

STUDENT HANDBOOK

2026 - 2027

ABSTRACT

Welcome to the ASBM Student Handbook. This handbook is designed to guide students through their academic journey, providing essential information on programmes, policies, student support services, and resources.

AMERICAN SCHOOL OF BUSINESS AND MANAGEMENT, JAMAICA (ASBMJ)

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MESSAGE FROM THE PRESIDENT

Dear Students

Welcome to the American School of Business and Management (ASBM), where we believe in practical education that delivers real-world results.

As a registered training provider, ASBM is dedicated to equipping learners with the skills, knowledge, and confidence needed to succeed in today's fast-moving job market. Through our certificate and diploma programs, such as Supervisory Management, Business Management and many more. We focus on what matters most: relevant, accessible, and career-driven learning.

We are proud to be a fully online institution, serving learners from all walks of life across Jamaica and beyond. Whether you're upskilling, retooling, or preparing for new leadership roles, ASBM is here to support your journey, anytime, anywhere.

Our programs are designed with flexibility and affordability in mind, without compromising on quality. Most importantly, we operate with core values that reflect who we are: Integrity, Excellence, Innovation, Inclusivity, Respect, and Accountability.

As President, I am honored to lead this mission and invite you to be a part of a learning community that is committed to helping you unlock your potential and ignite your success.

Thank you for choosing ASBM. Let's grow together.

Warm Welcome,

Founder and President

Dr Randy L Stewart

American School of Business and Management, Jamaica (ASBMJ)

MESSAGE FROM THE DIRECTOR OF ACADEMIC AND STUDENT AFFAIRS

A historic and heartfelt welcome to you, our trailblazing students! At the American School of Business and Management, you are part of a remarkable and transformative beginning. It is with great pride that we welcome you to this prestigious institution.

You have made a bold and visionary decision to begin your education with us. As pioneers of this institution, your journey will shape the traditions, values, and standards of excellence that future generations will follow. We are honored to walk this path with you.

The American School of Business and Management is founded on a commitment to excellence, innovation, and ethical leadership. Our vision is solid, where we take pride in becoming a leading global institution recognized for advancing educational equity, nurturing leadership, and shaping the future of Business, Leadership, Management, Information Technology, and Education, and across all other industries. We envision a world where anyone, regardless of location or financial circumstance, can access a prestigious, accredited education and transform their potential into lasting achievement and positive societal impact.

As you step into this new chapter, know that you are not alone. Our dedicated academic and administrative team stands ready to support, guide, and inspire you as you navigate your studies and develop your professional identity. The knowledge and skills you gain here will prepare you to thrive in a dynamic and ever-evolving global environment.

It is my honor to serve as the Director of Academic and Student Affairs. I look forward to partnering with you on your academic journey. In return, we ask that you remain committed, strive for excellence, and uphold the values of professionalism and ethical conduct.

Warm regards,

Director of Academic and Student Affairs

Dr Ricardo Ewan

American School of Business and Management, Jamaica (ASBMJ)

MISSION STATEMENT

At the American School of Business and Management, our mission is to provide high-quality, accessible, and globally relevant education that empowers individuals to become innovative, ethical, and impactful leaders in business and management. We are committed to fostering academic excellence, critical thinking, and lifelong learning through inclusive, student-centered programs that reflect real-world business challenges and opportunities. Through a dedication to integrity, innovation, and global engagement, we strive to transform lives and communities by unlocking potential and igniting success for a better future.

VISION STATEMENT

At the American School of Business and Management, we envision a world where high-quality business education is not a privilege but a right, accessible to all, regardless of geography, background, or financial status. We aspire to be a pioneering force in transforming business and management education through innovation, inclusivity, and relevance. We strive to be a globally recognized institution known for academic rigor, leadership development, and community impact, producing graduates who are not only career-ready but also future-ready.

CORE VALUES

At the American School of Business and Management, our Core Values form the foundation of who we are and what we stand for. They guide our decision-making, shape our community, and inspire our commitment to excellence. Through these principles, we ensure that every student receives a transformative, ethical, and inclusive education that prepares them to become leaders in today's global society. Our core values are:

- **Integrity**
- **Excellence**
- **Innovation**
- **Inclusivity**
- **Respect**

INTEGRITY

Integrity is the cornerstone of our institution. We believe in upholding the highest standards of honesty, transparency, and ethical behavior in every aspect of our academic and professional activities. Our students, faculty, and leadership team are expected to demonstrate integrity at all times, fostering an environment of trust, fairness, and moral responsibility. By promoting integrity, we build a community where individuals are respected and held to the highest standards.

EXCELLENCE

Excellence drives us to deliver the highest quality education and service. We are committed to cultivating an environment that encourages academic rigor, critical thinking, and lifelong learning. Our programmes are designed to challenge students to excel and reach their fullest potential. Excellence is not just a goal; it is a continuous pursuit, shaping every course, every interaction, and every achievement at ASBM.

INNOVATION

We embrace innovation as a key to growth and progress. By integrating the latest technology, creative teaching methods, and forward-thinking strategies, we aim to make education more accessible, flexible, and engaging for students worldwide. Innovation empowers our school to stay ahead of global trends and prepares our students to thrive in a constantly changing world. At ASBM, we encourage bold ideas, creative solutions, and an entrepreneurial spirit.

INCLUSIVITY

We believe that diversity strengthens education and enriches the learning experience. ASBM is committed to building an inclusive community that welcomes individuals from all backgrounds, cultures, and walks of life. We strive to create a safe, supportive environment where every student feels valued, respected, and empowered to succeed. Inclusivity is at the heart of our global mission, ensuring that no student is left behind due to location, financial situation, or circumstance.

RESPECT

Respect is fundamental to how we interact with each other and with the world. We promote an atmosphere of dignity, kindness, and empathy, encouraging the open exchange of ideas and

viewpoints. At ASBM, respect means listening actively, valuing differences, and fostering collaboration. We believe that respectful communication and understanding are vital to personal growth and professional success.

CODE OF CONDUCT

At the American School of Business and Management (ASBM), we are committed to providing an educational experience based on respect, integrity, and accountability. As members of our school community, all students are expected to adhere to the highest standards of behavior both academically and socially. The Code of Conduct outlines the expectations for student conduct, ensuring that ASBM remains a safe, respectful, and professional environment where all individuals can thrive.

ACADEMIC INTEGRITY

ASBM upholds the importance of academic honesty and integrity as the foundation of academic success. All students are expected to demonstrate the highest level of honesty in all academic work. This includes, but is not limited to, adhering to ethical standards in assignments, examinations, research, and any other academic pursuits.

Academic dishonesty, including cheating, plagiarism, and falsification of documents or research, is a serious violation of our Code of Conduct and will not be tolerated. Students must ensure that all work submitted is their own, properly cited, and free from any form of unauthorized assistance. The school provides resources on proper citation and academic writing practices to help students uphold these standards. Students who engage in academic dishonesty not only harm their own academic progress but also undermine the value of the degree they are working towards. Any violation of academic integrity will result in disciplinary action, which may include failing the assignment, course, or expulsion from the university, depending on the severity of the infraction.

Academic integrity violations, including plagiarism, cheating, or other forms of dishonesty, are strictly prohibited and may result in serious consequences. These violations undermine the academic process and devalue the learning experience for all students.

- **Plagiarism**: Plagiarism is the act of using someone else's work, ideas, or intellectual property without proper attribution. This includes copying text, images, or ideas from any source and presenting them as your own without citation. Students must ensure that all sources are properly cited according to the citation style specified by their course (e.g., APA, MLA, Chicago).
- **Cheating**: Cheating includes using unauthorized materials during exams or assignments, copying another student's work, or obtaining and sharing answers without permission. Any form of cheating disrupts the fairness of the academic process and is a violation of AUBM's academic code.
- **Fabrication of Data**: Fabricating or falsifying research data, results, or information in academic work is also prohibited. This includes inventing or misrepresenting data in research assignments, papers, or reports.

Violations of academic integrity will be addressed in accordance with ASBM's disciplinary policies. Depending on the severity of the violation, consequences may range from receiving a failing grade on the assignment to suspension or expulsion from the university.

Students are encouraged to familiarize themselves with academic integrity policies and seek guidance from instructors or academic advisors if they have any questions regarding citation practices or ethical academic conduct. Resources, including plagiarism detection tools, may be available to help students ensure the originality of their work.

RESPECT FOR INDIVIDUALS

Respect is at the heart of a productive and harmonious academic community. All students, faculty, and staff at ASBM are entitled to an environment where they feel valued, safe, and respected. Students are expected to treat fellow students, faculty, and staff with dignity, courtesy, and kindness at all times, both in person and in online environments.

Discriminatory, offensive, or derogatory language or behavior based on race, ethnicity, gender, sexual orientation, religion, disability, or any other characteristic will not be tolerated. Our school celebrates diversity and recognizes that an inclusive environment is key to the development of strong leaders, thinkers, and professionals. Harassment, bullying, and any form of intimidation have no place in our academic or online spaces.

Students should be mindful of their words and actions, particularly when engaging in online interactions. Digital communication is still a form of interaction and should reflect the same level of respect as in-person communication. The school promotes a culture of mutual understanding, where all members of the community feel respected regardless of their differences.

ENGAGEMENT IN ONLINE CLASSES AND ACTIVITIES

As an online institution, ASBM emphasizes the importance of active and responsible engagement in all academic and extracurricular activities. Students are expected to participate actively, consistently, and responsibly in discussion forums and assignments. Engagement is essential to the student's academic success and contributes to the overall learning experience.

Students should log in regularly to check course materials, complete assignments on time, and participate in group discussions or activities as required. Active participation includes contributing meaningful insights, asking thoughtful questions, and interacting respectfully with peers and instructors in online forums, discussions, and meetings.

Moreover, students are expected to adhere to the schedule of deadlines and assignments and to communicate promptly with faculty members if they anticipate any delays or issues. Accountability for one’s learning is essential, and students should take full responsibility for managing their time and academic duties.

Students are also expected to respect the school’s online community by following guidelines for communication and collaboration. Disruptive behavior, such as monopolizing discussions, trolling, or disrespecting the views of others, will be considered a violation of the Code of Conduct. ASBM values constructive dialogue and encourages students to engage thoughtfully, supporting the idea that diverse perspectives enrich the learning environment.

RESPONSIBLE USE OF SCHOOL RESOURCES

Students are entrusted with the school's resources, both physical and digital, and are expected to use them in an ethical and responsible manner. This includes the use of the online learning platform, library services, databases, software, and any materials provided by ASBM for academic purposes.

The resources available to students are meant to enhance their learning experience, and they should be used solely for educational purposes. Misuse or abuse of these resources, including unauthorized sharing of login credentials, hacking into university systems, or using resources for personal gain, will result in disciplinary action. Students should report any suspicious activity or security vulnerabilities they encounter, ensuring the integrity of the university's resources.

Students should also respect the intellectual property rights of others. This includes the ethical use of copyrighted materials, the proper citation of sources in academic work, and adherence to software licensing agreements. Engaging in piracy, unauthorized distribution of materials, or any other illegal activities involving the school's resources is strictly prohibited.

ZERO TOLERANCE FOR HARASSMENT, BULLYING, AND DISCRIMINATION

ASBM is committed to maintaining a safe and welcoming environment for all students, faculty, and staff. Harassment, bullying, or any form of discrimination is strictly prohibited and will not be tolerated under any circumstances. Students are expected to behave in a manner that promotes a respectful and positive atmosphere both in their interactions with others and in their conduct within the school.

Harassment includes, but is not limited to, unwelcome verbal or physical conduct that creates an intimidating, hostile, or offensive environment. Bullying, whether in person or online, involves repeated aggressive behavior intended to harm or intimidate others, and it will not be tolerated at ASBM.

Discrimination, based on race, color, religion, gender, gender identity, sexual orientation, disability, or any other characteristic, will result in serious consequences. ASBM does not tolerate any behavior that marginalizes or excludes others based on their inherent differences.

Students who experience or witness harassment, bullying, or discrimination are encouraged to report the incident promptly to the appropriate school authorities. The school will thoroughly investigate all complaints, and anyone found to be in violation of this policy will face disciplinary measures, which may include suspension or expulsion.

The Code of Conduct at ASBM is designed to ensure that every student has the opportunity to succeed in a supportive, ethical, and professional environment. By adhering to these guidelines, students contribute to a community of respect, academic excellence, and mutual accountability. ASBM believes that education is not just about acquiring knowledge, but also about developing the character and responsibility necessary to succeed in the global workplace.

Any student found in violation of this Code of Conduct will be subject to a review process, and appropriate disciplinary actions will be taken. Depending on the severity of the violation, consequences may range from a warning or probation to expulsion from the institution.

By committing to uphold the values of integrity, respect, engagement, and responsibility, all ASBM students contribute to an educational experience that prepares them for leadership and success in their careers and personal lives.

INSTITUTIONAL GOVERNANCE FRAMEWORK

This governance framework regulates the rights and responsibilities of American School of Business and Management's (ASBM) administrators, faculty members, and committee leaders. It establishes the procedural principles for the key organs and departments that oversee the school’s operations. This document is deeply rooted in the mission, vision, and core values of ASBM. Our school strives to foster a community dedicated to the advancement of education, leadership, and innovation.

ASBM is an institution that prides itself on its commitment to delivering high-quality education and providing equal opportunities for all individual students, faculty, and staff alike. We believe

in the power of education to transform lives and communities, ensuring that every person affiliated with our institution has the resources, support, and opportunities necessary to reach their full potential to the highest standards of excellence.

This governance framework is designed to uphold the institution's commitment to educational excellence, diversity, and inclusion. The leadership of ASBM is structured to promote transparency, accountability, and collaboration, ensuring that the university operates effectively and remains committed to its goal of providing accessible, high-quality education to students worldwide.

DOCUMENTS FOR REGISTRATION

CERTIFICATE / SHORT COURSES

Students who wish to enroll in our certificate or short courses may register directly through our website. These certificate courses are open to professionals from all industries and are designed to support lifelong learning, skills enhancement, and professional development regardless of prior academic background**.**

DIPLOMA PROGRAMMES

Students seeking admission into our diploma programmes are required to submit the following documents:

1. A valid form of identification (National Identification Card or Passport).
2. A High School Diploma or equivalent qualification.
3. Caribbean Secondary Education Certificate (CXC) results with a minimum of **three (3) passes**.

TYPE OF ASSESSMENTS AND GRADING SYSTEM

ASSESSMENTS & GRADING

Assessment Submission Policy:

Students are required to submit their assessments before their 12-week deadline. The total weight for the assessment on each course is 100%. Please note that students must achieve a minimum average of 50% to pass their course. If students require any assistance, they should contact their facilitator.

ASBMJ Official Grading Scale

Percentage Range	***Letter Grade***	***Grade Points (4.00 Scale)***
90–100%	A+	4.00
85–89.99%	A	3.80–3.99
80–84.99%	A−	3.50–3.79
75–79.99%	B+	3.30–3.49
70–74.99%	B	3.00–3.29
65–69.99%	B−	2.70–2.99
60–64.99%	C+	2.30–2.69
55–59.99%	C	2.00–2.29
50–54.99%	D	1.70–1.99
0–49.99%	F	0.00

ASSESSMENTS	*WEIGHTING*
Discussion Questions / Case Study	20%
Midterm Assessment	30%
End of Course Assessment (EOCA)	50%

Assessment Duration of 12 weeks and Re-Enrollment Policy

Assessment Duration Policy

Each course offered by the American School of Business and Management, Jamaica (ASBMJ), has an assessment and completion period of twelve (12) weeks.

For students enrolled in a programme consisting of multiple courses, each individual course within the programme is subject to its own twelve (12)-week duration. The twelve-week period applies separately to each course and is not a single twelve-week period for the entire programme.

Commencement of the Twelve-Week Period

The twelve-week period begins when a student first undertakes an activity that activates the course duration on the ASBMJ Learning Management System (LMS). This occurs when the student:

- Clicks on or accesses the course materials; or
- Clicks on **Start Assessment** to begin an assessment.

Students are therefore encouraged to begin working on their course materials and assessments promptly after receiving access to their courses.

Once a student receives access to a course on the ASBMJ LMS, a section titled **Course Deadline** will display a countdown indicating the time remaining before the twelve-week period expires.

Students are responsible for monitoring their course deadlines and ensuring that all required course materials, assessments and other completion requirements are addressed within the permitted period.

ASBMJ encourages students to manage their time effectively and complete all required coursework before the displayed deadline.

Students are expected to complete the required coursework and assessments within the twelve-week period assigned to each course.

Once the twelve-week period expires, the student's access to the course materials and learning content will be restricted. Students will no longer be able to access the expired course materials unless their course access is restored through the ASBMJ re-enrollment process.

Failure to complete a course within the stipulated period does not automatically extend the course deadline.

Re-Enrollment Policy

Students who fail to complete their course requirements within the twelve-week period must pay the applicable re-enrollment fee to regain access to the course.

Re-enrollment is subject to payment of the required fee and confirmation by ASBMJ administration.

Re-Enrollment Fees

The following fees apply to students seeking re-enrollment after their twelve-week course period has expired:

Student Category	***Re-Enrollment Fee***
Local students (Jamaican)	JMD $3,500
International students	USD $35

The applicable re-enrollment fee must be paid before the student's access to the expired course can be restored.

Re-Enrollment Procedure

Students who require additional time to complete an expired course must:

1. Confirm that their twelve-week course period has expired.
2. Contact ASBMJ administration or follow the institution's designated re-enrollment procedure.
3. Pay the applicable re-enrollment fee based on their student category.
4. Provide proof of payment where required.
5. Await confirmation from ASBMJ administration that their course access has been restored.

Students should not assume that access will be restored immediately upon making payment. Re-enrollment becomes effective once the payment has been verified and the course access has been reinstated.

Restoration of Course Access

Once payment has been verified, ASBMJ administration will process the student's re-enrollment and restore access to the relevant course.

The re-enrollment fee applies to the course requiring renewed access. For students enrolled in a programme containing multiple courses, the fee applies to each individual course requiring re-enrollment, rather than automatically covering the entire programme.

The applicable re-enrollment period will be communicated or displayed through the LMS in accordance with ASBMJ's course access procedures.

Student's Responsibilities

All ASBMJ students are responsible for:

- Monitoring the Course Deadline countdown displayed on the LMS.
- Beginning their coursework and assessments promptly.
- Completing the required course materials and assessments within twelve weeks.
- Seeking clarification from ASBMJ administration if they are uncertain about their course deadline or re-enrollment requirements.
- Paying the applicable re-enrollment fee if their course access expires before completion.

Students are encouraged to avoid leaving assessments until the final days of their course access period.

Institutional Administration

ASBMJ administration is responsible for monitoring course access periods, verifying re-enrollment payments and restoring access to eligible students in accordance with this policy.

The institution reserves the right to enforce the twelve-week course duration and the applicable re-enrollment fees to ensure consistent administration of its academic programmes.

Policy Application

This policy applies to students enrolled in ASBMJ courses and programmes delivered through the institution's LMS, subject to any specific written exceptions approved by ASBMJ.

By accessing and participating in an ASBMJ course, students are expected to familiarise themselves with and comply with the assessment duration and re-enrollment requirements outlined in this policy.

STUDENT SUPPORT SERVICES CONTACT DETAILS

At the American School of Business and Management, we are committed to providing you with the support you need. Below are the contact details for various departments and key staff members, available to assist with your queries:

1. **The President**
   The President promotes a culture where students' voices are valued, and their concerns are taken seriously. If students have any problems or queries, they can contact the ASBM's president.

   Email: president@asbmonline.org

2. **Registrar**
   For assistance with enrollment, admissions, academic records, and transcripts.

Email: registrar@asbmonline.org

3. **Students' Affairs**
   Students should contact Student Affairs for guidance, support, and access to resources that enhance their academic, personal, and professional growth.

   Email: studentaffairs@asbmonline.org

4. **General Inquiries**
   This is for general inquiries or other questions not covered by the above contacts.

- **Email:** info@asbmonline.org

We are here to assist you at every stage of your academic journey. Please don't hesitate to contact the appropriate contact for any assistance you may require.

CERTIFICATE COURSE FEES

The total fee for each certificate or short course ranges from **USD $70 - $200USD**. **This fee is a one-time payment.**

DIPLOMA PROGRAMME FEES AND PAYMENT PLANS

The total fee for the diploma programme is **USD $750**. However, **ASBM has reduced this fee to USD $650** as part of its commitment to increasing access to education.

REFUND POLICY

Students are entitled to a **100% refund only** if **no assessments have been submitted**. Once a student submits any form of assessment, whether a quiz, assignment, or exam, they will **no longer be eligible** for a refund under any circumstances.
Please note that refund requests must be submitted within 30 days of the payment date. Payments made 31 days or more are non-refundable, and students will no longer be eligible

for a refund.

COMPLIANCE WITH FERPA

- The Institution complies with the Family Educational Rights and Privacy Act (FERPA), which affords students certain rights with respect to their education records. Under FERPA:
    - Students have the right to inspect and review their educational records.
    - Students have the right to request amendment of inaccurate or misleading records.
    - Students have the right to consent to disclosures of personally identifiable information contained in their educational records, except to the extent that FERPA authorizes disclosure without consent (e.g., to school officials with legitimate educational interests).
- Students may file complaints regarding alleged failures by the University to comply with FERPA requirements by contacting the appropriate educational authority.

DISCLOSURE OF INFORMATION

- The institution does not sell or share personal information with third parties without consent, unless legally required.
- Disclosures without student consent are limited to:
    - Accreditation bodies.
    - Authorized governmental and educational authorities.
    - In emergency situations where health or safety is at risk.

AWARDING OF CERTIFICATES

To be eligible for their certificates, students must successfully complete **all course requirements**. Certificates are issued **only upon full completion** of the programme. Students will receive a **soft copy of the certificate upon** completion of all academic requirements.

REFERRAL OVERVIEW

The ASBMJ Student Referral Programme rewards current and former students who refer new students to the American School of Business and Management, Jamaica (ASBMJ). Participants can earn financial rewards based on the number of successful referrals they make. A referral is considered successful when the referred student enrolls in an eligible ASBMJ course and pays the required course fee.

The programme aims to encourage student engagement, promote educational opportunities, increase enrolment, and recognise the valuable contributions of the ASBMJ student community. Through this initiative, ASBMJ encourages its students and graduates to share learning opportunities with others and earn rewards for successful referrals. Please note that referral bonus/payouts are not applicable to courses/programme that are on discount (Weekend Discount or any form of Discount)

OFFICIAL REFERRAL REWARD STRUCTURE

Number of Qualifying Referrals	**Referral Reward**
3–5 students	JMD $10,000
6–9 students	JMD $15,000
10–14 students	JMD $25,000
15–20 students	JMD $35,000
21 or more students	JMD $90,000

Important Note: Each reward tier represents the total reward payable for the qualifying number of referrals. Rewards are not cumulative. Participants receive the reward applicable to their referral tier rather than the combined value of all lower tiers.

Current or Former Students can ONLY claim once. If a student wishes to claim $35,000 JMD, they should not claim for $10,000 JMD, $15,000 JMD, nor $25,000 JMD.

Eligibility Reminder: A referral qualifies only when the new student enrolls in an eligible ASBMJ course and pays the required course fee. Referral bonuses do not apply to courses or programmes offered at a discounted rate, including weekend discounts or any other form of discount.

ELIGIBILITY REQUIREMENTS

To participate in the ASBMJ Student Referral Programme, individuals must meet the following requirements:

1. Current students: Individuals currently enrolled in an ASBMJ programme may participate.
2. Former students: Previous ASBMJ students may participate, provided their identity and previous student status can be verified.
3. Eligible referrals: Referrals must be new students who are not already enrolled at ASBMJ.
4. Registration: The referrer must submit the official referral registration form for each prospective student.

5. Payment: A referral qualifies only after the new student has enrolled in an eligible course and paid the required course fee. ***Excluding Special Discounts***
6. Verification: ASBMJ administration must verify the referral registration, enrolment and payment before approving the reward.

Employees, contractors or other individuals who are not current or former students are not eligible under this programme unless ASBMJ separately authorises their participation.

OFFICIAL REFERRAL PROGRAMME RULES

The following rules should govern the administration of the programme.

Rule 1: Referral registration

Every prospective student must be registered through the official ASBMJ Referral Registration Form. Referrers should submit the information before or at the time the prospective student registers for a course.

Rule 2: New student requirement

Only new students qualify. Existing students who enroll in additional courses, change programmes or re-enroll after a period of inactivity do not count as new referrals unless ASBMJ expressly approves an exception.

Rule 3: Successful enrolment and payment

A referral becomes eligible only after the referred student has enrolled in an eligible course and paid the required course fee. An enquiry, application, incomplete registration or unpaid enrolment does not qualify.

Rule 4: One referrer per student

Each referred student may be credited to one referrer only. Duplicate claims will be reviewed using the submitted referral forms and registration timestamps. Where a dispute cannot be resolved using the records, ASBMJ administration will make the final determination under this policy.

Rule 5: Reward thresholds

The reward is determined by the total number of verified, qualifying referrals credited to the referrer.

- 3–5 qualifying students: JMD $10,000
- 6–9 qualifying students: JMD $15,000
- 10–14 qualifying students: JMD $25,000
- 15–20 qualifying students: JMD $35,000
- 21 or more qualifying students: JMD $90,000

The rewards are alternatives rather than cumulative payments. A referrer receives the reward for the applicable tier, not the sum of rewards from all lower tiers.

Rule 6: Payment approval

All rewards are subject to verification and approval by ASBMJ administration. ASBMJ should confirm the number of qualifying referrals and the payment details before releasing any reward.

Rule 7: Refunds and cancellations

If a referred student's enrolment is cancelled or the qualifying payment is refunded before the referral reward is approved, that student will not count toward the reward threshold.

Rule 8: Prohibited referrals

Self-referrals, fictitious registrations, duplicate submissions, and other fraudulent activities are prohibited. ASBMJ may reject invalid claims and investigate suspected abuse of the programme.

Rule 9: Reward payment deadline

ASBMJ should establish a published payment deadline. A recommended starting point is payment within 14 business days after the reward has been approved, subject to the referrer providing the required payment details.

Rule 10: Programme amendments

ASBMJ may amend, suspend or discontinue the programme by providing reasonable notice. Changes should not unfairly invalidate qualifying referrals already verified under the published rules.

Rule 11: Referral Form Completion

To claim their referral bonus, a student must request the referral form from ASBMJ's administration.

END OF STUDENT HANDBOOK