



Postgraduate Diploma Directional Strategies with Derivatives

» Modality: online

» Duration: 6 months

» Certificate: TECH Technological University

» Dedication: 16h/week

» Schedule: at your own pace

» Exams: online

» Target Group: University Graduates who have previously completed any of the programs in the field of Financial Economics, Accounting, Business or Social and Legal Sciences.

We b site: www.techtitute.com/in/school-of-business/postgraduate-diploma/postgraduate-diploma-directional-strategies-derivatives

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01 **Welcome**

The area of cryptocurrencies has achieved great development in the finance sector in recent years. And although cryptocurrencies are a niche in this area of the economy, a variety of TradFielements have been coupled for investors to generate additional returns. Therefore, one of the most recent innovations are crypto-derivatives, employingtrading strategies where investors will achieve significant profits. Therefore, the business professional will have to be up to date with directional strategies, and at the same time, will have to be at the forefront of new skills related to the characteristics of trading platforms. All this, with a 100% online format that will provide time flexibility, in addition to having a team of experienced teachers in the sector.









tech 08 | Why Study at TECH?

At TECH Technological University



Innovation

The university offers an online learning model that balances the latest educational technology with the most rigorous teaching methods. A unique method with the highest international recognition that will provide students with the keys to develop in a rapidly-evolving world, where innovation must be every entrepreneur's focus.

"Microsoft Europe Success Story", for integrating the innovative, interactive multi-video system.



The Highest Standards

Admissions criteria at TECH are not economic. Students don't need to make a large investment to study at this university. However, in order to obtain a qualification from TECH, the student's intelligence and ability will be tested to their limits. The institution's academic standards are exceptionally high...

95%

of TECH students successfully complete their studies



Networking

Professionals from countries all over the world attend TECH, allowing students to establish a large network of contacts that may prove useful to them in the future.

+100000

+200

executives prepared each year

different nationalities



Empowerment

Students will grow hand in hand with the best companies and highly regarded and influential professionals. TECH has developed strategic partnerships and a valuable network of contacts with major economic players in 7 continents.

+500

collaborative agreements with leading companies



Talent

This program is a unique initiative to allow students to showcase their talent in the business world. An opportunity that will allow them to voice their concerns and share their business vision.

After completing this program, TECH helps students show the world their talent.



Multicultural Context

While studying at TECH, students will enjoy a unique experience. Study in a multicultural context. In a program with a global vision, through which students can learn about the operating methods in different parts of the world, and gather the latest information that best adapts to their business idea.

TECH students represent more than 200 different nationalities.



Learn with the best

In the classroom, TECH's teaching staff discuss how they have achieved success in their companies, working in a real, lively, and dynamic context. Teachers who are fully committed to offering a quality specialization that will allow students to advance in their career and stand out in the business world.

Teachers representing 20 different nationalities.



At TECH, you will have access to the most rigorous and up-to-date case analyses in academia"

Why Study at TECH? | 09 tech

TECH strives for excellence and, to this end, boasts a series of characteristics that make this university unique:



Analysis

TECH explores the student's critical side, their ability to question things, their problem-solving skills, as well as their interpersonal skills.



Academic Excellence

TECH offers students the best online learning methodology. The university combines the *Relearning* methodology (the most internationally recognized postgraduate learning methodology) with Harvard Business School case studies. A complex balance of traditional and state-of-the-art methods, within the most demanding academic framework.



Economy of Scale

TECH is the world's largest online university. It currently boasts a portfolio of more than 10,000 university postgraduate programs. And in today's new economy, **volume + technology = a ground-breaking price**. This way, TECH ensures that studying is not as expensive for students as it would be at another university.





tech 12 | Why Our Program?

This program will provide you with a multitude of professional and personal advantages, among which we highlight the following:



A Strong Boost to Your Career

By studying at TECH, students will be able to take control of their future and develop their full potential. By completing this program, students will acquire the skills required to make a positive change in their career in a short period of time.

70% of students achieve positive career development in less than 2 years.



Develop a strategic and global vision of the company

TECH offers an in-depth overview of general management to understand how each decision affects each of the company's different functional fields.

Our global vision of companies will improve your strategic vision.



Consolidate the student's senior management skills

Studying at TECH means opening the doors to a wide range of professional opportunities for students to position themselves as senior executives, with a broad vision of the international environment.

You will work on more than 100 real senior management cases.



You will take on new responsibilities

The program will cover the latest trends, advances and strategies, so that students can carry out their professional work in a changing environment.

45% of graduates are promoted internally.



Access to a powerful network of contacts

TECH connects its students to maximize opportunities. Students with the same concerns and desire to grow. Therefore, partnerships, customers or suppliers can be shared.

You will find a network of contacts that will be instrumental for professional development.



Thoroughly develop business projects

Students will acquire a deep strategic vision that will help them develop their own project, taking into account the different fields in companies.

20% of our students develop their own business idea.



Improve soft skills and management skills

TECH helps students apply and develop the knowledge they have acquired, while improving their interpersonal skills in order to become leaders who make a difference.

Improve your communication and leadership skills and enhance your career.



You will be part of an exclusive community

Students will be part of a community of elite executives, large companies, renowned institutions, and qualified teachers from the most prestigious universities in the world: the TECH Technological University community.

We give you the opportunity to study with a team of world-renowned teachers.





tech 16 | Objectives

TECH makes the goals of their students their own goals too Working together to achieve them

The **Postgraduate Diploma in Directional Strategies with Derivatives** will enable students to:



Analyze the financial derivatives markets, from their origins in forward transactions to the present day, given that millions of transactions take place every day and involve large equivalent amounts of capital



Determine and compare the management of these expectations with combined option figures



Delve into the principles of equity investing, with special emphasis on the two key elements of return and risk





Delve deeper into the characteristics of trading platforms and derivative contracts in international markets



Differentiate the risks that are inherent in strategies to exploit bullish versus bearish volatility expectations



Examine the possibilities offered by calendar combinations between bought and sold options with different maturities



Examine the possibilities offered by combinations of put and call options with different maturities to improve portfolio performance





Detail the particularities of the most common exotic choices



Analyze and compare the different possibilities of option combinations to progressively improve portfolio performance



Compare the results of each exotic option to improve the return-risk ratio of the equity investment





tech 20 | Structure and Content

Syllabus

This Postgraduate Diploma consists of 450 teaching hours, in which TECH, through a top level education, will propel the student's career to the top of the professional ladder, obtaining important positions in the financial field. In this way, you will tackle the most difficult challenges facing the business sector. Therefore, this academic program provides a variety of skills concerning the management of bullish expectations with ratios.

The faculty has designed a curriculum of academic prestige that integrates 3 modules, with the objective that the professional expand their knowledge related to the risk-return ratio of a systematic passive strategy with Rainbow options.

As a result, the graduates of this

Postgraduate Diploma will delve into the optimization of directional strategies with calendar.combinations. Therefore, they will be able to stand out in a highly competitive sector by becoming one of the best specialists in active management of the Roll-Overprocess.

In this way, TECH focuses on excellence and comfort contributing to the most innovative and exclusive material, being this a program in which you will only need an electronic device with Internet access. This way you will be able to access the virtual platform from the comfort of wherever you are, and so open your lessons without any schedule problem.

This Postgraduate Diploma takes place over 6 months and is divided into 3 modules:

Module 1 Trading on Equity Derivatives Platforms

Module 2 Delta Directional Strategies with Equity Derivatives

Module 3 Exotic Options in Equity Investing



Where, When and How is it Taught?

TECH offers you the possibility to study this Postgraduate Diploma in Directional Strategies with Derivatives completely online. Throughout the 6 months of the educational program, you will be able to access all the contents of this program at any time, allowing you to self-manage your study time.

A unique, key, and decisive educational experience to boost your professional development and make the definitive leap.

tech 22 | Structure and Content

Module 1. Trading on Equity Derivatives Platforms							
1.1. 1.1.1. 1.1.2. 1.1.3.	Equities Derivatives Trading Platforms Platform Accessibility Contract Types: Futures Trading Options Trading	1.2. 1.2.1. 1.2.2. 1.2.3.	Contract Codes by Maturity and Price Futures Codes in International Markets Codes of Options on the Most Important Indexes Stock Option Codes	1.3. 1.3.1. 1.3.2. 1.3.3.	Types of Orders in the Derivatives Markets Limited Orders Market Orders Stop-Loss and Stop- Advance Loss Orders	1.4.2.	Liquidity in Derivatives Markets. Liquidity and Level of Liquidity of the Derivatives Markets Cross Trades in Liquid Equity Derivatives Markets Closing Strategies in Liquid Markets
1.5.1. 1.5.2. 1.5.3.	The Problem of Wide Spreads in Less Liquid Markets When to Consider a Fork as Excessively Wide Crossing Operations in Illiquid Markets Closing Strategies in Illiquid Markets		Calculation of Account Balance According to Derivatives Markets Transactions Impact of Each Operation on the Account Balance Management of the Account Balance when We Already Have Previous Position Maximum Operating Capacity with the Available Balance	1.7.1.7.1.1.7.2.1.7.3.	Operation to Be Performed when the Account Balance Is Close to Zero When Can We Consider that Our Balance Is Close to Zero? Transactions that Allow Us to Increase the Balance in Our Accounts Operating Limit in Case of Close to Zero Balance	1.8.2.	Additional Liquidity Needs. Margin Calls Margin Calls: Why They Occur Management of Account Balance in Case of Margin Calls Additional Contributions to the Account Balance
1.9. 1.9.1. 1.9.2. 1.9.3.	Operation When Futures Are Close to Maturity. Time Spread Contract Roll-Over Process Time Spread Contracts Active Management of the Roll-Over Process: Possibilities and Risks	1.10.1 1.10.2	Options Trading Close to Expiration . Strategies Proposed at Maturity . Profit Strategies Intended to Be Rolled Up . Loss-Making Strategies Intended to Be Rolled Over				

Module 2. Directional Delta Strategies with Equity Derivatives 2.3. Management of Bullish 2.1. Bullish Strategies Equivalent to 2.2. Management of Bullish 2.4. Optimizing Bullish Expectations Holding a Portfolio of Equities **Expectations with Purchase of** Expectations by Selling Puts with Basic Options Strategies 2.4.1. Optimization with Call Buving Calls 2.1.1. Calculation of the Delta of an Equity Portfolio 2.3.1. Joint Management of Delta and Gamma 2.4.2. Optimization with Put Sales and Its Synthesis through Futures Purchases 2.3.2. Theta Management 2.2.1. Delta Management 2.4.3. Limits of Optimization and Leverage 2.3.3. Risks of Managing Bullish Expectations by 2.1.2. Summary of the Portfolio through the 2.2.2. Gamma Management Involving Purchase of Calls and Risks to Be Considered Selling Puts Risks of Managing Bullish Expectations by 2.1.3. Limitations Caused by the Sale of *Puts* When Buying Calls Synthesizing the Portfolio 2.5. Management of Bullish 2.6. Management of Bullish 2.7. Management of Bullish 2.8. Management and Optimization of Expectations with Spreads **Expectations with Ratios** Expectations with combos Bearish Expectations with Basic Strategies 2.5.1. Spread: How It Is Formed 2.6.1. Ratio: How It Is Formed 2.7.1. Combo: How It Is Formed 2.5.2. Advantages of Spreads to Manage Bullish 2.6.2. Advantages of Ratios for Managing Bullish 2.7.2. Comparison of Combos with Purchased 2.8.1. Futures Sales Expectations Expectations Futures 2.8.2. Put Purchases 2.5.3. Optimization with Spreads: Risks to Consider 2.6.3. Effects of the Passage of Time on Ratios 2.7.3. Advantages of Combos to Manage Bullish 2.8.3. Call Sales Expectations 2.9. Management and Optimization 2.10. Optimization of Directional of Bearish Expectations with Strategies with Calendar **Combined Option Strategies** Combinations 2.9.1. Advantages and Risks of Managing Bearish 2.10.1. Spreads Calendar Expectations with Spreads 2.10.2. Ratios Calendar

2.9.2. Advantages and Risks of Managing Bearish

2.9.3. Advantages and Risks of Managing Bearish Expectations with Combos

Expectations with Ratios

2.10.3. Combos Calendar

tech 24 | Structure and Content

Module 3. Exotic Options in Equity Investing

3.1. Structured Products

- 3.1.1. Structured Product
- 3.1.2. Vehicles and Taxation of Structured Products
- 3.1.3. Determinants of the Price of a Structure

3.2. Exotic Options

- **Exotic Options**
- 3.2.2. Types of Exotic Options
- 3.2.3. Exotic Options to Reduce the Price of a Structure

3.3. Inclusion of Barrier Options in the Management of Equity Portfolios

- 3.3.1. Determination of Which Barrier Options Allow a Better Diversification of the Risk of an Equity Portfolio
- 3.3.2. Risk-Return Ratio of a Systematic Passive Strategy with Barrier Options
- 3.3.3. Active Management of an Equity Portfolio with Barrier Options

3.4. Inclusion of Asian Options in the Management of Equity Portfolios

- 3.4.1. Advantages Offered by Asian Options in the Management of Equity Portfolios
- 3.4.2. Risk-Return Ratio of a Systematic Passive Strategy with Asian Options
- 3.4.3. Active Management of an Equity Portfolio with Asian Options

3.5. Inclusion of Binary Options in the Management of Equity Portfolios

- 3.5.1. Advantages Offered by Binary Options in the Management of Equity Portfolios
- 3.5.2. Risk-Return Ratio of a Systematic Passive Strategy with Binary Options
- 3.5.3. Active Management of an Equity Portfolio **Using Binary Options**

3.6. Inclusion of Rainbow Options in the Management of Equity Portfolios

- 3.6.1. Advantages Offered by Rainbow Options in the Management of Equity Portfolios
- 3.6.2. Risk-Return Ratio of a Systematic Passive Strategy with Rainbow Options
- 3.6.3. Active Management of an Equity Portfolio with Rainbow Options

3.7. Exchange-Traded Products in the Management of Equity Portfolios

- 3.7.1. Product Quoted
- 3.7.2. Listed Commodity Markets
- 3.7.3. Types of Listed Products that Can Be Incorporated into the Management of Equity Portfolios

3.8. Inclusion of Turbos in the Management of Equity Portfolios

- 3.8.1. Advantages Offered by Binary Options in the Management of Equity Portfolios
- 3.8.3. Active Management of an Equity Portfolio **Using Binary Options**

3.9. Inclusion of Bonus-Caps in the Management of Equity Portfolios

- 3.9.1. Advantages Offered by Binary Options in the Management of Equity Portfolios
- 3.9.2. Risk-Return Ratio of a Systematic Passive Strategy with Binary Options
- 3.9.3. Active Management of an Equity Portfolio **Using Binary Options**

3.10. Inclusion of Other Exchange-Traded Products in the Management of **Equity Portfolios**

- 3.10.1. Portfolio Management with Multis
- 3.10.2. Portfolio Management with In-Lines
- 3.10.3. Comparison of the Inclusion of Different Exchange-Traded Products in the Management of an Equity Portfolio

- 3.8.2. Risk-Return Ratio of a Systematic Passive Strategy with Binary Options





Traders have started to integrate the most innovative Derivative Directional Strategies related to inclusion of bonuscaps that you can only find at TECH"



This academic program offers students a different way of learning. Our methodology uses a cyclical learning approach: **Relearning.**

This teaching system is used, for example, in the most prestigious medical schools in the world, and major publications such as the **New England Journal of Medicine** have considered it to be one of the most effective.





tech 28 | Methodology

TECH Business School uses the Case Study to contextualize all content

Our program offers a revolutionary approach to developing skills and knowledge. Our goal is to strengthen skills in a changing, competitive, and highly demanding environment.





This program prepares you to face business challenges in uncertain environments and achieve business success.



Our program prepares you to face new challenges in uncertain environments and achieve success in your career.

A learning method that is different and innovative

This TECH program is an intensive educational program, created from scratch to present executives with challenges and business decisions at the highest level, whether at the national or international level. This methodology promotes personal and professional growth, representing a significant step towards success. The case method, a technique that lays the foundation for this content, ensures that the most current economic, social and business reality is taken into account.



You will learn, through collaborative activities and real cases, how to solve complex situations in real business environments"

The case method has been the most widely used learning system among the world's leading business schools for as long as they have existed. The case method was developed in 1912 so that law students would not only learn the law based on theoretical content. It consisted of presenting students with real-life, complex situations for them to make informed decisions and value judgments on how to resolve them. In 1924, Harvard adopted it as a standard teaching method.

What should a professional do in a given situation? This is the question we face in the case method, an action-oriented learning method. Throughout the program, the studies will be presented with multiple real cases. They must integrate all their knowledge, research, argue and defend their ideas and decisions.

tech 30 | Methodology

Relearning Methodology

TECH effectively combines the Case Study methodology with a 100% online learning system based on repetition, which combines different teaching elements in each lesson.

We enhance the Case Study with the best 100% online teaching method: Relearning.

Our online system will allow you to organize your time and learning pace, adapting it to your schedule. You will be able to access the contents from any device with an internet connection.

At TECH you will learn using a cutting-edge methodology designed to train the executives of the future. This method, at the forefront of international teaching, is called Relearning.

Our online business school is the only one in the world licensed to incorporate this successful method. In 2019, we managed to improve our students' overall satisfaction levels (teaching quality, quality of materials, course structure, objectives...) based on the best online university indicators.



Methodology | 31 tech

In our program, learning is not a linear process, but rather a spiral (learn, unlearn, forget, and re-learn). Therefore, we combine each of these elements concentrically. With this methodology we have trained more than 650,000 university graduates with unprecedented success in fields as diverse as biochemistry, genetics, surgery, international law, management skills, sports science, philosophy, law, engineering, journalism, history, markets, and financial instruments. All this in a highly demanding environment, where the students have a strong socio-economic profile and an average age of 43.5 years.

Relearning will allow you to learn with less effort and better performance, involving you more in your specialization, developing a critical mindset, defending arguments, and contrasting opinions: a direct equation to success.

From the latest scientific evidence in the field of neuroscience, not only do we know how to organize information, ideas, images and memories, but we know that the place and context where we have learned something is fundamental for us to be able to remember it and store it in the hippocampus, to retain it in our long-term memory.

In this way, and in what is called neurocognitive context-dependent e-learning, the different elements in our program are connected to the context where the individual carries out their professional activity.

This program offers the best educational material, prepared with professionals in mind:



Study Material

All teaching material is produced by the specialists who teach the course, specifically for the course, so that the teaching content is highly specific and precise.

These contents are then applied to the audiovisual format, to create the TECH online working method. All this, with the latest techniques that offer high quality pieces in each and every one of the materials that are made available to the student.



Classes

There is scientific evidence suggesting that observing third-party experts can be useful.

Learning from an Expert strengthens knowledge and memory, and generates confidence in future difficult decisions.



Management Skills Exercises

They will carry out activities to develop specific executive competencies in each thematic area. Practices and dynamics to acquire and develop the skills and abilities that a high-level manager needs to develop in the context of the globalization we live in.



Additional Reading

Recent articles, consensus documents and international guidelines, among others. In TECH's virtual library, students will have access to everything they need to complete their course.





Students will complete a selection of the best case studies chosen specifically for this program. Cases that are presented, analyzed, and supervised by the best senior management specialists in the world.



Interactive Summaries

The TECH team presents the contents attractively and dynamically in multimedia lessons that include audio, videos, images, diagrams, and concept maps in order to reinforce knowledge.

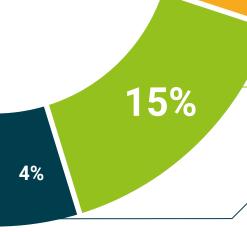


This exclusive educational system for presenting multimedia content was awarded by Microsoft as a "European Success Story".

Testing & Retesting

We periodically evaluate and re-evaluate students' knowledge throughout the program, through assessment and self-assessment activities and exercises, so that they can see how they are achieving their goals.



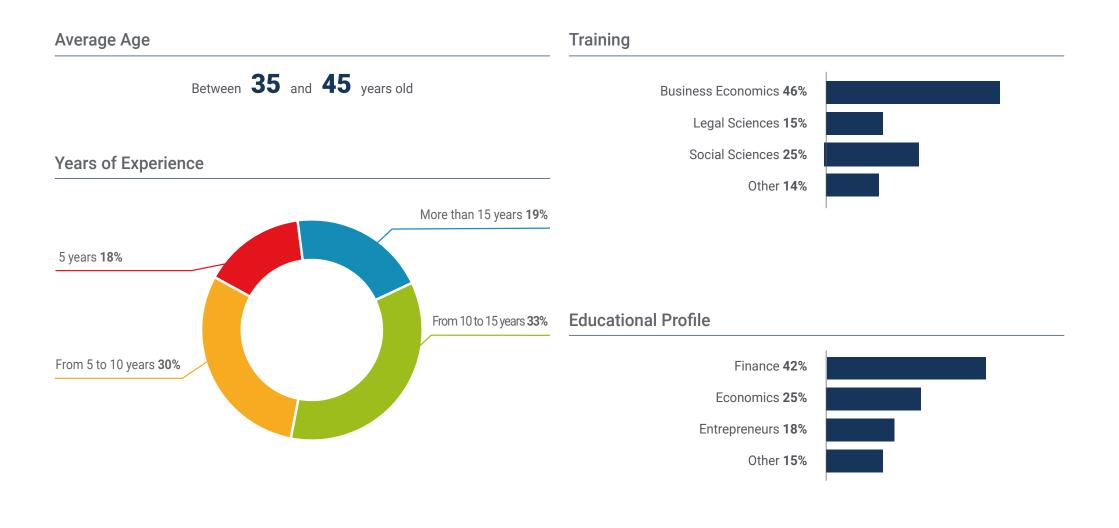


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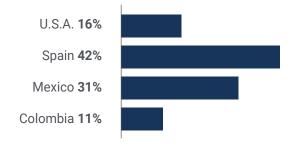


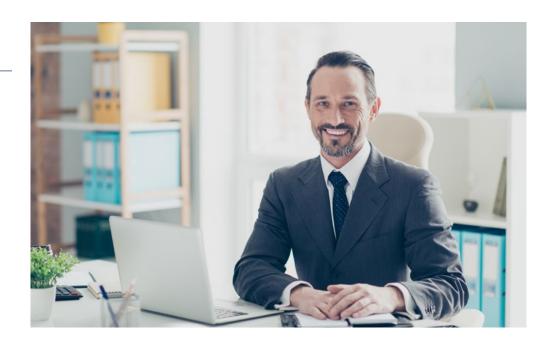


tech 36 | Our Students' Profiles



Geographical Distribution





Roberto Quijada

Private banking manager

For me doing this program was a big change in my career. It made it easier for me to see much more optimal strategic analysis and methods. All this led me to the optimization of investment portfolios and to progress in my professional career"





tech 40 | Course Management

Management



Dr. Sarto Marzal, José Luis

- Portfolio manager in organized derivatives markets
- Chief Financial Officer at Celulosa Fabril
- Teacher in Graduate Degree in Finance and Accounting at the University of Zaragoza
- Doctorate in Economics and Business Administration with Cum Laude mention from the University of Zaragoza
- Degree in Economics and Business Administration with a major in Finance from the University of Zaragoza

Professors

Dr. Andreu Sánchez, Laura

- Accounting and Finance Expert
- Researcher in projects supported by the Ministry of Science and Innovation and the Government of Aragon
- Teacher in Masters, Diplomas and Degrees at the University of Zaragoza
- D. in Accounting and Finance with distinction Cum Laude from the University of Zaragoza
- Degree in Business Administration and Management from the University of Zaragoza
- Postgraduate Certificate of Specialization in Financial Advisory and Wealth Management from the University of Zaragoza

Dr. Serrano Cored, Miguel

- Expert in Accounting and Finance
- Outbound Advisor (Work Force Management WFM) at Majorel SP Solutions
- Team Leader of Collection Agents at Majorel SP Solutions
- Collections Agent at Majorel SP Solutions
- Administrative at Ibercaja
- D. in Accounting and Finance
- Degree in Business Administration and Management with a major in Finance from the University of Zaragoza
- Postgraduate Certificate in Business Science
- Master's Degree in Accounting and Finance from the University of Zaragoza



Course Management | 41 tech

Dr. Gimeno Losilla, Ruth

- Accounting and Finance Expert
- Teacher in the Accounting and Finance Department of the University of Zaragoza
- Researcher in projects for the Ministry of L+O+I, the Government of Aragon and the Ibercaja Banking Foundation
- Researcher in innovative teaching projects
- PhD in Accounting and Finance from the University of Zaragoza

Mr. Castells Guiu, Carlos

- Coster Engineer at European Union Space Program Agency (EUSPA)
- Accounting Technician at Equimodal
- Administrative Accountant in Turbón Asesores Legales y Tributarios
- Collaborator in the Doctorate Program in Accounting and Finance offered by the University of Zaragoza
- Master's Degree in Accounting and Finance from the University of Zaragoza
- University Degree in Business Administration and Management from the University of Zaragoza

Ms. García Santamaría, Claudia Helena

- Controlling Graduate Expert SAICA Natur Norte
- Administrative Assistant at Saica Natur
- Graduate in Finance and Accounting from the University of Zaragoza
- Certificate to Advise according to MIFID II (CAM) by Ceste, International Business School, certified by the CNMV





tech 44 | Impact on Your Career

In this sector of finance you will expand your knowledge in specific aspects such as analyzing the financial derivatives markets, from its origins in forward transactions to the present day.

Are you ready to take the leap? Excellent professional development awaits you

TECH's Postgraduate Postgraduate Diploma in Directional Strategies with Derivatives is an intensive program that prepares you to face challenges and business decisions in the field of finance. Its main objective is to promote your personal and professional and professional growth. Helping you achieve success.

If you want to improve yourself, make a positive change at a professional level, and network with the best, then this is the place for you.

TECH offers exclusive multimedia material that gives you great dynamism, ensuring success in the development of this qualification.

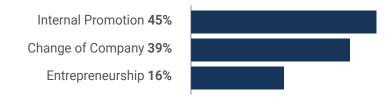
Time of Change

During the program
12%

During the first year
65%

After 2 years
26%

Type of change



Salary increase

This program represents a salary increase of more than **26.24**% for our students.

Salary before

\$68,000

A salary increase of

26.24%

Salary after

\$75,744





tech 48 | Benefits for Your Company

Developing and retaining talent in companies is the best long-term investment.



Growth of talent and intellectual capital

The professional will introduce the company to new concepts, strategies, and perspectives that can bring about significant changes in the organization.



Retaining high-potential executives to avoid talent drain

This program strengthens the link between the company and the professional and opens new avenues for professional growth within the company.



Building agents of change

You will be able to make decisions in times of uncertainty and crisis, helping the organization overcome obstacles.



Increased international expansion possibilities

Thanks to this program, the company will come into contact with the main markets in the world economy.





Project Development

The professional can work on a real project or develop new projects in the field of R & D or business development of your company.



Increased competitiveness

This program will equip students with the skills to take on new challenges and drive the organization forward.





tech 52 | Certificate

This **Postgraduate Diploma in Directional Strategies with Derivatives** contains the most complete and up-to-date program in the market.

After the student has passed the assessments, they will receive their corresponding **Postgraduate Diploma** issued by **TECH Technological University** via tracked delivery*.

The certificate issued by **TECH Technological University** will reflect the qualification obtained in the Postgraduate Diploma, and meets the requirements commonly demanded by labor exchanges, competitive examinations, and professional career evaluation committees.

Title: Postgraduate Diploma in Directional Strategies with Derivatives

Official No of Hours: 450 h.



^{*}Apostille Convention. In the event that the student wishes to have their paper certificate issued with an apostille, TECH EDUCATION will make the necessary arrangements to obtain it, at an additional cost.



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