BRANNER GLOBAL CHRISTIAN
UNIVERSITY

INSTITUTIONAL POLICIES

Academic Year 2026-2027

Branner Global Christian University

2125 Biscayne Blvd, Ste 204 #26392, Miami, Florida 33137, USA

+1 352 729 3591 | brannerglobal.education

Consolidated institutional policy document for student and public access.

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Policy text is consolidated from the BGCU 2026-2027 institutional compliance package.

BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 06

Policy on Retaining Student Fees Upon Withdrawal

What the University may retain when a student cancels or withdraws

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Academic Year 2026-2027 | Adopted November 12, 2026

Nonrefundable Admission / Registration Charges

For Florida students, the University designates only the $75 Application Fee and the $75 Registration / Enrollment Fee as nonrefundable admission/registration charges, for a combined total of $150. These charges are subject to the three-working-day cancellation right described in the Refund & Cancellation Policy.

Tuition and Other Mandatory Fees

Tuition and refundable mandatory fees are not automatically retained in full when a student withdraws. The University applies the equitable prorated refund formula in its published Refund & Cancellation Policy. Charges that have not been earned or incurred are refunded in accordance with that policy.

Optional / Third-Party Charges

Shipping, notarization, apostille/authentication, additional certified copies, and similar optional third-party services are charged only when requested and are refundable only to the extent that the service has not been ordered, performed, or paid to a third party.

Written Calculation

Upon withdrawal, the student will receive a written account calculation showing amounts paid, nonrefundable charges, earned charges, refund due, and any remaining balance. Refunds are processed within the period stated in the University's Refund & Cancellation Policy.

Approved for institutional use upon signature by an authorized officer.

Authorized Academic Officer / Rector Date

Signature: _____ _____

BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 07

Transferability of Credits Policy

Disclosure concerning transfer of credits to and from other institutions

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Credits to Other Institutions

Acceptance of BGCU credits, coursework, or credentials by another institution is entirely at the discretion of the receiving institution. BGCU does not guarantee that another institution will accept any credit or credential. Students are responsible for confirming transferability with the receiving institution before enrolling when transfer is an important objective.

Credits from Other Institutions

BGCU may evaluate prior graduate-level study and documented learning for transfer or credit recognition when academically appropriate. Evaluation may consider institutional documentation, course content, level, learning outcomes, recency, grades, instructional hours/credits, and relevance to the BGCU program. Acceptance is not automatic and is subject to academic review and program requirements.

No Guaranteed Articulation

Unless a written articulation agreement is specifically identified in current University publications, students should not assume that BGCU has an articulation agreement with another institution.

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Authorized Academic Officer / Rector Date

Signature: _____ _____

BRANNER GLOBAL CHRISTIAN
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CIE FAIR CONSUMER PRACTICES - ITEM 09

Financial Assistance and Loan Obligations Disclosure

Accurate disclosure of financial assistance, financing, and repayment obligations

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Financial Assistance Disclosure

BGCU does not advertise or represent participation in U.S. Title IV federal student financial assistance under this policy. Any scholarship, institutional discount, regional tuition reduction, or other financial assistance offered by BGCU must be documented in writing and reflected in the student's enrollment and financial records.

Installment Plans and Financing

An installment plan is a method of paying tuition and fees and is not, by itself, a scholarship or federal financial-aid award. If a payment-card provider, lender, or other financing source is used, all interest, processing charges, repayment terms, and borrower obligations must be disclosed to the student before authorization.

Loan Repayment Obligations

A student will not be represented as having a loan obligation unless a separate written loan or financing agreement exists. If no loan is used, the student has no loan repayment obligation to BGCU beyond the tuition/fee balance stated in the enrollment and financial disclosure documents.

Scholarships and Discounts

Approved scholarships or discounts must identify gross tuition, discount/scholarship amount, net tuition, payment schedule, and approval basis. They do not change the University's published standard tuition schedule.

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CIE FAIR CONSUMER PRACTICES - ITEM 10

Employment Placement Services Disclosure

Description and limitations of employment-related services

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Placement Services

BGCU does not guarantee employment, job placement, promotion, salary level, professional licensing, or market availability as a result of enrollment or graduation. The University's academic advising, mentoring, networking, ministry guidance, or general career information does not constitute a guarantee of placement.

Limitations

- No specific employer, job opening, salary amount, or market demand is promised.
- Any labor-market information used in institutional materials must be based on verifiable sources and identified as informational.
- Students remain responsible for meeting employer, professional, governmental, credential-evaluation, and licensing requirements applicable to their intended use of the degree.

Required Advertising Disclaimer

No guarantee of placement is made or implied.

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CIE FAIR CONSUMER PRACTICES - ITEM 11

Professional and State Licensure Disclosure

Relationship of BGCU programs to regulated occupations and professions in Florida

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General Disclosure

BGCU's listed graduate programs are Christian religious-vocation programs. They are not represented as programs designed to qualify a graduate for initial Florida licensure in a regulated occupation or profession unless a specific program disclosure expressly states otherwise.

Program-Specific Caution

- Education and educational-sciences degrees do not, by themselves, constitute Florida teacher certification, school administrator certification, counseling licensure, psychology licensure, or other professional licensure.
- Administration degrees do not, by themselves, confer a regulated professional license.
- Theology degrees are intended for Christian vocation, ministry, scholarship, and faith-related service and do not confer governmental ministerial licensure.
- Educational technology and innovation degrees do not, by themselves, confer teacher certification or another regulated professional license.

Student Responsibility

Before enrollment, each student is responsible for determining whether the program satisfies the requirements of any employer, licensing board, government agency, credential evaluator, university, or other third party in the jurisdiction where the student intends to use the credential.

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BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 13

Refund and Cancellation Policy

Equitable prorated refund policy aligned with Florida minimum refund guidelines

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Three-Working-Day Cancellation Right

A student may cancel the enrollment obligation within three (3) working days after signing the enrollment agreement or contract. The University will cancel the student's financial obligation, except for the cost of books, supplies, materials, or kits that cannot be returned because they have been used or otherwise made nonreturnable.

Nonrefundable Charges

For Florida students, nonrefundable admission and registration charges are limited to the $75 Application Fee and $75 Registration / Enrollment Fee, for a total of $150. These charges remain subject to the three-working-day cancellation right above.

Prorated Refund Formula

Because BGCU publishes tuition for the entire program, a student who withdraws after the three-working-day cancellation period and before completing 40% of the program is entitled to a prorated refund of unearned tuition and refundable mandatory fees. The percentage completed is determined by the academic period elapsed and documented academic participation. The refundable amount is calculated by multiplying refundable charges by the uncompleted percentage of the program, less any amounts already properly refunded or credited.

After a student has completed more than 40% of the program, no additional tuition refund is required under the University's minimum prorated schedule, except where another law, written agreement, or institutional commitment provides a greater refund.

Withdrawal Date

The withdrawal date is determined equitably using the date the University receives the student's written withdrawal notice or, when the student ceases participation without notice, the last documented academically related activity or other reliable faculty/administrative record establishing withdrawal.

Refund Timing

Any refund due will be issued within 30 days after the University determines that the student has withdrawn.

Federal Assistance / Veterans Benefits

If a student is ever eligible for a federal student-aid or veterans-benefit refund framework applicable to the enrollment, the University will apply the governing federal requirements in addition to applicable Florida requirements.

Uniform Administration

This policy is published, provided to students before enrollment, incorporated into enrollment/financial disclosure materials, and applied consistently.

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BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 14

Student Complaint Procedure

Published procedure for handling student complaints

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Step 1 - Informal Resolution

Students are encouraged to first raise the concern with the faculty member, advisor, registrar, or responsible office when appropriate. Informal resolution does not waive the student's right to submit a formal complaint.

Step 2 - Formal Complaint

A formal complaint should be submitted in writing to registrar.office@brannerglobal.education and should identify the student, program, facts, relevant dates, persons involved, requested resolution, and supporting documents. The University will acknowledge receipt within five (5) business days when practicable.

Step 3 - Institutional Review

The University will review the complaint impartially, may request additional information, and will issue a written response or status update within fifteen (15) business days when practicable. Complex matters may require additional time; the student will be informed of the reason for delay.

Step 4 - Appeal

A student dissatisfied with the complaint determination may appeal under the University's Appeals Procedure within ten (10) business days after the written decision.

Non-Retaliation and Records

BGCU prohibits retaliation for good-faith complaints. Complaint records are maintained in accordance with institutional recordkeeping requirements and privacy obligations.

External Authorities

The internal complaint process does not prevent a student from contacting an appropriate governmental authority when the matter falls within that authority's jurisdiction.

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Authorized Academic Officer / Rector Date

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BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 15

Student Disciplinary Procedure

Published procedure for handling disciplinary actions

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Grounds for Discipline

- Academic dishonesty, plagiarism, falsification, or research misconduct.
- Fraud, misrepresentation, forged or altered documents, or misuse of institutional systems.
- Harassment, threats, discriminatory misconduct, or conduct materially disrupting the academic environment.
- Violation of published academic, technology, financial, ethical, or student-conduct policies.

Notice and Opportunity to Respond

Before significant disciplinary action is imposed, the student will receive written notice of the alleged conduct, the policy implicated, the evidence or factual basis available for review, and a reasonable opportunity to respond and provide relevant information.

Possible Actions

- Written warning or educational corrective action.
- Academic penalty where the misconduct concerns assessed work.
- Probation or conditions for continued enrollment.
- Suspension or dismissal for serious or repeated misconduct.

Decision

A written decision will identify the finding, sanction if any, effective date, and right to appeal. Discipline will be proportionate to the conduct and applied consistently.

Emergency Measures

Temporary restrictions may be used when reasonably necessary to protect safety, institutional systems, records, or the integrity of an ongoing investigation. Such measures are not a final disciplinary determination.

Appeal

The student may appeal a disciplinary decision under the University's Appeals Procedure within ten (10) business days after receiving the decision.

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Authorized Academic Officer / Rector Date

Signature: _____ _____

BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 16

Student Appeals Procedure

Published procedure for academic, administrative, complaint, and disciplinary appeals

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Right to Appeal

A student may appeal a final academic, administrative, complaint, or disciplinary decision when the student alleges a material procedural error, new evidence that could not reasonably have been presented earlier, a clearly unsupported factual determination, or a sanction/outcome inconsistent with published policy.

Filing Deadline

The appeal must be submitted in writing within ten (10) business days after the student receives the challenged decision. Appeals should be sent to rector@brannerglobal.education and should identify the decision, grounds for appeal, requested remedy, and supporting documentation.

Review

The appeal will be reviewed by an authorized official or committee not materially responsible for the original determination when practicable. The reviewer may affirm, modify, reverse, or return the matter for additional review.

Decision Timeline

A written appeal decision or status update will ordinarily be issued within fifteen (15) business days after receipt of a complete appeal. The appeal decision is the final internal institutional decision unless the University expressly authorizes further review.

No Retaliation

No student will be penalized for submitting a good-faith appeal.

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Authorized Academic Officer / Rector Date

Signature: _____ _____

BRANNER GLOBAL CHRISTIAN UNIVERSITY

CIE FAIR CONSUMER PRACTICES - ITEM 18

Annual Crime Statistics and Physical Plant Safety Disclosure

Supplemental statutory disclosure under section 1005.04(1)(g), Florida Statutes

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Institutional Context

BGCU primarily delivers instruction online and does not operate a residential student campus, dormitory, laboratory campus, or clinical training facility at the Miami administrative/correspondence address. The University maintains procedures for reporting safety concerns affecting institutional premises, systems, employees, students, or institutional activities.

Crime Statistics and Incident Reporting

BGCU will maintain and make available any annual crime-statistics report required by applicable state or federal law based on reportable incidents associated with facilities or activities within the University's reporting responsibility. The University will not publish a "zero incidents" statement unless verified by institutional records for the applicable reporting period.

Emergency and Safety Reporting

- For emergencies or immediate threats in the United States, call 911 and then notify the University as appropriate.
- Safety or security incidents involving the Miami administrative address should also be reported to building management and the appropriate local authority.
- Technology/security incidents involving University systems should be reported promptly to the University through official support/administrative channels.
- Any future instructional facility will be subject to applicable occupancy, fire, health, safety, accessibility, and local-authority requirements before student use.

Annual Review

The University will review this disclosure annually and attach any verified reportable statistics or physical-plant safety reports applicable to the reporting period. This document is included as a supplemental compliance item because section 1005.04(1)(g), Florida Statutes, requires annual reporting concerning crime statistics and physical plant safety.

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Authorized Academic Officer / Rector Date

Signature: _____ _____