Deree - The American College of Greece

Student Protection Plan

(May 2020; revised Fall 2021; updated Fall 2022; updated summer 2024; next revision in AY 2024-25)

I. Range of Risks to the Continuation of Study

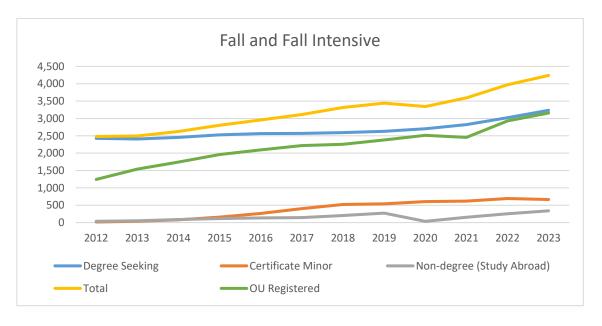
- The American College of Greece (ACG) has a sizeable amount in reserve/endowment funds invested in the United States, which can readily serve as a bridge to any short-term or mid-term financial difficulties. Furthermore, ACG has business continuity plans to deal with various related risks. Thus, the risk that Deree-ACG is unable to continue to operate is quite low, because of ACG's sound financial standing and pertinent planning.
- The risk that Deree-ACG will no longer be able to offer The Open University awards is a function of Greek government law that currently allows for the approval of validation agreements with institutions from non-EU member countries. If for some reason this partnership is severed, Deree-ACG, as a dual-degree institution, will continue to offer its four-year, US-accredited degrees, as it has done since 1981. ACG has continuously been accredited since 1981. It has been re-accredited by the New England Commission of Higher Education (NECHE) for 10 years from 2016 to 2025.
- All validated modules by The Open University also serve the requirements for completion
 of respective US degree programs. About 90% of Deree-ACG undergraduate degreeseeking students follow the dual award system (Graph 1). Once a year, the Registrar's
 Office sends to The Open University all transcripts of students registered in validated
 programs (ratified grades only). If needed, Deree-ACG could help students transfer to its
 validation partner to complete their degree programs (see also section IV, Communication
 about the Student Protection Plan).
- Deree-ACG meets and even exceeds Greek government criteria for operating as a College and, therefore, the risk that Deree-ACG loses its license to operate as a College in Greece is negligible. Nevertheless, all ACG communication with students and staff includes, in the form of a disclaimer, the condition that Deree-ACG will continue to operate as long as the Greek government allows its operation.
- To mitigate the risk of disruption of operations and/or temporary closure owing to natural disasters, ACG has done extensive work to reinforce its buildings and enhance its earthquake protection, as per Greek government regulations. To this day, natural disasters, such as earthquakes, floods and the like have never forced Deree-ACG to close for more than one working day. Thus, the risk of temporary closure of Deree-ACG due to natural disasters is relatively low (see also section II, Measures in Place to Mitigate Risks).
- From 2012 to 2023, total undergraduate enrolment has increased by 33.3% or 3% per year on average (Table 1 and Graph 1). Following completion of registration for fall intensive 2023, Deree-ACG has 4,239 undergraduate students. In addition to its degree-seeking students (3,235), Deree-ACG enrolls 339 US study abroad undergraduate students, and 665 Greek parallel study students, most of whom take six modules from Deree-ACG during their studies at Greek public universities. As illustrated by the robust average annual growth rates of the student population sub-segments presented in Table 1, the increasingly

diverse student population is expected to allow Deree-ACG to continue its operations even if one student group or market segment experiences a significant decrease. Therefore, the risk that Deree-ACG will not be able to continue operating or continue offering certain programs due to significant decrease in enrolment is low.

Table 1. Deree-ACG Undergraduate Enrolment, 2012-2023 (all figures following completion of Fall and Fall Intensive registration)

Deree-ACG Undergraduate Students	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2012-23 Annual Average Growth Rate
Degree-Seeking	2,426	2,408	2,455	2,526	2,563	2,569	2,594	2,628	2,705	2,823	3,022	3,235	3.0%
Certificate Minor	16	37	81	159	262	401	520	539	605	618	693	665	368.8%
Non-degree (Study Abroad)	37	51	90	118	133	144	203	272	36	154	254	339	74.2%
Total	2,479	2,496	2,626	2,803	2,958	3,114	3,317	3,439	3,346	3,595	3,969	4,239	6.5%
OU-Registered	1,243	1,539	1,742	1,960	2,096	2,220	2,256	2,379	2,513	2,454	2,931	3,157	14.0%

Graph 1. Deree-ACG Undergraduate Enrolment, 2012-2023 (all figures following completion of Fall and Fall Intensive registration)



Deree-ACG has the financial resources to hire part-time and full-time teaching staff when
the need arises. Deree-ACG has never faced nor does it expect to face the lack of available
teaching staff. Terminal degrees are pursued by prospective academics at Englishspeaking and/or Greek universities in almost every discipline, resulting in abundance of
available instructors for hire. Each academic year, Deree-ACG Schools maintain a list of
CVs of available instructors who could step in to teach on a part-time basis, if needed.

II. Measures in Place to Mitigate Risks

- All teaching staff are trained in using the VLE (Blackboard), upon being hired by Deree-ACG. In addition, online training for asynchronous online/blended teaching is available to teaching staff each academic year. In the past few years, about 100 members of the teaching staff were trained on teaching online asynchronously.
- If for some reason the main campus is not accessible to students, ACG has another building in downtown Athens, presently used in the evenings by its other unit, Alba Graduate School of Business. As this building is available most of the day, classes held in-person could be moved there. In addition, teaching could continue for a period of time via Blackboard, which is used extensively by teaching staff.

For example, during the COVID-19 health crisis, Deree-ACG readily switched all its modules to online asynchronous delivery, initially through Blackboard. Additional tools were used for synchronous instruction including Blackboard Collaborate, Adobe Connect, MS Teams, and Zoom. For modules needing specialized software, Deree-ACG secured the use of the required software for students directly from vendors (e.g. Graphic Design program - Adobe; Economics and Finance - Bloomberg Anywhere). Remote access to Library material, databases, as well as software was made available to all students and teaching staff. Examinations were administered via the online examination system, Proctorio. In certain cases, such as classes with Study Abroad students, lectures were recorded via Panopto (following written consent by all students) and were uploaded on Blackboard.

In addition, during the COVID-19 health crisis, Deree-ACG continued to offer its students counselling services via Skype and telephone through the Counselling Center. Moreover, student learning facilitators working for Student Academic Support Services (SASS) continued to offer help to students on academic matters through MS Teams. Finally, during the COVID-19 health crisis, all academic administration offices, such as the Registrar's, the Academic Advising, and the Validation Office operated with no disruption and continued to support and offer their services to students. With the permission of The Open University, modules were delivered in synchronous online mode up until December 2021.

 Deree-ACG is obligated by The Open University and the New England Commission of Higher Education (NECHE) to allow students to finish their studies in discontinued degree programs. In the event that a decision is made to discontinue an academic program, a teach-out plan, individualized per program, is created to ensure that all students finish their degree programs on time.

In the past, two academic programs (Healthcare Management and Contemporary Dance Practice) were discontinued. This was done over a four-year period. The chances of discontinuing other programs are very low, as enrolment is carefully monitored. Moreover, as a comprehensive institution, Deree-ACG offers certain programs despite low enrolment.

Regarding the possibility of losing teaching staff in a program, it is noted that about 50% of sections offered each semester/term are taught by less than full-time teaching staff, rendering the possibility of disruption in the delivery of a program due to losing teaching staff insignificant. Current part-time and three-quarter-time teaching staff may be elevated to full-time as needed. For example, in the context of the recently implemented Faculty

Development Plan (FDP), several associate, adjunct and part-time instructors, whose performance and profile warranted change of status were upgraded, with many of them attaining full-time (research-active or teaching-track) faculty status.

- Moreover, as mentioned earlier, Deree-ACG Schools maintain a list of CVs of very qualified instructors available in the Athens area who could be readily hired and assume teaching duties if and as needed.
- Deree-ACG has over 40 exchange agreements, primarily with US institutions, and if needed students could transfer there to finish their degree programs. Students could also transfer to The Open University or other institutions in the UK to complete their degree.

III. Tuition and Fees Refunds in the event Deree-ACG is no longer able to preserve continuation of study

Deree-ACG is accredited by the New England Commission of Higher Education. The
accreditor monitors ACG's financial condition each year and it has never raised any
concerns about ACG's ability to meet its obligations since it was first accredited in 1981.
Furthermore, the institution's financial statements are audited each year by an independent
firm, which further ensures that the ACG is financially able to meet all its obligations. Given
ACG's strong financial status, Deree-ACG is very unlikely to shut down in the middle of a
semester/term.

The COVID-19 health crisis tested successfully ACG's readiness to address various challenges. For example, during the COVID-19 health crisis, when Deree-ACG was faced with over 100 American study abroad students needing to exit Deree-ACG residence halls and depart for their home country, arrangements were made for these students to receive partial refunds for the unused portion of their stay in the residencies. Moreover, no compensation for graduation delays was necessary, because no such delays were experienced. In a few cases where it was determined that students in certain laboratory modules did not get adequate instruction with laboratory equipment during the COVID-19 crisis, the lab fee was refunded to those students. Refunding housing fees and refunding lab fees have become part of Deree-ACG accepted policy.

- Deree-ACG accepted policy and practice regarding programs in teach-out and any delays in program completion is that students are guaranteed that they can complete their awards on time, even if Deree-ACG needs to hire additional instructors to teach modules on a "directed study" (one-on-one) basis.
- Costs stemming from change of location do not apply to Deree-ACG, because it only operates in the Athens area. In the unlikely event that Deree-ACG undergraduate program is forced to stop its operation, the ACG Board of Trustees will decide on the most appropriate course of action for the compensation of students, teaching and administrative staff and anyone else affected by the specific circumstances. ACG has sufficient cash reserves of at least five times its annual operating budget, which could be used for compensation purposes in case of an emergency.
- ACG has a comprehensive insurance policy that covers cases of business interruption.
- Tuition and refund information is available on:

IV. Communication about the Student Protection Plan

- Deree-ACG publicizes the Student Protection Plan by placing it on the ACG website.
- Deree-ACG ensures that teaching and administrative staff are made aware of the implications of the Student Protection Plan in pertinent orientation sessions.
- The Student Protection Plan is made available to Deree Student Association.
- Once a year the elected Student Government is invited to participate in an Academic Council meeting. Moreover, the Student Government can request a hearing with the Academic Council anytime during the academic year.
- If any academic program is discontinued, Deree-ACG administration gathers students in that program, explains the reasons for discontinuing, seeks their feedback and discusses one-on-one to work out a teach-out program for each student. Typically, the teach-out process for a discontinued program takes 2-4 years.
- The personnel in the Registrar's Office, the Academic Advising Office, the Deree-OU Validation Office, Student Affairs, and Career Office may also assist students in case they need to complete their studies elsewhere in the unforeseen event that Deree-ACG ceases operations.
- Communication with the student body takes place through the students' ACG email account, through uploading pertinent information and guidelines as needed on the ACG website and, in some cases, through an SMS message sent directly to student-registered mobile phones.

The ACG email account is created upon admission to Deree-ACG. Thus, students receive information in the ACG student email accounts for any matter that concerns them.

Deree-ACG also operates an automated warning system that is triggered to provide information to student mobile phones and emails in case of a sudden event, such as a coming physical disaster, temporary suspension of ACG operation due to widespread crisis or other emergency.

In addition, the Student Government of Deree Student Association may communicate with students via email and dedicated Q&A videos as they did during the COVID-19 crisis.

- Apart from the automated alert system described above, designated ACG officials have been trained accordingly and have been assigned physical areas on campus where they are to lead students and staff during emergencies to help complete a possible evacuation and provide assistance in general on ACG grounds/buildings.
- Students, as well as teaching staff, may also receive pertinent messages from the Vice President for Academic Affairs (VPAA), the Chief Academic Advisor (CAA), and the President as needed and as appropriate.

- Students may receive any additional information for the Student Protection Plan from the Business Office, the Student Affairs Office, or the Registrar's Office depending on the nature of their inquiry.
- Before any future review of the Student Protection Plan, the Plan is discussed with the elected Student Government.
- Student feedback regarding the Student Protection Plan is overall positive. Students have pointed out that enhancement of direct and considerate email communication with students in times of crisis is preferred to impersonal, mass emails, as the plethora of ACG emails they receive may obscure what is important and what is not. Regarding communication pertaining to academic programs, communication that comes directly from the department/area is highly valued by students. Overall, students find communication through the ACG website to be quite effective.