



Em 6910 Espresso Coffee Machine Manual

Richard Bailey



Em 6910 Espresso Coffee Machine Manual:

This is likewise one of the factors by obtaining the soft documents of this **Em 6910 Espresso Coffee Machine Manual** by online. You might not require more era to spend to go to the ebook commencement as skillfully as search for them. In some cases, you likewise complete not discover the message Em 6910 Espresso Coffee Machine Manual that you are looking for. It will totally squander the time.

However below, later than you visit this web page, it will be fittingly utterly easy to acquire as capably as download lead Em 6910 Espresso Coffee Machine Manual

It will not say yes many era as we run by before. You can do it though affect something else at house and even in your workplace. suitably easy! So, are you question? Just exercise just what we have enough money below as skillfully as evaluation **Em 6910 Espresso Coffee Machine Manual** what you with to read!

https://staging.conocer.cide.edu/results/uploaded-files/Download_PDFS/Flymo_Gl_Manual.pdf

Table of Contents Em 6910 Espresso Coffee Machine Manual

1. Understanding the eBook Em 6910 Espresso Coffee Machine Manual
 - The Rise of Digital Reading Em 6910 Espresso Coffee Machine Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Em 6910 Espresso Coffee Machine Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Em 6910 Espresso Coffee Machine Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Em 6910 Espresso Coffee Machine Manual

- Personalized Recommendations
- Em 6910 Espresso Coffee Machine Manual User Reviews and Ratings
- Em 6910 Espresso Coffee Machine Manual and Bestseller Lists
- 5. Accessing Em 6910 Espresso Coffee Machine Manual Free and Paid eBooks
 - Em 6910 Espresso Coffee Machine Manual Public Domain eBooks
 - Em 6910 Espresso Coffee Machine Manual eBook Subscription Services
 - Em 6910 Espresso Coffee Machine Manual Budget-Friendly Options
- 6. Navigating Em 6910 Espresso Coffee Machine Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Em 6910 Espresso Coffee Machine Manual Compatibility with Devices
 - Em 6910 Espresso Coffee Machine Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Em 6910 Espresso Coffee Machine Manual
 - Highlighting and Note-Taking Em 6910 Espresso Coffee Machine Manual
 - Interactive Elements Em 6910 Espresso Coffee Machine Manual
- 8. Staying Engaged with Em 6910 Espresso Coffee Machine Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Em 6910 Espresso Coffee Machine Manual
- 9. Balancing eBooks and Physical Books Em 6910 Espresso Coffee Machine Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Em 6910 Espresso Coffee Machine Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Em 6910 Espresso Coffee Machine Manual
 - Setting Reading Goals Em 6910 Espresso Coffee Machine Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Em 6910 Espresso Coffee Machine Manual

- Fact-Checking eBook Content of Em 6910 Espresso Coffee Machine Manual
- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Em 6910 Espresso Coffee Machine Manual Introduction

In the digital age, access to information has become easier than ever before. The ability to download Em 6910 Espresso Coffee Machine Manual has revolutionized the way we consume written content. Whether you are a student looking for course material, an avid reader searching for your next favorite book, or a professional seeking research papers, the option to download Em 6910 Espresso Coffee Machine Manual has opened up a world of possibilities. Downloading Em 6910 Espresso Coffee Machine Manual provides numerous advantages over physical copies of books and documents. Firstly, it is incredibly convenient. Gone are the days of carrying around heavy textbooks or bulky folders filled with papers. With the click of a button, you can gain immediate access to valuable resources on any device. This convenience allows for efficient studying, researching, and reading on the go. Moreover, the cost-effective nature of downloading Em 6910 Espresso Coffee Machine Manual has democratized knowledge. Traditional books and academic journals can be expensive, making it difficult for individuals with limited financial resources to access information. By offering free PDF downloads, publishers and authors are enabling a wider audience to benefit from their work. This inclusivity promotes equal opportunities for learning and personal growth. There are numerous websites and platforms where individuals can download Em 6910 Espresso Coffee Machine Manual. These websites range from academic databases offering research papers and journals to online libraries with an expansive collection of books from various genres. Many authors and publishers also upload their work to specific websites, granting readers access to their content without any charge. These platforms not only provide access to existing literature but also serve as an excellent platform for undiscovered authors to share their work with the world. However, it is essential to be cautious while downloading Em 6910 Espresso Coffee Machine Manual. Some websites may offer pirated or illegally obtained copies of copyrighted material. Engaging in such activities not only violates copyright laws but also undermines the efforts of authors, publishers, and researchers. To ensure ethical downloading, it is advisable to utilize reputable websites that prioritize the legal distribution of content. When downloading Em 6910 Espresso Coffee Machine

Manual, users should also consider the potential security risks associated with online platforms. Malicious actors may exploit vulnerabilities in unprotected websites to distribute malware or steal personal information. To protect themselves, individuals should ensure their devices have reliable antivirus software installed and validate the legitimacy of the websites they are downloading from. In conclusion, the ability to download Em 6910 Espresso Coffee Machine Manual has transformed the way we access information. With the convenience, cost-effectiveness, and accessibility it offers, free PDF downloads have become a popular choice for students, researchers, and book lovers worldwide. However, it is crucial to engage in ethical downloading practices and prioritize personal security when utilizing online platforms. By doing so, individuals can make the most of the vast array of free PDF resources available and embark on a journey of continuous learning and intellectual growth.

FAQs About Em 6910 Espresso Coffee Machine Manual Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer webbased readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. Em 6910 Espresso Coffee Machine Manual is one of the best book in our library for free trial. We provide copy of Em 6910 Espresso Coffee Machine Manual in digital format, so the resources that you find are reliable. There are also many Ebooks of related with Em 6910 Espresso Coffee Machine Manual. Where to download Em 6910 Espresso Coffee Machine Manual online for free? Are you looking for Em 6910 Espresso Coffee Machine Manual PDF? This is definitely going to save you time and cash in something you should think about. If you trying to find then search around for online. Without a doubt there are numerous these available and many of them have the freedom. However without doubt you receive whatever you purchase. An alternate way to get ideas is always to check another Em 6910 Espresso Coffee Machine Manual. This method for see exactly what may be included and adopt these ideas to your book. This site will almost certainly help you save time and effort, money and stress. If you are looking for free books then you really should consider finding to assist you try this. Several of Em 6910 Espresso Coffee

Machine Manual are for sale to free while some are payable. If you arent sure if the books you would like to download works with for usage along with your computer, it is possible to download free trials. The free guides make it easy for someone to free access online library for download books to your device. You can get free download on free trial for lots of books categories. Our library is the biggest of these that have literally hundreds of thousands of different products categories represented. You will also see that there are specific sites catered to different product types or categories, brands or niches related with Em 6910 Espresso Coffee Machine Manual. So depending on what exactly you are searching, you will be able to choose e books to suit your own need. Need to access completely for Campbell Biology Seventh Edition book? Access Ebook without any digging. And by having access to our ebook online or by storing it on your computer, you have convenient answers with Em 6910 Espresso Coffee Machine Manual To get started finding Em 6910 Espresso Coffee Machine Manual, you are right to find our website which has a comprehensive collection of books online. Our library is the biggest of these that have literally hundreds of thousands of different products represented. You will also see that there are specific sites catered to different categories or niches related with Em 6910 Espresso Coffee Machine Manual So depending on what exactly you are searching, you will be able to choose ebook to suit your own need. Thank you for reading Em 6910 Espresso Coffee Machine Manual. Maybe you have knowledge that, people have search numerous times for their favorite readings like this Em 6910 Espresso Coffee Machine Manual, but end up in harmful downloads. Rather than reading a good book with a cup of coffee in the afternoon, instead they juggled with some harmful bugs inside their laptop. Em 6910 Espresso Coffee Machine Manual is available in our book collection an online access to it is set as public so you can download it instantly. Our digital library spans in multiple locations, allowing you to get the most less latency time to download any of our books like this one. Merely said, Em 6910 Espresso Coffee Machine Manual is universally compatible with any devices to read.

Find Em 6910 Espresso Coffee Machine Manual :

flymo gl manual

for the love of parvati anita ray mystery

focus study guide business studies

flylady control journal app

fly the maddog user guide

fokker 50 aircraft operating manual

flvs algebra 1 module 5 answers

forbidden assassin shifter 21 sandrine gasq dion

football practice plan template excel

[flynn walstad study guide for economics 19th](#)

flvs world history module exam answers

[fm 52309advance parachuting techniques and training](#)

[fog light diagram toyota tacoma 2008](#)

food preparation rubric

focus life orientation grade 12013 november exam

Em 6910 Espresso Coffee Machine Manual :

review the book of why examines the science of cause and effect - Dec 10 2022

jun 1 2018 the book of why not only delivers a valuable lesson on the history of ideas but provides the conceptual tools needed to judge just what big data can and cannot deliver

[the book of why the new science of cause and effect](#) - Nov 09 2022

jan 2 2020 the book of why the new science of cause and effect p aronow fredrik sävje published 2 january 2020 education journal of the american statistical association judea pearl is a giant in the field of causal inference whose many contributions including the discovery of the d separation criterion have been immeasurably valuable he

[the book of why the new science of cause and effect](#) - Sep 07 2022

may 15 2018 the book of why the new science of cause and effect hardcover 15 may 2018 correlation does not imply causation this mantra was invoked by scientists for decades in order to avoid taking positions as to whether one thing caused another such as smoking and cancer and carbon dioxide and global warming

the book of why the new science of cause and effect - Sep 19 2023

may 15 2018 the book of why the new science of cause and effect pearl judea mackenzie dana on amazon com free shipping on qualifying offers the book of why the new science of cause and effect

the book of why the new science of cause and effect science - Oct 08 2022

aug 31 2018 1 the book of why the new science of cause and effect judea pearl and dana mackenzie basic books 2018 429 pp

[the book of why the new science of cause and effect guide books](#) - Apr 02 2022

abstract a turing award winning computer scientist and statistician shows how understanding causality has revolutionized science and will revolutionize artificial intelligence correlation is not causation this mantra chanted by scientists for more than a century has led to a virtual prohibition on causal talk

[the book of why wikipedia](#) - Aug 18 2023

the book of why the new science of cause and effect is a 2018 nonfiction book by computer scientist judea pearl and writer dana mackenzie the book explores the subject of causality and causal inference from statistical and philosophical points of view for a general audience

the book of why the new science of cause and effect - Mar 01 2022

mar 19 2020 the first is the contributions of a large group of scholars who were central to the development of modern causal inference a partial list of this group is angrist ashenfelter campbell card heckman imbens manski murphy robins and rosenbaum the second omission is estimation from data which the book has a tendency to trivialize

the book of why the new science of cause and effect google books - Apr 14 2023

may 15 2018 the hugely influential book on how the understanding of causality revolutionized science and the world by the pioneer of artificial intelligence wonderful illuminating and fun to read

[the book of why the new science of cause and effect pearl](#) - Mar 13 2023

what is the ladder of causation and how does it help us understand the world in this pdf you can read the first chapter of the book of why a groundbreaking work by judea pearl and dana mackenzie that explores the science of cause and effect learn how to go beyond data and discover the hidden forces that shape our reality

the book of why university of california los angeles - May 15 2023

may 15 2018 introduction chapter 1 chapter 2 errata and updates last revised 5 20 21 additional errata in uk edition last revised 12 18 18 reviews and interviews pearl before economists the book of why and empirical economics journal of economic methodology 29 4 326 334 june 2022

pdf epub the book of why the new science of cause and - Jun 16 2023

sep 1 2022 download book the book of why the new science of cause and effect by author judea pearl in pdf epub original title isbn published on 2018 in edition language get full ebook file name the book of why judea pearl and dana mackenzie pdf epub format complete free

the book of why by pearl and mackenzie statistical modeling - Jun 04 2022

jan 8 2019 the book of why pearl and mackenzie s book is really three books woven together 1 an exposition of pearl s approach to causal inference based on graphs and the do operator 2 an intellectual history of this and other statistical approaches to causal inference 3

the book of why the new science of cause and effect - Jul 17 2023

1 252 65 tl 2 yeni başlangıç fiyatı 999 05 tl the hugely influential book on how the understanding of causality revolutionized science and the world by the pioneer of artificial intelligence wonderful illuminating and fun to read daniel kahnehan nobel prize winner and author of thinking fast and slow

the book of why the new science of cause and effect - Jul 05 2022

oct 1 2019 judea pearl is on a mission to change the way we interpret data an eminent professor of computer science pearl has documented his research and opinions in scholarly books and papers now he has made his ideas accessible to a broad audience in the book of why the new science of cause and effect co authored with science writer dana mackenzie

the book of why the new science of cause and effect google books - Aug 06 2022

may 15 2018 the book of why the new science of cause and effect correlation is not causation this mantra chanted by scientists for more than a century has led to a virtual prohibition on causal talk today that taboo is dead the causal revolution instigated by judea pearl and his colleagues has cut through a century of confusion and established

the book of why the new science of cause and effect goodreads - Jan 11 2023

jan 1 2018 a turing award winning computer scientist and statistician shows how understanding causality has revolutionized science and will revolutionize artificial intelligence correlation is not causation this mantra chanted by scientists for more than a century has led to a virtual prohibition on causal talk

the book of why judea pearl dana mackenzie bokus - Feb 12 2023

may 2 2019 the book of why the new science of cause and effect av judea pearl dana mackenzie 1 röst häftad engelska 2019 05 02 152 köp spara som favorit skickas från oss inom 2 5 vardagar

the book of why - Jan 31 2022

about the author corey poirier was raised by a single mother grew up in a small town barely graduated high school a teacher gave him a 49 1 and battled anxiety and hypochondria in his early 20 s since those days he has become a is a multiple time tedx the host 3 top rated interview shows founder of the speaking program and he has been

the book of why and how discover the timeless secrets to - May 03 2022

mar 17 2020 the book of why and how is designed to help people discover their passion purpose and mission while also leveraging the top habits of the world s top achievers broken down into three sections the book of why and how reveals the four whys that can dramatically change a person s life the shortest path to thriving in a challenging world and the

formal memorandum template 8 word excel - Jan 04 2022

web day nulm

example memorandum for flipl findings and reccomendations - Feb 05 2022

web sep 18 2023 10 min atlanta as a justice department lawyer after the 2020 election jeffrey clark drafted a letter to top georgia officials declaring that the agency had reason

property accountability property accountability policies - Oct 13 2022

web flipl a financial liability investigation of property loss flipl is the manner in which the army accounts for the

circumstances surrounding the loss damage or destruction
day nulum - Oct 01 2021

financial liability investigations of property loss flipl - Aug 31 2021

soldier s guide to financial liability investigation - Jul 22 2023

web sample flipl rebuttal lost equipment unit letterhead your unit s office symbol date memorandum for commander name of unit arkansas national guard

flipl memorandum example ministry of education youth and - Mar 06 2022

web jul 29 2018 does anyone have one example of a re established memo to abandon a flipl i m one pfc in a e 6 position help i m a pfc in a e 6 position help advanced

financial liability investigation of property loss flipl rebuttals - May 08 2022

web flipl memorandum example 4 9 map index pdf documents are in the public domain we print these large documents as a service so you don t have to the books are compact

memorandum templates financial liability investigation of - Apr 07 2022

web example memorandum for flipl findings and reccomendations list of ebooks and manuels about example memorandum for flipl findings and reccomendations 735 5guide pdf

financial liability officer guide u s army garrisons - Jun 21 2023

web property loss example exhibit a iopl 05 96 23 august 2005 375 00 co j 203rd fsb for further guidance on preparing either da form 2823 or a certificate see ar 735 5

soldiers response rights in the financial liability investigations - Dec 15 2022

web contents continued section i basic principles page 2 general requirements 2 1 page 2 accounting for army property 2 2 page 2 centralized accounting 2 3 page 3 other

does anyone have an example of a re established memo to - Dec 03 2021

web voluntary a flipl is used in situations where responsibility for the loss is in question or where the amount to be charged is in dispute procedures submitting a rebuttal the

processing financial liability investigations of property loss in a - Jun 09 2022

web army memo template the foregoing template will speed up memo writing time the fill in sections can be click through and there represent styles set throughout which ensure

financial liability investigations of property - Mar 18 2023

web o adds sample of financial liability officer s notification of intention to recommend a charge of financial liability fig 12 1 o adds sample memorandum to request reconsideration for

what the flo needs to know article the united - Apr 19 2023

web mar 27 2013 strong of strong strong property strong strong loss strong strong flipl strong br q could i be liable for **flipl 7th army training command** - Aug 23 2023

web 1 what is a flipl the army investigates the causes of lost damaged or destroyed property to account for the losses on property books the results of these investigations

writing findings and recommendations u s army garrisons - Sep 12 2022

web sample fli rebuttal 1 unit letterhead your unit s office symbol 735 5 date memorandum for name of financial liability officer flo s unit name and

unclassified army publishing directorate - Jan 16 2023

web appointed use a memorandum as described in figure 13 12 when an ar 15 6 financial liability officer is appointed use an appointment memorandum in accordance with ar

former doj attorney acted under trump s direction his lawyer says - Nov 02 2021

financial liability investigation of property loss - Aug 11 2022

web mar 4 2014 the easiest way to streamline the flipl process is to conduct short flipls in situations where the facts are readily apparent and unnecessary investigative steps

checklist and tracking document for financial - Nov 14 2022

web refer to the list and examples of system inadequacy ies provided in appendix b table b 5 note the finding may contain multiple system inadequacies training individual

financial liability investigations of property loss flipl - May 20 2023

web property loss flipl soldiers and civilian employees may be liable for lost damaged or destroyed property soldiers and department of the army civilian

financial liability investigations i introduction ii - Jul 10 2022

web apr 12 2018 rebutting a flipl although the language of army regulation 735 5 sounds confusing rebutting a flipl can be simple the soldier must establish that an

financial liability investigation of property loss - Feb 17 2023

web the army financial liability investigation of property loss flipl system is described in ar 735 5 chapter 13 the system provides a method for relief from property

[belvedere technical teachers college january intake](#) - Apr 12 2023

web hence application form for january intakes will be updated on this page as released by the authority of the belvedere technical teachers college for the 2019 2020 academic year belvedere technical teachers college entry requirements

[belvedere teacher s college intake 2023 how to apply](#) - Feb 10 2023

web oct 26 2022 the management of belvedere teacher s college invites applications from suitable and interested undergraduate postgraduate non degree diploma certificate short courses distance learning and other programs candidates seeking admission to study at belvedere teacher s college for the 2022 2023 intake academic year table of

belvedere teachers college entry requirements 2023 2024 - Nov 07 2022

web the management of belvedere teachers college has announced the various courses and their entry requirement courses for 2023 2024 belvedere teachers college intake prospective students can check and apply for admission

[belvedere technical teachers college website](#) - Dec 08 2022

web may 17 2019 belvedere technical teachers college website see details of belvedere technical teachers college website before you proceed to open belvedere technical teachers college website take a quick look at the history of belvedere technical teachers college

[belvedere teachers collegebtc](#) - Jan 29 2022

web forgot password 2023 binary software zimbabwe sales binarysoftwarezim com cell 263775617468 binary software zimbabwe sales binarysoftwarezim com cell 263775617468

Çevre college if the aim is to pursue excellence - Dec 28 2021

web Çevre college established in erenköy İstanbul in 1998 with the if the aim is to pursue excellence motto continues its educational activities in three kindergartens elementary school and high school level advised by our english teachers our 5th graders have become one of the top 5 finalists with their projects entitled

[belvedere technical teachers college january intake 2023](#) - Jun 14 2023

web belvedere technical teachers college january intake 2023 2024 belvedere technical teachers college intakes 2023 2024 january intake the belvedere technical teachers college admissions application form for various intakes in

belvedere teachers college website by binary software pvt - Jul 15 2023

web revised opening dates in line with covid tertiary education calendar for 2022 hexco and dte calendars intake january 2022 january 2022 in take for hexco and dte c research booklet for cds deferment of term two opening dates opening of second term 2021 has been sus

belvedere technical teachers college courses details and - May 01 2022

web belvedere technical teachers college details find information such as courses offered contact details and admissions

[belvedere teacher s college january intake application portal 2023](#) - Aug 16 2023

web jan 10 2023 details of belvedere teacher s college january admission form 2023 2024 how to apply admission entry requirements admission portal courses offered contact address and application deadline closing date for

[belvedere teachers college website by kudzikay](#) - Aug 04 2022

web belvedere technical teachers college about us belvedere technical teachers college was founded in 1982 as the only technical teachers training college in zimbabwe the first intake of the college started at seke teachers college and then moved to the current site of belvedere suburb in 1983

[belvedere teachers college website by kudzikay](#) - May 13 2023

web university of zimbabwe has revised upwards with effect from january 2021 as follows registration fees 2000rtgs teaching practice examining 4000rtgs academic examining 4000rtgs ensure that you top up the fees accordingly for

belvedere teachers college next intake 2023 2024 zwefinder - Jan 09 2023

web the belvedere teachers college has different admissions next intake annually for various programmes hence application form for various intakes will be updated on this page as released by the authority of the belvedere teachers college for

[belvedere technical teachers college may 2023 intake](#) - Jun 02 2022

web feb 19 2023 belvedere technical teachers college may 2023 intake hot intake teachers college post a level diploma in education secondary commercial studies geography and environmental science mathematics

[belvedere technical teachers college intake 2023 2024](#) - Mar 11 2023

web applications are invited from suitably qualified applicants for admissions into various undergraduate postgraduate diploma certificate short courses distance learning and others programmes in any of belvedere technical teachers college intakes in the 2023 2024 academic year

[belvedere teachers college website by kudzikay](#) - Sep 05 2022

web welcome to belvedere teachers college home academic programs diploma in education secondary national certificate nc national diploma nd administration purchasing admissions how to apply college events research innovation publications exhibitions innovations student affairs

belvedere technical teachers college january intake 2023 2024 - Oct 06 2022

web nov 14 2022 belvedere technical teachers college january intake belvedere technical teachers college intakes 2023 2024 january intake 2023 2024 january intake the belvedere technical teachers college admissions application form for various intakes in the 2023 2024 academic year

belvedere technical teachers college fees 2023 2024 zwefinder - Mar 31 2022

web belvedere technical teachers college january intake belvedere teachers college location belvedere teachers college next

intake belvedere teachers college online registration belvedere technical teachers college programs belvedere technical teachers college physical address belvedere technical teachers college principal

belvedere technical teachers college application form 2023 - Jul 03 2022

web belvedere technical teachers college application form 2023 2024 how to download and fill belvedere technical teachers college intake application form for 2023 2024 academic year the management of belvedere technical teachers college has released intake application form for prospective students to apply for 2023 belvedere technical

belvedere teachers college graduation 2023 *zwefinder* - Feb 27 2022

web the management of the belvedere teachers college has released the names of graduands in belvedere teachers college for the 2023 academic session graduation is the successful completion of a course of study at a university college or school for which you receive a degree or diploma