculty to feel the professional environment offered by SSM. The camera quality of the Sony ZV-1 ensures a clear image, combining it with the RODE Wireless Go microphones to offer the highest quality of audio and video communication between students and faculty. The EPSON smart boards allow to create an innovative approach to learning, as professors may use the projector not only to project the lecture presentations, but also to write notes and take records of the discussions held in class. The high-level technology promotes the innovative approach required to support the educational offerings of the institute and enables the expansion of SSM's distance learning.
   The physical structure is essential to create a stimulating environment for learners. The campus and classroom spaces available allow for in person classes to grow adequately and provide students with a comfortable, safe and secure environment. The structure is well illuminated with large windows, allowing consistent natural light as well as good ventilation throughout the campus. Being a renovated building dating back to the 16th century, the building also aesthetically pleasing, including large ceilings and frescoes, which allows students to find engaging surroundings as they study on campus. Overall, the campus offers an intellectually

stimulating and comfortable environment for students and faculty, allowing the Swiss School of Management to grow.

SSM also provides the means for students following their studies through distance learning to complete courses in a comfortable and secure manner. Students are expected to have access to the internet and a computer, which is necessary in order for them to readily access class materials, live sessions, and to be able to communicate with their peers. The Google Classroom platform is used as an LMS platform. This allows students to also access the classroom through their smartphones, having the option to download the Google Classroom, Zoom, and Google Drive apps. The platforms used therefore provide a safe way for students to access class material even if one of the devices should not function, giving them also the flexibility to readily find any course-related material at the tip of their fingers.

All lectures at SSM are also live streamed on Zoom, in order for distance learners to fully be engaged and be part of the class. Student video are always visible to lecturers, who keep an eye both on students in class, and students online. This also allows the class to be more engaging, as online students may freely participate to the class, as well as communicating with the onsite peers. WhatsApp groups are created, with permission, for each year of study, in order to create a more approachable environment where students and their current professors can easily and readily reach out to one another. All class sessions are recorded and uploaded on a shared drive. This also provides more security to students, who know that if they should have a justified absence, such as a doctors appointment or a job interview, or any other emergency, they are given the opportunity not to fall behind with the class, as not only may they approach their peers, or the professor, but they may also watch the full lesson at a second stage, allowing them to grasp the concepts covered. Should they have any further questions, or require assistance, we follow an open-door policy where they may reach out to the professor if they should not understand any topic covered in the lesson.

Announcements, presentations, class material and homework are all shared on Google Classroom, so the enrolled students are given various opportunities to ensure they are maximizing their study performance and making sure they do not fall behind with the expectations SSM holds from them.

Overall, SSM ensures that it's distance learning students, as well as students on site, are able to work in an environment that they feel is safe and comfortable, and which promotes their learning experience by providing the tools required for each student to have complete access to all learning materials readily.

3. Describe the institution's plan for the maintenance and upgrade of its facilities, equipment, and supplies. [EXHIBIT 41: Facilities, Equipment, and Supplies Maintenance Plan]

   The Swiss School of Management, together with the University of Washington, continuously upgrade the equipment and supplies to ensure students are provided with the highest quality material to succeed in their studies. The campus has recently been renovated. Most hardware and equipment are provided in pairs to ensure, in case of malfunction, that it can be substituted readily to ensure the continuation of classes. This includes the classroom laptop, microphones, printers and cables for charging. Equipment and supplies are constantly reviewed to ensure smooth functioning.

   Education technology has been substituted during the recent 3-year renovation process, where all the built-in educational equipment was replaced with smart boards, new

projectors & computers in classrooms, which is all maintained by UWRC IT consultant and is on maintenance & replacement schedule according to campus policies.

As the facilities of the University of Washington, where SSM is located, have recently undergone a full renovation, and the premises are now equipped with new technology such as projectors, smart boards, white boards, new flooring, doors and windows, and more, students are able to pursue their studies in a stimulating environment. The facilities follow a maintenance according to the schedule's maintenance by the university of Washington.

The equipment used by SSM is assessed every month, ensuring all equipment is fully functioning. Additional equipment is kept on campus at all times, in case of emergencies or substitution. This may include additional microphones, cables, chargers, extension cords, tables and chairs for students in loco, projectors and adapters. SSM also has 3 laptops on campus, to be used for classes in case of an emergency.

Three different internet lines are available to the administration, to ensure that if one line is malfunctioning, SSM can readily switch the equipment to a functioning line of internet.

SSM's hybrid program is also dependent on the response SSM offers, as mentioned above. In case of further issues, such as a pandemic, although SSM is readily able to close off campus and shift lectures online, we ensure that professors are all continuously updated and requested to maintain a strong connection even from classes from home. Classes are still recorded, which is used by the administrative staff also to maintain the level of quality even in situations where lessons are completely taking place online. Students all receive follow-ups to ensure the expectations stay clear, and coaching sessions, which are offered on a free monthly basis, being part of the program, assist students in maintaining their motivation level even throughout distance learning.

The University of Washington Rome Center is also negotiating a maintenance plan, including SSM as sub-tenants, with the facilities' construction company, including coverage for all HVAC equipment, fire safety, plumbing, electrical, lighting.

4. Describe the institution's disaster response and recovery procedures based on its geographical location(s).

    A. Plan initiation:

    a. Notify senior management
    b. Contact and set up disaster recovery team
    c. Determine degree of disaster
    d. Implement proper application recovery plan dependent on extent of disaster
    e. Monitor progress
    f. Contact all other necessary personnel–both user and data processing
    g. Notify users of the disruption of service

    B. Follow-up checklist:
    a. List teams and tasks of each
    b. List all personnel and their telephone numbers
    c. Establish participation plan
    d. Set up the delivery and the receipt of mail
    e. Establish emergency office supplies
    f. Rent or purchase equipment, as needed

g. Determine applications to be run and in what sequence
h. Identify number of workstations needed
i. Check out any off-line equipment needs for each application
j. Ensure that all personnel involved know their tasks
k. Notify insurance companies

For a more detailed description, please view the disaster response plan of the school, which is available to students and faculty.

The first contact for situations of disaster is the Center Director, Gabrielle Robinson, who must be contacted immediately via telephone by either students or the professor in charge, depending on the situation. When unavailable, the Student Affairs Office Logan Pacey is must be contacted. Maps are present in each classroom to ensure the safety and security of students in any part of the building. The school may evacuate the premises using the conference room and entrance as meeting points, according to the disaster/emergency in place. Disasters may include flooding, fire or earthquakes.

Fire alarms and extinguishers are located in the building and are easy to access. These are maintained and substituted regularly through the University of Washington.

All classes may be shifted to total online learning, if necessary, as the Swiss School of Management is equipped to perform the shift immediately. On the other hand, should the disaster be such to affect distance learners, the Swiss School of Management, providing online learning on a cloud base, offers different solutions. This involves sharing course materials through Google Classroom on any device, as long as this is connected to the relevant email account of the student. This helps SSM support a reliable system, as students who may face a disaster affecting distance learning, such as device malfunction, may use a different device to locate the same resources. For example, if a student's laptop shall malfunction, they are still able to access all classroom material through their smartphone, and vice versa.

Should the disaster take place at a greater scale, SSM backs up all its files and learning material in order to ensure no loss of important material may take place. Syllabi for courses, as well as other materials, are also saved on a Dropbox account in case the G-Suite should face any issues on a service level from Google.

SSM also offers continuous support to students, with different points of contact, which may be on call, WhatsApp, or email. This allows students to have different contact tools also with their professors, who provide their contact details on the syllabus before the first day of class.

Of course, SSM has also considered back up plans in case the Google platform itself should crash. Students, faculty and staff are still able to contact one another in order to ensure the students are supported throughout the disaster.

SSM demonstrates flexibility in order to establish a secure environment for distance learners, as well as on site students.

In case of a natural disaster, whether physical or technological, distance learners, as well as learners on site, are provided with the support required for them to study in a safe and comfortable environment.

5. Describe how the institution verifies that there are adequate financial resources and budgets to maintain and upgrade its facilities and equipment.

   SSM is highly solvent and liquid, as it looks from the audited financial statements, and knowing that the main facilities are on lease/rent basis, so the amount of money available for any capital expenditure in terms of additional hardware/software needed, can be easily raised through the high value of statutory reserves held by SSM.

6. Describe how the technical infrastructure is adequate to provide timely delivery of distance education and support services and to accommodate future student enrollment growth.

   The technical infrastructure, including the laptops and the hardware in the classroom (Sony Video Camera ZV-1, Camlink cable to use the HD video camera as a webcam, RODE Wireless Go microphones, HP laptop RTL8821CE with Windows 10 operating system) is always set to be used. The flexibility of being able to move from one class to another, and between floors allows SSM to ensure timely delivery of distance education. Online classes are held through Zoom Meetings, and SSM is subscribed for 3 premium accounts to guarantee the availability of the software during overlapping classes and for future student enrolment growth.

7. Describe how the institution's building, workspace, and equipment comply with local fire, building, health, and safety regulations. [EXHIBIT 41: Fire, Health, and Occupancy Inspection Licenses]

   The University of Washington ensures that the premises comply with local fire, building, health and safety regulations. Licenses required by the law all fall under the responsibility of the sub-letters who cover all legal aspects of the premises.

8. Describe the type of professional liability, property, and general liability insurance held by the institution, and provide a copy of the Certificate of Liability Insurance. [EXHIBIT 41: Certificate of Liability Insurance]

   General liability insurance for employees at the Swiss School of Management is covered by the INAIL (Istituto Nazionale Assicurazione contro gli Infortuni sul Lavoro) through work contracts, as per state law. European citizens hold a social security number in order to gain access to health insurance in Italy, while international students are required for a private health insurance when joining our school.
   For that reason, SSM does not have a certificate of liability insurance in its name.

B. In-Residence Program Component: The institution provides appropriate training facilities for students participating in in-residence training and information on housing, as applicable. The facilities are in compliance with all state and federal requirements. The institution maintains adequate insurance to protect students, faculty, and staff while participating in in-residence training.

1. If the institution conducts no in-residence program activities, state "Not Applicable." If the institution conducts in-residence program activities, state "See In-Residence Program Companion Template."

    See In-Residence Program Companion Template.

C. Record Protection: The institution's financial, administrative, and student educational records are maintained in a reasonably accessible place and are adequately protected in accordance with applicable federal and state laws.

1. Describe the institution's procedures for maintaining financial, administrative, and student records.

    Financial records of the institution are kept by the school President. Upon receiving payments, these are communicated to the Center Director and the Student Affairs Officer for actions required, such as providing students with a Provisional Letter of Acceptance upon payment of the application fee, or a Confirmation Letter upon the payment of the enrollment fee. Student administrative records are all uploaded in the database incorporated within the official SSM website. This space is called MySSM, and only the administrative staff has access to student records, as students accept SSM's Data Privacy policies when filling in the online application form. All student records are uploaded into their MySSM accounts, and each individual student is given access to their personal records in order to have full access to all their relevant documentation.

2. Describe how the institution takes proactive steps to protect financial, administrative, and student information from unauthorized access or threats.

    Financial records are stored and encrypted in SSMs google suite proprietary account that is held by the president and the vice president.
    Every student can check his/her balance via the MySSM student account.
    MySSM is a secure private database that holds student administrative information, and it is the primary platform used from SSM to store data. Logins into the platform are monitored to ensure the access of authorized accounts.

3. Describe how record maintenance and protection procedures comply with applicable federal and state laws.

   The SSM online application form requests student consent to process their data, which complies with the GDPR laws in Europe. Specific student data is only shared when necessary for their studies, this including student email addresses through the learning management system. All data is stored safely in the MySSM system only accessible by administrative staff.

4. Describe how physical records are secured on site.

   Physical records on site are safely kept in a cabinet with a key and a lock. Only the administrative staff has access to the key. Most records are kept in the system virtually to enable the school to be environmentally friendly and move towards being paperless.

5. Describe how digital records are secured and backed up to minimize data loss.

   Digital records are secured on the MySSM platform. The platform has a system of automated back up in order to minimize the chances of data loss. Should there be a situation where data was lost, the system can be backdated to recover files, allowing no space for complete loss of records.

1. If maintaining documents electronically, the institution provides audit records to verify that the images were properly created and validated.

   Audit trails may verify creation and validation of all data uploaded onto the MySSM database.

   1. Describe the institution's process for properly creating and validating digital records.

      Student records are received through the website system, Wordpress. These are then processed by the administration team and stored by manually being inserted in the MySSM system after the validation of all records. All administrative processes in creating and validating digital records are cross-checked by the registrar or the campus director, after which these are inserted in the system. Students may view all their related documents in order to inform the administration if there are any discrepancies. Administrative records are also stored in a shared drive for access from the administration team.

2. If an institution accepts digitally signed transcripts or electronically transferred verified data from an outside source, the institution documents the outside source using a system that provides registration and verification of participants, protocols for securely sending and receiving files, logging of file transmissions, and electronic notification. The outside source complies with all applicable laws and regulations governing the activities and services provided, including FERPA and other laws concerning the privacy and confidentiality of information and records.

1. Describe the institution's process for accepting digital signatures on electronically processed documents (e.g., official transcripts, enrollment agreements).

   The enrollment process is carried out online, and students provide an electronic copy of ID in their application form before electronically signing. Transcripts received are validated by contacting previous schools to ensure that records provided by students are valid. Transcripts are also received in sealed envelopes directly from the institutions of interest to ensure no record is tampered with before being received.

2. Describe how the institution ensures students that all transmitted information is adequately protected and in compliance with FERPA and other laws concerning privacy and confidentiality of student data.

   Students allow SSM to share necessary information within the institute. Records of students are well-protected and not accessible by anyone except for them, using the MySSM platform access details the students are provided with. These access details may be changed by the students for security, but are still accessible only by the administration team. Trust is built amongst the students and the school's faculty and staff in order to share records only when necessary.

D. Record Retention: The institution's financial, administrative, and student educational records are retained in accordance with applicable federal and state laws. The institution implements a comprehensive document retention policy.

1. Describe the institution's process for retaining financial, administrative, and student records in accordance with applicable federal and state laws.

   Financial, administrative and student records are retained in accordance with the applicable GDPR laws which apply to the Swiss School of Management. Financial records are retained by the school president, while administrative and student records are safely uploaded into the secure MySSM platform in order for retention, to where only the administrative staff and the student themselves may access these records.

2. State how long financial records are maintained.

   Financial records, as per law, are maintained for a minimum of 10 years.

3. State how long administrative records are maintained.

   Administrative records, as per law, are maintained for a minimum of 10 years.

4. State how long student records are maintained.

   Student records, as per law, are maintained for a minimum of 10 years.

5. Describe the institution's comprehensive document retention policy.

   The Swiss School of Management follows a document retention policy in which most documents relevant to the business, its students or faculty and staff, must be stored for at least 10 years after the completion of the final contract. The records are preserved digitally, and any record retained in physical form must be placed in a safe and secure place. It is essential that all relevant documents are stored safely and accessibly. After a period of 10 years, the current manager, director or senior administration member may dispose of these documents.

6. Identify the individual responsible for ensuring the proper retention of financial, administrative, and student records.

   Financial records are retained by the school president, while administrative and student records are retained by the registrar and the center director.

7. Describe how often records are internally audited for compliance with all applicable federal and state laws.

   Records are internally audited every two years to ensure compliance with all applicable federal and state laws. This allows SSM to legally clear it's database from records which have exceeded the minimum time limit of retention.

E. State Authorization:
1. The institution is properly licensed, authorized, exempted, or approved by all applicable state education institutional authorizations (or their equivalent for non-U.S. institutions).

   1. Describe how the institution is properly licensed, authorized, exempted, or approved by all applicable state education institutional authorizations (or their non-U.S. institutional equivalent). [EXHIBIT 3: DEAC State Authorization Form], [EXHIBIT 3: State Licensure and Authorization and Other Accreditation Documents]

      SSMs Rome campus has legal authorization from the ministry of education in Italy.
      The full set of programs: BBA, MBA, and DBA are IACBE-accredited in the USA, in addition to EDUQUA quality certification in Switzerland. The PhD program is in teach-out mode; however, the IACBE letter of accreditation was issued before the termination of the PhD program.

2. Exemptions from state law are supported by state-issued documentation or in statutory language for that state.

   1. Describe any exemptions from state law the institution has determined and the state-issued documentation or statutory language used to determine its exemption.

      Not Applicable