# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTRODUCTION TO THE STUDENT HANDBOOK</td>
<td>3</td>
</tr>
<tr>
<td>INSTITUTIONAL INFORMATION</td>
<td>4</td>
</tr>
<tr>
<td>PROGRAMS OF STUDY</td>
<td>4</td>
</tr>
<tr>
<td>PHILOSOPHY</td>
<td>4</td>
</tr>
<tr>
<td>MISSION STATEMENT</td>
<td>4</td>
</tr>
<tr>
<td>VALUES</td>
<td>4</td>
</tr>
<tr>
<td>VISION</td>
<td>4</td>
</tr>
<tr>
<td>OBJECTIVES</td>
<td>5</td>
</tr>
<tr>
<td>DOCTRINAL STATEMENT</td>
<td>5</td>
</tr>
<tr>
<td>APPROVALS</td>
<td>6</td>
</tr>
<tr>
<td>ACCREDITATION INFORMATION</td>
<td>7</td>
</tr>
<tr>
<td>CAMPUS FACILITY</td>
<td>8</td>
</tr>
<tr>
<td>SECURITY AND SAFETY</td>
<td>8</td>
</tr>
<tr>
<td>CONTACT US</td>
<td>9</td>
</tr>
<tr>
<td>UNIVERSITY POLICIES &amp; PROCEDURES</td>
<td>10</td>
</tr>
<tr>
<td>ACADEMIC FREEDOM POLICY</td>
<td>10</td>
</tr>
<tr>
<td>FREEDOM OF SPEECH</td>
<td>10</td>
</tr>
<tr>
<td>STATEMENT OF NONDISCRIMINATION</td>
<td>10</td>
</tr>
<tr>
<td>SEXUAL HARASSMENT</td>
<td>10</td>
</tr>
<tr>
<td>INSTRUCTIONAL USE OF COPYRIGHTED MATERIALS</td>
<td>11</td>
</tr>
<tr>
<td>DRUG-FREE CAMPUS POLICY</td>
<td>11</td>
</tr>
<tr>
<td>WEAPONS POLICY</td>
<td>12</td>
</tr>
<tr>
<td>ACADEMIC INTEGRITY</td>
<td>12</td>
</tr>
<tr>
<td>STUDENT RIGHTS UNDER FERPA</td>
<td>12</td>
</tr>
<tr>
<td>STUDENT DISCIPLINARY POLICY</td>
<td>13</td>
</tr>
<tr>
<td>STUDENT CODE OF CONDUCT</td>
<td>17</td>
</tr>
<tr>
<td>READMISSION AFTER SUSPENSION</td>
<td>21</td>
</tr>
<tr>
<td>STUDENT GRIEVANCE POLICY</td>
<td>21</td>
</tr>
<tr>
<td>STUDENT COMPLAINT RECORD KEEPING POLICY</td>
<td>22</td>
</tr>
<tr>
<td>STUDENT SERVICES</td>
<td>23</td>
</tr>
<tr>
<td>GENERAL PURPOSE STATEMENT FOR STUDENT SERVICE</td>
<td>23</td>
</tr>
<tr>
<td>STUDENT ORIENTATION</td>
<td>23</td>
</tr>
<tr>
<td>STUDENT ORGANIZATIONS AND CLUBS</td>
<td>23</td>
</tr>
<tr>
<td>KEY ADMINISTRATIVE SERVICES</td>
<td>23</td>
</tr>
<tr>
<td>STUDENT CULTURAL, EDUCATIONAL AND RELIGIOUS OPPORTUNITIES</td>
<td>27</td>
</tr>
</tbody>
</table>
UNPAID ACCOUNTS
TUITION
TUITION AND FEES
MASTER OF THEOLOGY ACADEMIC PROGRAMS
PROGRAM LENGTH
ACADEMIC LOAD
TRANSFER CREDIT POLICY
RESIDENCE REQUIREMENT
COURSE DELIVERY MODE
DEFINITION OF A CREDIT HOUR
ATTENDANCE POLICY
TARDINESS
CLASSROOM PARTICIPATION
GRADING ASSESSMENT
GRADING SYSTEM
GRADE DEFINITION
FACULTY ASSISTANCE
STUDY GROUPS
PEER TUTORING
LIBRARY
ACADEMIC LOAD
PROGRAM LENGTH
ACADEMIC PROGRAMS
BACHELOR OF THEOLOGY
MASTER OF DIVINITY
MASTER OF THEOLOGY
TUITION AND FEES
TUITION
FEES
UNPAID ACCOUNTS
SCHOLARSHIPS
FINANCIAL AID

HORIZON UNIVERSITY (2019-2020 Student Handbook)
INTRODUCTION TO THE STUDENT HANDBOOK

Welcome to Horizon University (HU). For those of you who have been here for some time now, we trust that you have had fulfilling experiences learning at our institution. For those of you who are just beginning your learning experience at HU, we hope you enjoy your time with us.

This handbook contains policies and procedures governing student issues at HU. It is designed to be a guide for the student in the day-to-day activities of our school.

The purpose of this handbook is to assure policies are executed in a uniform manner with no bias. It is the responsibility of each and every member of the student to administer these policies in a consistent and impartial manner.

Policy statements are subject to modification and further development. Members of students are encouraged to suggest improvements when or if issues ever arise.

It is the responsibility of every student to read and abide by the rules and regulations spelled out in this handbook and the school catalog. Any suggestions, discrepancies, or inconsistencies in this handbook or the school catalog should be pointed out to the Administration who, in turn, will take the necessary steps to evaluate the issues at hand and take proper action to address them.
INSTITUTIONAL INFORMATION

PROGRAMS OF STUDY
Horizon University is an evangelical Christian University that offers educational programs in a wide variety of areas. We have a diverse faculty of teachers, church leaders, and scholars that come from all areas of the Christian spectrum.

Horizon University offers the following programs:

- Bachelor of Theology
- Master of Divinity
- Master of Theology

PHILOSOPHY
Horizon University (HU) was founded upon Christian doctrine and religious principles. We strive to provide the highest standard of education to Los Angeles and the surrounding communities. HU focuses on providing degree programs to students of all backgrounds, in order to serve the expanding local and global communities of the world. Upon the completion of our degree programs, students will be able to enrich and serve with the moral, spiritual, and professional values our Christian education provides.

MISSION STATEMENT
Our mission at Horizon University (HU) is to educate the next generation of strong Christian leaders who will selflessly serve their churches, communities, and beyond with their diverse skills and vital knowledge gained during their studies of theology, the Bible, and practical ministry here at HU.

VALUES
Horizon University prides itself in upholding core Christian values and doctrines daily in not only our educational pursuits, but in all that we do. We have identified and summarized our three core values:

- We value the mission and dedication of all Christian members and the talents and skills they bring to the Church community, focusing on the service and communicating of the Lord’s message.
- We strive for the highest level of academic success, integrity and professionalism, focusing on the Christian faith and developing a relationship with our savior, Jesus Christ.
- We dedicate ourselves and our students to serve as role models in our local and global communities, churches, and workplace.

VISION
Our vision at Horizon University (HU) is to enrich and spiritually improve the world around us by preparing Christian leaders dedicated to work in the areas of ministry and theology. Our students will inspire, motivate, and drive others to live a life defined by Christian principles, and they will be shining examples of the outstanding educational experience at HU. They will be leaders that guide their communities to greatness in the name of Jesus Christ.
OBJECTIVES
The fourfold goal of Horizon University (HU) is to educate students to become academically successful and intellectually confident, gain cultural awareness and tolerance, and obtain the practical skills and knowledge necessary for professionals, in order to serve as dedicated Christian leaders who have a foundation in Biblical knowledge and Christian values and are able to employ Christian principles within their career and interpersonal relationships.

First, students will be academically successful and intellectually confident, which are important qualities for overall professional success. Students will achieve skills necessary to analyze and absorb important information in their discipline, and students will apply their knowledge to real world situations.

Second, students will develop cultural awareness and tolerance in order to be compassionate and fair leaders. Students will evaluate differences that may arise while at work in various communities and will create a space built upon inclusion and Christian love.

Third, the education received at HU will grow strong professionals who have superior knowledge and skills of their respective professional fields. Students will acquire practical skills that can be demonstrated in the field.

Our fourth and most important goal is to mold and cultivate strong, dedicated spiritual leaders who are well-versed in Biblical knowledge and Christian values. Students will apply Christian principles to pursue their vision and mission in life and deliver their knowledge to others in a mature and compassionate manner.

DOCTRINAL STATEMENT

1. The Bible
We believe that the Bible is divinely inspired by God and given for the faith of the believing community. It is infallible, authoritative and without any errors in its entirety.

2. The Trinity
We believe in the one true and living God who is eternal, transcendent, omnipotent and personal. He possesses three eternal, personal distinctions, which are revealed to us as God the Father, God the Son and God the Holy Spirit. They are perfectly equal, yet execute distinct but harmonious offices.

3. The Father
We believe in God the Father, the first person of the Divine Trinity, who is perfect in holiness, wisdom, power and love. He is infinitely sovereign, eternal, and unchangeable in all His attributes and is worthy of honor, adoration, and obedience.

4. The Son
We believe in Jesus Christ, the Perfect Son, and second member of the Divine Trinity. He was miraculously conceived and born of a virgin. He was fully man and fully God and perfectly sinless in all His humanity.
5. Holy Spirit
We believe that the Holy Spirit is the third person of the Triune Godhead. He has been and will continue to be active throughout eternity. He convicts, regenerates, indwells, sanctifies, and seals all believers in Christ, and empowers them for service. Believers are filled with the Spirit at the time of salvation. The Holy Spirit administers spiritual gifts to all believers; however, the manifestation of any particular gift is not required as evidence of salvation.

6. Historicity
We believe the full historicity and perspicuity of the biblical record of primeval history, including the literal existence of Adam and Eve as the progenitors of all people, the literal fall and resultant divine curse on creation, the worldwide cataclysmic deluge, and the origin of nations and languages at the tower of Babel. We believe the realities of heaven and hell.

7. Redemption
We believe the redemptive grace of God though the substitutionary work of Jesus Christ, who paid the full price for the sins of the world, through His literal physical death, burial and resurrection, followed by His bodily ascension into heaven.

8. Salvation
We believe in a personal salvation provided solely by the grace of God on the basis of the atoning death and resurrection of Jesus Christ. We believe that salvation is only appropriated by a person placing their faith in the finished work of Christ and not by human merit or work. We are eternally saved from the penalty of sin.

9. Last Things
We believe in the personal and visible return of the Lord Jesus Christ to earth and the establishment of His kingdom. We believe in the bodily resurrection, the final judgment, the eternal felicity of the righteous and the fulfillment of His purposes in the works of creation and redemption with eternal rewards and punishments.

10. Biblical Creation
We believe the biblical account of creation as a historical and theological record of God's creation. We believe that the universe, in its entirety, was created by God in a literal six-day week. God's creation includes, but is not limited to, the existing space-time universe along with its basic systems and all kinds of living organisms.

11. Satan
We believe in the existence of a personal, malevolent being called Satan who acts as tempter and accuser. He can be resisted by the believer through faith and reliance on the power of the Holy Spirit. A place of eternal punishment has been prepared for Satan, along with those who die outside of having faith in Christ, where they will be confined to conscious torment for eternity.

APPROVALS
Horizon University (HU) is a non-profit university operating under a non-profit exemption verified
by the California Bureau for Private Postsecondary Education. HU is a university owned, controlled, and operated and maintained by a religious organization lawfully operating as a nonprofit religious corporation, and has met the exemption from regulation under the Act, pursuant to California Education Code (CEC) section 94874 (e) (1).

The California Bureau for Private Post-secondary Education (BPPE) has a formal complaint process. If you have a dispute that you have not been able to resolve directly with the school, you may contact the Bureau at Bureau for Private Postsecondary Education.

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Telephone: (916) 431-6924
FAX: (916) 263-1897
or online at [http://www.bppe.ca.gov/consumer_complaint.pdf](http://www.bppe.ca.gov/consumer_complaint.pdf).

Horizon University (HU) is approved by the United States Immigration and Customs Enforcement (ICE) of the Department of Homeland Security (DHS) to accept and enroll foreign, non-immigrant F-1 students for academic degrees.

The U.S. Consulates/Embassies issue F-1 visas for all students from overseas that are accepted for full-time study at HU. The rules for Visa Application may vary from country to country. Students should contact the U.S. Consulate in their country for the latest instructions on how to apply for a Student Visa. The code issued by the DHS is LOS214F51064000.

**ACCREDITATION INFORMATION**

Horizon University is a member of the Transnational Association of Christian Colleges and Schools (TRACS) [15935 Forest Road, Forest, VA 24551; Telephone: (434) 525-9539; e-mail: info@tracs.org], having been awarded Candidate Status as a Category III institution by the TRACS Accreditation Commission on October 30, 2018. This status is effective for a period of up to five years. TRACS is recognized by the United States Department of Education (USDOE), the Council for Higher Education Accreditation (CHEA) and the International Network for Quality Assurance Agencies in Higher Education (INQAAHE).

*Instructions for Filing a Complaint with TRACS*

1. Individuals should be able to make an inquiry to TRACS regarding a complaint or about issues and concerns that could be considered complaints. At such time, TRACS will direct the individual to the TRACS website (www.tracs.org) with instructions to download a packet containing:

   - Policies and Procedures for Complaints against Member Institutions.
   - TRACS Complaint Information Sheet.
   - TRACS Complaint Processing Form.
2. TRACS’s response and its obligations to meet the specific timetables outlined in these procedures will begin only after the complainant submits all documents required in the TRACS Complaint Information Sheet.

3. A formal complaint is one that is

- Submitted in writing using the TRACS Complaint Processing Form (including answering fully all the questions and attaching all required supporting documentation).
- Signed
- Sent to the attention of the President of TRACS by the complainant(s). Complaints which are not in writing, anonymous, or sent electronically or through facsimile transmission will not be considered.

4. Two hard copies of the fully completed TRACS Complaint Processing Form and all supporting documents are to be sent, not electronically nor through facsimile transmission, to

President, Transnational Association of Christian Colleges and Schools
15935 Forest Rd.
Forest VA 24551

CAMPUS FACILITY
Our campus is located at 2040 S. Brea Canyon Rd. Suite 100, Diamond Bar, CA 91765, which is adjacent to Downtown Diamond Bar. The campus is approximately 6,354 square feet containing 5 classrooms and a library/computer lab. There is also a front office manned with personnel to help with students’ needs and a separate administration area for private matters. While Horizon University (HU) does not operate a dormitory or other student housing facility, we assist in students locating apartments or other housing facilities near the Diamond Bar area.

SECURITY AND SAFETY
The building in which the university is located is generally safe and secure. While this is generally true, all students must be aware of any unusual activity, which might put the community in danger. All unusual situations should be reported to the closest staff member or security personnel so that appropriate steps for safety can be taken.

Emergency Plan
- Evacuation: Used to move students and staff out of the building. With a simple evacuation, students and staff leave and move to a nearby pre-designated safe location and return to the school building right after the cause of evacuation is resolved. Schools practice evacuations regularly (often monthly), including fire drills.
- Relocation: Used to move students and staff to a pre-designated alternate site following evacuation, when it is determined that returning to the school building will not take place within a reasonable period of time. Depending on the time of day and the circumstances, students may be released early or
put on hold until they are able to return to the school building. Plans should also be in place for students and staff with limited mobility, who may need assistance moving to the relocation site.

- **Shelter-in-place**: Used during severe weather or other environmental threats (e.g., air contamination due to a local fire). This is a precaution aimed to keep people safe while remaining indoors. (This is not the same thing as going to a shelter in case of a storm.) In schools, shelter-in-place involves having all students, staff, and visitors take shelter in pre-selected rooms that have phone access, stored disaster supplies kits, and preferably access to a bathroom. The room doors are then shut.

- **Lockdown**: Used when there is a perceived danger inside the building. A lockdown includes securing each occupied room by locking the door(s) and directing people to move away from windows and doors. Hallways are cleared of students and school staff. Typically, local law enforcement arrives to secure the site and arrange for evacuation or return to usual building activities. Students are kept in their classrooms or other secured areas in the school until the lockdown has ended.

- **Lockout**: Used to secure the building from a potential threat outside the building, such as when an unauthorized person is loitering on school grounds or when there is criminal activity in the neighborhood. During a lockout, access to the building is restricted, but there may be some limited movement within the building.

**CONTACT US**
For further inquiry, please contact the administrative office for more information.

Horizon University
2040 S. Brea Canyon Rd. Suite 100
Diamond Bar, CA 91765
Tel: 909-895-7138
Fax: 909-895-7143
Email: info@horizonuniversity.org
UNIVERSITY POLICIES & PROCEDURES

ACADEMIC FREEDOM POLICY

Freedom of inquiry and the open exchange of ideas are fundamental to the success of Horizon University (HU). The principles of academic freedom are critical to ensure higher education’s important contribution to the common good. Basic academic freedom includes the ability to do research and publish ideas, the freedom to teach, and the freedom to communicate extramurally.

HU is committed to assuring that all persons may exercise the rights of free expression, speech, and assembly, and affirm below the following statements and principles:

1. HU affirms its fundamental mission to discover and disseminate biblical knowledge to its students and the society at large. HU shall support the pursuit of excellence and academic freedom in teaching, research, and learning through the unhindered exchange of ideas among faculty, students, and staff. HU and its community recognizes that quality education requires an atmosphere of academic freedom and academic responsibility to the University and its students, staff, and faculty.

2. HU affirms that academic freedom for students rests first upon their access to a high quality education and their right to pursue a field of study that they deem appropriate and desirable.

3. HU reaffirms its support of the principles of academic freedom as they apply to the rights of students in a class and university environment that fosters civil discourse, respect, open inquiry and freedom of expression.

FREEDOM OF SPEECH

Freedom of speech is a fundamental American freedom and a human right. There is no place that this right should be more valued and protected than in academic settings such as the classroom. The right to speak freely in the expression of one’s ideas is encouraged as long as the students follow acceptable norms. If problems should arise, refer to the executive officers for resolution of the problems.

STATEMENT OF NONDISCRIMINATION

Horizon University (HU) does not discriminate on the basis of disability, race, color, gender, and national or ethnic origin in the according or making available of all the rights, privileges, programs and activities generally open to students at the college. We do not discriminate on the basis of disability, race, color, gender, and national or ethnic origin in administration of educational policies, admissions policies, scholarship and loan programs, and athletic and other college administered programs.

In addition to this legal stance, HU has a biblical stance regarding cultural diversity. The ultimate, eternal community of believers, according to Revelation 5:9, will be comprised of “every tribe, tongue, and people and nation.” The desire of university is to enjoy this same diversity and unity of believers while training culturally sensitive ministers for effective service to the entire world.

SEXUAL HARASSMENT

Sexual Harassment is defined as unwelcome conduct of a sexual nature that is severe or pervasive, and that creates a hostile or abusive learning, working, or living environment, thereby
unreasonably interfering with a person’s ability to learn or work, and the conduct has no legitimate relationship to the subject matter of an academic course or research. Sexual harassment also includes behavior not sexual in nature, but behavior directed toward a person because of the person’s sex and/or gender, including harassment based on the person’s nonconformity with gender norms and stereotypes.

The university takes harassment very seriously and any reported incident is reviewed by HU and disciplinary action will be taken in cases where culpability rests.

INSTRUCTIONAL USE OF COPYRIGHTED MATERIALS

Horizon University (HU) recognizes that accomplishment of its mission may be facilitated by the use of works owned or created by others. It is the policy of HU that students, employees, and other individuals who use University facilities and/or equipment, and students, employees, and other individuals who use off-campus non-University facilities and/or equipment in connection with University activities or on behalf of the University, shall recognize those accomplishments by respecting the intellectual property of others and using such works only to the extent such use would be permitted by law. For example, this policy applies when photocopying is undertaken at all central copying center, machines in the library, or on any other reproduction equipment owned or leased by HU or used in connection with University activities or on behalf of the University.

Students, employees, and other individuals subject to this policy who use material originated by others shall not, as a matter of policy, when using such materials, infringe on those rights of the originator which are protected by copyright laws and shall secure permission to use or reproduce copyrighted works when such permission would be required under copyright law and/or pay royalties when such payment would be required. Students, employees, and other individuals subject to this policy are expected to obtain permission from the copyright owners unless the intended use is clearly permitted under the doctrine of “fair use.” Students, employees, and other individuals subject to this policy are expected to be selective and sparing in copying. “Fair use” shall not be abused. HU does not condone copying instead of purchasing copyrighted works where such copying would constitute copyright infringement. For purposes of this policy, copyrighted material means any work or intellectual property which may be subject to copyright under the laws of the United States. This includes, but is not limited to, literary works, including computer programs and compilations; musical works, including any accompanying words; dramatic works, including any accompanying music; pantomimes and choreographic works; pictorial, graphic, and sculptural works; motion pictures and other audiovisual works; and sound recordings. For example, this policy applies to photocopying for classroom use, use of computer software, use of videocassettes, and off-air videotaping.

This policy is not intended to waive any rights, remedies, immunities, or defenses available to the University in the event of an infringement or alleged reserved.

DRUG-FREE CAMPUS POLICY

It is the objective of Horizon University (HU) to establish and maintain a drug-free workplace and campus. Employees and students are forbidden to unlawfully manufacture, distribute, dispense, possess, or use a controlled substance on campus grounds and in any of HU’s facilities.
WEAPONS POLICY
The possession or use of firearms or other weapons on Horizon University premises by any employee, student, vendor, or other visitor is strictly prohibited. Any exception to this policy must be authorized in advance by the Chief Executive Officer/President.

ACADEMIC INTEGRITY
Cheating is a violation of Christian integrity and will not be tolerated. Cheating includes, but is not limited to copying from another student’s work, relaying information about tests and exams or receiving information from a student who has already taken the test, and falsifying reports or other work. The greatest form of cheating is plagiarism, which is copying or using another person’s work or words as your own. This includes copying information from the Internet or from various textbooks. Be sure to properly cite and paraphrase any information that is not your own thoughts or information.

A student found cheating will receive a “0” for the assignment or test and will be reported to the Director of Academics for recourse. Dismissal from the course or the university may be the consequence of cheating. If you are aware of cheating or plagiarism, you should report it to any faculty member or administrative staff immediately.

STUDENT RIGHTS UNDER FERPA
The Family Education Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. Pursuant to the Federal Family Educational Rights and Privacy Act of 1974, students at Horizon University have the following rights:

- To inspect and review the student’s educational record maintained by the school
- To seek correction of the student records through a request to amend the records or a request for a hearing
- To file a complaint regarding alleged failures of the rights accorded students by the Federal Act with the Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue S.W., Washington, D.C.20202-5920
- To consent to disclosures of personally identifiable information contained in the student’s education records

Students should submit to the Registrar or designated school official written requests that identify the record(s) they wish to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

To request the amendment of the educational records, the student should write the school official responsible for the record, clearly identify the part of the record he or she wants changed, and specify why it is inaccurate or misleading. If the University decides not to amend the record as requested by the student, the University will notify the student of the decision and advise the
student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided at that time.

In accordance with Section 99.37 of the FERPA regulations, Horizon University is authorized to release "directory information" concerning students. "Directory information" may include the student's name, address, telephone listing, electronic mail address, photograph, date and place of birth, major field of study, participation in officially recognized activities and sports, weight and height of members of athletic teams, dates of attendance, grade level, enrollment status, degrees, honors, and awards received, and the most recent previous educational agency or institution attended by the student. The above-designated information is subject to release by the school at any time unless the school has received prior written objection from the student specifying what information the student requests not be released.

In accordance with Section 99.31 of the FERPA regulation, Horizon University is authorized to disclose any information from a student’s education record, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant of specific State law

For additional information, technical assistance, or questions regarding the rights of students under the University policies and the federal law should be directed to the University Registrar’s office.

**STUDENT DISCIPLINARY POLICY**

The primary goal of the Horizon University Disciplinary Policy is always to pursue the full restoration of the involved student. With this goal in mind, the suspension of a student from the University is not a desired result, but suspension may occur if a student shows an unwillingness to comply with or meet the objectives of a restorative action plan. Intermediate consequences are employed whenever possible to avoid suspension or expulsion. Each incident is reviewed on a case-by-case basis, with consideration of (1) the severity of the violation, (2) the context of the incident, (3) a history of prior misconduct, (4) the responsiveness of the accused to confrontation, and (5) the degree to which the individual displays genuine repentance.

Community members are expected to provide firsthand testimony that will bring greater clarity and understanding to the review. While painstaking efforts are taken to maintain consistency from case to case and individual to individual, confidentiality often prevents the disclosure of details that contribute to a decision, occasionally resulting in unanswered questions regarding a disciplinary outcome. Uninformed community members are asked to extend the benefit of doubt to officials, knowing that prayerful consideration has been employed in the proceedings and the
The Director of Student Services serves as the chief student conduct officer for the University and works with other administrators to resolve student disciplinary matters. The Student Handbook provides guidelines that are used to establish continuity for administering consequences for violating community standards. The Student Handbook is available from the university website, campus front desk and Director of Student Services. This handbook details the disciplinary procedure of Horizon University.

**Guidelines for Imposing Consequences**

The following guidelines are designated to establish a system of continuity for administering consequences for the violation of community standards. The administrator(s) should typically employ the following guidelines in determining an appropriate consequence, unless there are exceptional circumstances that warrant an alternative response on the part of Horizon University.

**Level 1 Violations:** These are minor violations. Customary action would include, but is not limited to, a verbal or written warning with the possibility of additional sanctions.

**Level 2 Violations:** These are intermediate violations that may indicate a breach in judgment or character on the part of the violator. Customary action would include, but is not limited to, behavioral probation with additional sanctions, a limited-term suspension including campus visitation, and/or required reduction of quarter hours.

**Level 3 Violations:** These are major violations and will be dealt with accordingly. Often Level 3 violations are also criminal acts. Customary action would include, but is not limited to, suspension with additional sanctions, or expulsion. When appropriate, the University will refer the incident to law enforcement authorities.

**Note:** Disciplinary action is customarily cumulative. Consequently, multiple individual lower level violations could result in a higher level of consequence.

**Mandatory or Minimum Consequences**

In order to establish a healthy community environment and influence lifestyle choices by which its members may be successful in attaining the mission of the institution, the University takes an unequivocally firm stand on student misconduct that falls in the following categories:

- Intoxication and drunkenness;
- Drug possession and/or use
- Sexual misconduct
- Violent acts or intimidation
- Endangering the safety of others;
- Plagiarism or other forms of lying or cheating
- Non-compliance with the request of the University’s official or representative acting within his or her official capacity.

The University believes that lifestyle choices and behaviors that fall in these categories have the greatest propensity for diminishing an individual’s academic success and spiritual formation, and
are likely to negatively impact the quality and character of the campus community. Thus, these violations are met with a minimum consequence of suspension.

**Disciplinary Process**

Should a student fail to meet the standards or spirit of this handbook and it becomes necessary to impose disciplinary action, the remedies will be used:

- **Corrective Measure:** The failure of a student to meet a standard or the intent of a standard may be brought to the attention of the student by faculty, staff, or peers. The goal of a corrective measure is for the student to recognize his or her failure to meet the standard, to take immediate action to meet the standard, and to agree to comply with the standard in the future. This remedy is commonly warranted when dealing with Level 1 violations.

- **Restorative Action Plan:** A student who does not meet the standards of this handbook following the correction measure, or a student whose failure indicates a lack of biblical integrity or character will be required to meet with the Director of Student Services, Academic Dean, and/or President. The purpose of this meeting is to develop a restorative action plan to resolve the issue and help the student grow and develop in integrity and character. Restorative action may include specific task assignments, restrictions, prohibitions, accountability meetings, and/or limited-term suspension. This remedy is commonly warranted when dealing with Level 2 violations. If the student does not agree to the restorative action plan, or if the student fails to meet the objectives and specific goals of the restorative action plan, the student progresses to the next step in the Disciplinary Policy.

- **Voluntary Withdrawal:** A student’s failure to meet the objectives and specific goals specified in the restorative action plan will be reviewed by the Director of Student Services, Academic Dean, and/or President. If the student believes that he or she could be best served by returning to his or her home church, the student may make a request to Horizon University administration to voluntarily withdraw from the University. This cooperative decision by the involved student and the University administration has the goal of returning the student to the pastoral care of the local church for restoration. Consequently, the University will discuss the matter with the student’s pastor as a condition of the withdrawal. At the time of this voluntary withdrawal, the University administration will define specific administrative requirements that must be fulfilled for the readmission of the student to the University. Documentation of this voluntary withdrawal and the requirements for readmission will be placed in the student’s file.

- **Suspension:** A failure by a student to meet the objectives and specific goals specified in a restorative action plan or other corrective measure will be reviewed by the Director of Student Services, Academic Dean, and/or President. The administrators will consider suspending the student from Horizon University. Suspension is the involuntary separation of a student from the University for a specific amount of time. If suspension for one or more quarters is deemed necessary, the student will receive a failing grade (W/F) in all classes in which he or she is enrolled, and the University administration will define specific administrative requirements that must be fulfilled for the readmission of the student to the University. Documentation of this suspension and the requirements for readmission will be
placed in the student’s file. During suspension, the Director of Student Services may suspend a student’s access to the Residence Hall, apartments, campus community, or may, in cooperation with the Academic Dean, suspend a student’s access to faculty members and the classrooms.

- **Expulsion:** If, in the opinion of the President of Horizon University, a student’s behavior or character so disqualifies him or her from Christian service that successful completion of any University program seems unlikely, the President will direct that the student be dismissed indefinitely. Such a dismissal is called “expulsion.” A student who is expelled will receive a failing grade (W/F) in all classes in which he or she is enrolled and is not encouraged to apply for readmission.

- **Appeal:** If a student has new information that might affect the decision of a particular administrator, faculty member, staff member, or any official University committee holding disciplinary powers, the student may submit an appeal in writing, within five working days of notification of the University’s decision, or of the time that the new information came to light. The written appeal is to be submitted to the Director of Student Services requesting a hearing with the Disciplinary Committee. A copy of this appeal and the response from the University administration will be placed in the student’s file. Note: The written appeal should include the new information and an explanation of how the current decision might be affected.

In cases where there is no new information to be presented or the decision has resulted in the termination of student status, the student may request that his or her written appeal be forwarded to an Appeals Committee for review. The Appeals Committee is an *ad hoc* committee comprised of three individuals from the pool of University officials unrelated to the decision. The Director of Student Services will serve on the committee as the University’s representative. A student representative may also serve as a member of the committee. Any adjustments to the prescribed representation will be discussed in advance of the review.

Note that the role of the Appeals Committee is not to rehear the case and render a second judgment, but to determine if the disciplinary process has been fair and reasonable, the evidence supports the findings, and the consequences are justified by the criteria established in this handbook. The committee will either uphold the decision as sufficiently meeting the aforementioned criteria or submit recommendations to the respective dean for considered implementation. The dean’s subsequent decision then becomes final.
STUDENT CODE OF CONDUCT
This section contains the details of the student code of conduct. Enrolled students who are married or have dependents visiting campus are responsible and accountable for the conduct of all those in their household.

<table>
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<tr>
<th>Administrative Policy</th>
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<td>Code</td>
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<tr>
<th>Social, Moral or Biblical Policies</th>
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</table>
### Hazing
Any act of hazing, whether voluntary or involuntary, in which the activity is deemed dangerous or harmful, an individual’s dignity is compromised, an individual is ridiculed, or an illegal act is intended or enacted. 

### Harassment
Intimidating another individual through the threat of physical or emotional harm, by means of an unwelcome advance, verbal abuse, written communication, telephone call, Internet message, or other communication. Continued harassment might be considered “stalking,” and may be subject to criminal charges by state law. 

### Racist Activity
Any derogatory or intimidating speech or other harmful or unwelcome action that is based upon racial or ethnic origins. Racism in any form will not be tolerated and racist activity may be subject to criminal charges by state or federal law. 

### Gambling
Any activity that involves betting, wagering, raffles or games of chance in which there exists the potential of personal or financial loss. (“Drawings” are permitted when entry into the drawing is free, an entry fee is optional or is a donation, or a gift of equal or greater value is received upon paying an entry fee.) 

### Inappropriate Dress
See “Philosophy of Grooming and Attire” in this handbook. 

### Property, Facilities, and Grounds Policies

<table>
<thead>
<tr>
<th>Code</th>
<th>Prohibited Activity</th>
<th>Description</th>
<th>Level of Violation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1</td>
<td>Theft</td>
<td>Theft of campus property, or property in the possession of, or owned by, Horizon University or a member of the University community.</td>
<td>2 or 3</td>
</tr>
<tr>
<td>3.2</td>
<td>Unauthorized Use</td>
<td>Unauthorized entry into, unauthorized use of, or misuse of property in the possession of, or owned by, the University or a member of the University community.</td>
<td>2 or 3</td>
</tr>
<tr>
<td>3.3</td>
<td>Vandalism</td>
<td>Unauthorized alteration of any public or private property from its original condition, placement or presentation, including graffiti, paint, or alteration to landscaping. This behavior also includes malicious, harmful or provoking “pranks” anywhere on campus.</td>
<td>2 or 3</td>
</tr>
<tr>
<td>3.4</td>
<td>Unsafe Skating</td>
<td>Skateboarding, roller-skating, in-line skating, or similar behaviors in any area that interferes with the safe operation of motor vehicles or the rights of pedestrians.</td>
<td>1 or 2</td>
</tr>
<tr>
<td>3.5</td>
<td>Unsafe Operation of Motor Vehicles</td>
<td>Use of motor vehicle, on or off campus, in such a way that the driver, passengers or others are harmed or put at risk of harm; failure to heed posted signs or written instruction; operating at a speed which is unsafe for the current driving conditions; any exhibition of speed or acceleration.</td>
<td>1, 2 or 3</td>
</tr>
<tr>
<td>3.6</td>
<td>Unauthorized Motorized Vehicles</td>
<td>Such vehicles include, but are not limited to: go-carts, mopeds, ATVs, mini-bikes, or a motorized vehicle or bike not licensed for use on public streets.</td>
<td>2</td>
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<tr>
<td>3.7</td>
<td>Improper Bicycle</td>
<td>&quot;SU allows one to bring his or her bicycle on campus. The bicycle</td>
<td>1</td>
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</tbody>
</table>
rider should park it on the designated spot (bicycle rack) with his or her own locks. Overnight parking is not permitted nor is parking inside the building including the courtyard not permitted. Once any violation or complaining due to that bicycle is reported, the person will be given the warning from the Campus Security Personnel at the first time, but if it will be repeated, he or she cannot bring it on campus. All the risk falls on the owner of the bicycle; SU does not have any responsibility for any damage or theft.

3.8 Improper Postings and Solicitations

Posting flyers, posters, or advertisements without the approval of the Director of Student Services. Solicitation of goods or services on University property without prior approval of the Director of Student Services.

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>4.1</td>
<td>Failure to Evacuate</td>
<td>Failure to evacuate a campus building immediately upon the sound of an alarm, or to follow specific prescribed procedures or the on-site directives of a campus representative.</td>
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<tr>
<td>4.2</td>
<td>Breaching Security Systems</td>
<td>Jeopardizing or interfering with the safety and security systems established within the campus community, including the propping of locked doors, altering locking devices, or permitting unauthorized access to another.</td>
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</tr>
<tr>
<td>4.3</td>
<td>Misuse or Tampering with Emergency Equipment</td>
<td>Illegitimately engaging alarm pull stations, discharging fire extinguishers, or disengaging smoke detectors. Individuals misusing or tampering with emergency equipment may be subject to fines and criminal charges.</td>
<td>2</td>
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<tr>
<td>4.4</td>
<td>Improper Storage or Use of Flammable Agents</td>
<td>Storage or use of flammable agents or materials in or near buildings, including gasoline, solvents, paint, propane, butane, moped or other machine fuels.</td>
<td>1 or 2</td>
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<tr>
<td>4.5</td>
<td>Unauthorized Fires</td>
<td>The unauthorized burning of any object, including charcoal or gas barbecues, in or adjacent to buildings.</td>
<td>2</td>
</tr>
<tr>
<td>4.6</td>
<td>Arson</td>
<td>Malicious and willful burning of buildings or other property.</td>
<td>3</td>
</tr>
<tr>
<td>4.7</td>
<td>Possession or Use of Weapons</td>
<td>Possession or use of an explosive, dangerous chemical, or deadly weapon on Horizon University property or at a University function. The term “deadly weapon” includes, but is not limited to, any instrument or weapon of the kind commonly known as a blackjack, sling shot, Billy-club, sand-club, sandbag, metal knuckles; any dirk, dagger, or switchblade knife; any knife having a blade longer than five inches; any razor with an unguarded blade; and any metal pipe or bar used or intended to be used as a club. Potentially dangerous sporting equipment such as martial arts weapons, firecrackers, fireworks. Any exceptions must be approved by the Director of Student Services.</td>
<td>2 or 3</td>
</tr>
</tbody>
</table>
4.8 Throwing Objects from Structures
Unauthorized throwing, propelling, dropping or otherwise causing objects or substances to fall from balconies, windows, or rooftops.

READMISSION AFTER SUSPENSION
A student may apply to the University for Readmission after one quarter of suspension. This request should be made in writing to the Vice President for Academic Affairs at least six weeks prior to the term the student wishes to be readmitted. The letter should include a rationale for being considered for readmission. Before making a final decision, the Academic Policies Council may request a personal interview with the student. It should be noted that readmission is neither automatic nor certain and is granted or denied at the sole discretion of the Academic Policies Council. If a student is suspended for a second time for academic reasons, he or she will be academically ineligible to return to Horizon University.

A final decision to readmit a student to Horizon University will be made following a review of the preceding criteria by the Admissions, Director of Student Services, Academic Dean, and/or President.

STUDENT GRIEVANCE POLICY
Students have a right to submit grievances and complaints any time they desire and to submit them to any member of Horizon University’s administration or faculty. Students who have a complaint or grievances are encouraged to talk to a member of the University administration.

For grievances regarding grades, the procedure is as follows:

1. The student must address the complaint, dispute or grievance with the appropriate faculty no later than 3 weeks after grades are posted for a final grade or within 3 days after a student receives a grade for an exam, term paper or assignment. If the student is not satisfied with the faculty’s resolution of their grade, the student has a right to submit a written request concerning the grade to the Registrar.
2. The submission of a grievance concerning a grade must be in writing to the Registrar. The Registrar will review and investigate the grievance using their discretion to interview sources as needed. The Registrar will notify the student within ten (10) days regarding the disposition of the grievance.
3. If the student is not satisfied, the student can request an interview with the Registrar and the faculty within ten (10) days. Any decision resulting from this interview shall be deemed final.
4. All the records of students’ complaint should be maintained in the office of Director of Student Services. Keeping in a confidential file in fire safety cabinet. At least as long as the student enrolled in school and the grievance was be solved.

If a student believes that non-academic criteria have been used in determining his/her grade in a course, he/she may follow the procedures described in this regulation below. Non-academic criteria means criteria not directly reflective of academic performance in the course. It includes discrimination on political grounds, or based on a protected trait, including but not limited to a student’s gender, race, religion, national origin, sexual orientation, or disability.
1. The student must attempt to resolve the grievance with the instructor within the first month of the following regular academic quarter.

2. If the grievance is not resolved to the student's satisfaction, he/she may then attempt to resolve the grievance through written appeal to the department director, who shall attempt to adjudicate the case with the instructor and the student within two weeks.

3. If the grievance still is not resolved to the student's satisfaction, he/she may then attempt to resolve the grievance through written appeal to the dean of the academics, who shall attempt to adjudicate the case with the instructor. This request must be submitted before the last day of instruction of the quarter following the quarter in which the course was taken.

For all other grievances, the procedure is as follows:

1. The student must file a written grievance with the Director of Student Services within ten (10) days of being notified of any action taken against the student. The Director of Student Services shall review and investigate the grievance and notify the student of a decision within ten (10) days.

2. If the student is not satisfied, the student can request and interview with the Director of Student Services and faculty/administrator of their choice within ten (10) days. Any decision resulting from this interview shall be deemed as final.

3. The student also has the right to file a grievance with the Bureau for Private and Postsecondary Education (BPPE).

4. All the records of students’ complaint should be maintained in the office of Director of Student Services. Keeping in a confidential file in fire safety cabinet. At least as long as the student enrolled in school and the grievance was be solved.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau’s internet web site www.bppe.ca.gov.

STUDENT COMPLAINT RECORD KEEPING POLICY
The offices overseeing the written student complaint process will keep a record of the complaints and all related documents for 5 years. Formal student complaints will be filed with the Office of Academic and with the Office of Student Services. The records will include information about the disposition of the complaints. The records will also remain private, so only those involved in the process will have access to them.
STUDENT SERVICES

GENERAL PURPOSE STATEMENT FOR STUDENT SERVICE
The purpose of student life service at Horizon University is committed to providing an inclusive environment enabling each student to develop and enhance personal health and wellbeing, leadership skills, social responsibility, critical thinking and a spirit of service. Through HU student life service, student can be strong Christian leaders who will selflessly serve their Church, communities.

STUDENT ORIENTATION
All new students are required to attend an orientation. Orientation usually occur through the beginning of January, April, July and October, prior of new quarter start. An orientation program is held to provide an opportunity for new students to become acquainted with HU’s foundational statement, objectives, facilities, degree programs, student services, school policies and procedures. Orientation includes,

• Student meet with faculty and student advisors
• Introduce school foundational statement, walk students through student handbook.
• Work with academic advisers to learn about degree program choices and register class for coming quarter.
• Discover resources designed to help you succeed
• Learn about life outside of the classroom and what is expected of HU students.
• Learn about use school Library and computer lab
• Meet other students – current and new – and start building new friendships which may last a lifetime

STUDENT ORGANIZATIONS AND CLUBS
HU Student council is an organization conducted by students and supervised by school. The purpose of the student council is to take the feedback from HU students regarding the issues they are facing today, also give students an opportunity to develop leadership by organizing and carrying out school activities and service projects. In addition to planning events that contribute to school spirit and community welfare, the student council is the voice of the all HU students. They help share student ideas, interests and concerns with the school wide community. The function of the student council is based upon parliamentary procedures. Ideas are presented, voted upon and confirmed by the student council president. Any student that is interested in leadership, organizational behavior, event planning or becoming more involved in the school are welcome to become involved.

Horizon University encourages students to form student-led clubs around common interests. Faculty and Staff members are available for advice, and to help student access Horizon University resources. Typical interest groups include student ministries, praise worship teams, Bible studies, community outreach programs, health support services, prayer groups, Christian fellowship clubs, sports, and reading clubs.

KEY ADMINISTRATIVE SERVICES
Director of Academics
The Chief Academic Officer/ Director of Academics (CAO) reports directly to the CEO/President.
The CAO maintains regular communication between the Board Members and the faculties. The CAO is responsible for providing campus-wide leadership, guidance, and direction for the academic unit of HU. The CAO is responsible for all programs and curricula to ensure they meet the school’s mission and vision, and to assure academic excellence. The CAO works with the CEO/President and faculty to deliver high quality instruction and services that meet the needs of students.

Duties and Responsibilities for Academic Programs and Services
a) Provides leadership, guidance, and motivation to ensure that HU develops, evaluates, and delivers a comprehensive array of instructional programs and services that reflect HU’s goals;
b) Oversees in the development, review, and implementation of school policies, procedures, and operational activities related to academic areas;
c) Provides structure and guidance to faculty for planning and implementing educational programs and services that support the school’s mission and strategic plan;
d) Assists in campus emergencies, resolving students’ issues and complaints in a timely manner through implementation of HU’s policies and procedures;
e) Assures the quality and effectiveness of all academic programs, offerings, and services through systematic review and evaluation of curricula and instruction using appropriate evaluations and assessments, benchmarking, and institutional accreditation;
f) Ensures ongoing relevant professional development and regular evaluation of faculty members;
g) Prepares, Plans, and oversees all aspects of the graduation ceremonies;
h) Approves all textbook selections;
i) Assures all publications and websites related to academic programs are accurate, current and relevant.

Director of Admissions
The Director of Admissions is responsible for recruiting students, evaluating potential students and admitting students to ensure a high achieving and diverse student body. This individual serves at the point of contact for interested students who seek more information about what the school has to offer. The Director of Admissions ensures that the University follows procedures and policies regarding admissions testing, transcript review, applications processing, and correspondence with students. The Director of Admissions also works with Horizon University’s Registrar and Director of Finance by assisting with enrollment, as well as financial and attendance issues.

Duties and Responsibilities:
a) Serves as primary contact for the prospective students, student body, and other audiences requesting admissions information about Horizon University;
b) Directs and coordinates the admissions recruitment, outreach, and application review;
c) Plans, coordinates, and supervises the admissions, records, and registration procedures of Horizon University’s degree programs and courses in accordance with state, federal, and institutional regulations;
d) Coordinates and implements registration and enrollment policies and procedures in consultation with other student services offices and directs the activities of the Registrar.
engaged in transcribing and evaluating academic records of students applying for admission to Horizon University;

e) Oversees the handling of official records submitted by students applying for admission to the University and ensures that all records are filed and stored properly and securely;

f) Oversees language proficiency examination;

g) Verifies and notifies students of admissions and academic eligibility, and issues official documents and letters including, but not limited to, acceptance letters, verification of enrollment, failure to register, etc.;

h) Assists with the development, implementation, monitoring, and revision of policies and procedures relating to the admissions.

Registrar
The Registrar facilitates effective student registration and enrollment at the University and maintains student data files. The Registrar has responsibility in gathering, recording, maintaining, and reporting student records within local, state and federal guidelines. The Registrar coordinates the processes for the articulation of transfer credits, enrollment and degree verification, graduation and certification of the University degree programs, processing and production of diplomas, and manages commencement lists and ceremonies. This also includes ensuring that all requirements have been met prior to graduation and that diplomas are factually correct. The Registrar also oversees aspects of academic record keeping, student grading, attendance, and management of student and teaching faculty databases. This individual ensures the integrity, accuracy, and security of all records of current and former students and maintains and processes requests for academic documentation on up-to-date course schedules, catalogs, final examination schedules, grade sheets, attendance rosters, progress reports, and official transcripts.

Duties and Responsibilities:

a) Administers academic policies related to degree requirements of major programs of study at Horizon University;

b) Coordinates Horizon University's registration activities, facilitates student registration and enrollment procedures;

c) Administers pre- and post-tests to measure student learning outcomes;

d) Maintains class attendance records;

e) Maintains official academic records of Horizon University, and ensures security and integrity of student records in accordance with Horizon University's policies;

f) Analyzes statistical data on registration and enrollment for administrative use in formulating policies;

g) Evaluates students' progress toward completion of degree or program of study and certifies completion of degree requirements;

h) Processes requests for official transcripts;

i) Coordinates with the Director of Academics regarding transfer student transcripts and eligibility;

j) Directs compilation of information, such as class schedules and graduation requirements, for school publications;

k) Coordinates class schedules with room assignments for optimum use of buildings and equipment and may assign rooms for student activities.
Director of Student Service
The Director of Student Services provides students counseling on personal or academic problems, employment opportunities, student orientations, and extracurricular activities. The Director of Student Services is also responsible for creating and maintaining a safe, healthy, and supportive environment and culture that synthesizes the intellectual, physical and social development of Horizon University’s students in a holistic way.

Duties and Responsibilities:
- a) Manages and provides student learning environment and development opportunities;
- b) Helps establish a student culture where diversity is encouraged and where students learn to respect differences, take responsibility for their actions, and exercise leadership;
- c) Works with the student groups and other members of the University in developing extracurricular programming assuring integration with the academic life of the institution and encouraging student personal growth and development;
- d) Develops and coordinates policies and procedures relative to all student activities;
- e) Serves as primary contact for the student body, including prospective students and other audiences requesting information about student life and other student services at Horizon University;
- f) Supervises and provides guidance as the Horizon University Student Association plan activities;
- g) Provides career services that include, but not limited to, instruction and counseling to students in career development issues, implementation of job seeking skills workshops, expansion of resources for employment opportunities, and employment assistance to international students such Optional Practical Training (OPT);
- h) Oversees the maintenance of all records and statistics on job placement and ensures that resources are properly allocated to achieve graduate job placement goals across all programs;
- i) Invites and coordinates with guest speakers from the local business community;
- j) Maintains effective relationships with local community agencies or employers to provide students with the opportunity to explore volunteer experiences;
- k) Performs student orientation;
- l) Monitors graduation rates;
- m) Conducts and monitors student satisfaction survey, graduate satisfaction survey, and employer satisfaction survey.

Librarian
The Librarian, in collaboration with the Department Chair and Teaching Faculty/Professor/Instructor is responsible for adequate provision of library resources and information services, appropriate to the academic level and scope of an institution’s programs, is essential to teaching and learning. This individual is also responsible for overseeing the library facility, materials, service and operations on the Horizon University campus.

Duties and Responsibilities:
- a) Serves as the chairperson of the Library Committee;
- b) Evaluates library resources and information services on a regular basis;
c) Processes library materials used by Horizon University students and faculty;
d) Provides training to students and faculty to better utilize library resources as an integral part of the learning process;
e) Develops library policies and procedures;
f) Inputs data needed for computer circulation and catalog system and keeps records of circulation and materials;
g) Compiles lists of books, periodicals, articles, and audiovisual materials on particular subjects;
h) Develops and indexes databases that provide information for library users;
i) Evaluates materials to determine outdated or unused items to be discarded;
j) Helps maintain the appearance and functionality of the library by organizing collections of books, publications, documents, audiovisual aids, and other reference materials for convenient access;
k) Maintains library supplies and equipment;
l) Oversees the computer systems in the library.

STUDENT CULTURAL, EDUCATIONAL AND RELIGIOUS OPPORTUNITIES
HU offers students cultural (social), educational and religious opportunities. The activities of the student council include social and academic development of the student body. One of the purposes of the field education experience is to provide religious opportunities for students. Chapel services (to be implemented) are expected to provide cultural (social) and religious opportunities to students.

Student Council
HU Student council is an organization conducted by students and supervised by school. The purpose of the student council is to take the feedback from HU students regarding the issues they are facing today, also give students an opportunity to develop leadership by organizing and carrying out school activities and service projects. In addition to planning events that contribute to school spirit and community welfare, the student council is the voice of the all HU students. They help share student ideas, interests and concerns with the school wide community. The function of the student council is based upon parliamentary procedures. Ideas are presented, voted upon and confirmed by the student council president. Any student that is interested in leadership, organizational behavior, event planning or becoming more involved in the school are welcome to become involved.

Field Education
Horizon University aims to provide opportunities for the spiritual development of its students. One means of achieving this goal is through field education. To enhance students’ study of theology, field education opportunities will enable students to experience the application of Christian theology to everyday life by visiting local churches, attending preaching conferences or revival services, or participating in a similar activity arranged by faculty. In arranging such field education opportunities, faculties are encouraged to fit the field education experience with themes of Horizon University’s academic courses.

Chapel
Regularly-scheduled chapel services for students, faculty, and staff are held for times of corporate worship, exhortation and the opportunity to minister. Chapel times strengthen our community as
we encourage and pray for one another and share praise reports and important Horizon University announcements. Chapel is held on Tuesday and Thursday at the campus worship room.

Chapel attendance is required for all graduate program students who are enrolled in on-campus courses. Furthermore, as part of the chapel requirements, Chapel must be fulfilled through attendance (Satisfactory/Unsatisfactory). If a student is absent for more than 2 sessions, he/she should take Chapel again until the Chapel requirement is met. A minimum of eight (8) chapel quarters is required to satisfy the Master of Theology degree graduation requirement. A minimum of twelve (12) chapel quarters is required to satisfy the Master of Divinity degree graduation requirement.

Chapel attendance is not required for undergraduate program students, but undergraduate students are strongly encouraged to attend as it provides regular times of worship that honor God and empower Christian living, and it encourages perspectives and practices that contribute to spiritual, psychological and physical health.

**HOUSING POLICY**

Horizon University does not operate a dormitory or other housing facility but will assist students in locating adequate housing near the campus. Some students find housing in a local residence hotel, others share an apartment, or rent a room from members of a local church.

**HEALTH SERVICES AND STUDENT INSURANCE**

Horizon University recommend all student should have medical insurance. HU provide medical insurance for international students, Student have optional to get insurance from HU or local insurance agent, if you need school help, please contact student services for assistance.

**Medical Care References**

School personnel are usually first on the scene of an incident in a school setting. Staff and faculty are expected to take charge and manage the incident until it is resolved or command is transferred to someone more qualified and/or to an emergency responder agency with legal authority to assume responsibility.

For minor accident, a first aid kit is available in the school front desk office can help you. For serious medical accident need that demands immediate attention, the office will arrange for your transportation to nearest doctor, urgent care clinic or hospital.

The nearby Emergency Room
St. Jude Heritage Medical Group (2.5Miles). 1514 Valley Vista Dr, Diamond Bar, CA 91765, (909) 8601144
Kindred Hospital Brea (5.8 Miles) 875 N Brea Blvd, Brea, CA 92821 (714) 529-6842
Placentia-Linda Hospital Emergency Room (6.7Miles) 1301 N Rose Dr, Placentia, CA 92870 (714)9932000

Urgent Care
AP Urgency Care Center (4.4 Miles) 18605 Gale Ave., #168 City of Industry, CA 91748 (626)2820255
Illness Procedure
Horizon University’s Illness Procedure is as follows:
- In case of emergencies, students must contact the respective student service immediately.
- Students needing medical attention from a doctor must inform the respective student service before and after the visit.
- Students who take medication regularly must inform the respective student service about the medication. All prescription medications must be stored in a secure, locked container.
- Students must inform the respective student service concerning personal medical conditions important to the student’s well-being and care. School may request for the student to verify the information in writing, especially as it relates to procedures of special care.
- Students must properly report class absences because of illness.

STUDENT DRESS CODE
For maintain the good image of the University, students are reminded to be appropriately attired in a manner befitting the status of university students as well as the occasion, when you are on campus.

Horizon University understands and fully supports students’ right to self-expression. But university also has an obligation to create a learning environment where all members of the university are comfortable and not offended by inappropriate dress. The dress code is designed to provide appropriate guidelines so that all students may dress in a manner that is respectful of themselves and the university. Students who fail to abide by the dress code, when advised by a school official, shall be considered in violation of the dress code and will be subject to disciplinary action.

Classroom instructors and University administrators and staff have the right to address policy violators and/or deny admission to students dressed in any of the prohibited attire. Clothing and personal appearance should be neat, becoming, and appropriate.

The following is inappropriate dress and/or appearance

- Expose your midriff, chest, upper thigh or show visible cleavage or undergarment
- Wear clothes that are transparent (see-through)
- Clothing with derogatory, offensive and/or lewd messages either in words or pictures.
- Bare feet.
- Wear flip-flops or slippers (thong sandals are allowed unless proscribed)
- Head coverings and hoods in campus. (Procedures for Cultural or Religious Head Coverings. Students seeking approval to wear headgear as an expression of religious or cultural dress may make a written request for a review through the office of student service. Director of student service will consider and gave approval. Students that are approved will then have their approval letter taken by University Police with the headgear being worn.)
• Shorts that reveal buttocks.
• Students’ pants that show underwear.

All administrative, faculty and support staff members will be expected to monitor student behavior applicable to this dress code and report any such disregard or violations to the Director of Student Service.

AUTOMOBILES ON CAMPUS

Students who have a vehicle on campus should register their vehicle and have liability insurance on each vehicle titled in their name at the time of enrollment.

When driving in the parking lot, do not exceed five (5) miles per hour; Observe all yield and stop signs; Use caution when entering or leaving the campus. In addition to any potential prosecution resulting from unsafe driving, the University may impose a fine, or administer disciplinary action in accordance with the Student Conduct Code. Driving a vehicle on campus is a privilege that may be revoked for any faculty member, staff member, or student who fails to observe posted speed limits, stop signs, or who fails to drive in a responsible manner.

Vehicles must always be parked within marked parking spaces. Reserved parking has been designated for visitors and for the handicapped. Parking in a restricted space without permission is not permitted and may subject the violator to traffic or criminal penalties in accordance to state and local law. Any vehicle parked on campus that is unlicensed or that is not in a roadworthy condition must be licensed, repaired or removed from campus within 30 days. If the vehicle is not removed, it may be towed at the owner’s expense.

*Horizon University takes no responsibility for any damage or loss of property as a result of the driving or parking of vehicles on any of its sites. If you expect to drive to the University and park your vehicle, we encourage you not to leave any valuables in your vehicle and especially not in clear view. We would also encourage you to use steering lock devices (such as a "club lock"), car alarm/immobilizer systems and park your vehicle in frequently used and well-lit area. All vehicles parked on site do so at the owner's risk.
ACADEMIC INFORMATION

ENROLLMENT AND WITHDRAWING

Enrollment
You can receive an Application Packet by writing, calling, or e-mailing our Admissions Office. Contact information follows.

Director of Admissions
Horizon University
2040 S Brea Canyon Rd Suite 100, Diamond Bar, CA 91765
Phone: (909) 895-7138
E-mail: info@horizonuniversity.org

We recommend that you begin the application process as early as possible. Before we can review your application packet, we must have all of the required documents. It has been our experience that it can take several weeks for transcripts and other key documents to be sent to Horizon University, so starting the process early is vital.

Once your application package is complete and is done so by the deadline, we will review your application and will respond promptly with our decision. If your package is missing items and the deadline is drawing near, please contact our Admissions Office immediately to discuss options available to you. When possible, we will review your package and offer you provisional admission. Upon receiving provisional admission, you will be required to complete any missing details or documents before registering for classes.

The application process consists of three steps. All three must be completed before admission to the University is official.

STEP 1 Complete the application documents, including:
• A completed and signed Application Form;
• Payment of the non-refundable application fee;
• and Submission of proof of graduation (Please refer to each academic program);
• Submission of passport, visa, I-94, bank statement/affidavit of support, previous school I-20 Form (International students only).

STEP 2 Letter of Acceptance
Admission’s Office will review your Application Package when all required materials are received and it is deemed complete. It is our goal to send you written notification as soon as possible, but no later than two weeks after application submission. However, at any time, you may contact the Admission Office to inquire as to the status of your application.

STEP 3 Tuition Payment and Registration
Upon receiving the Letter of Acceptance, your tuition fees need to be paid before you can register for classes. Once your account is paid in full, you may register for your desired classes.
**Withdrawing**

All students have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation, which is until midnight of the first business day following the first class you attended, the school will remit a refund less an Application/Registration Fee, if applicable, not to exceed one hundred dollars ($100) within thirty (30) days following your withdrawal. You are obligated to pay only for educational services rendered.

The refund shall be the amount you paid for instruction multiplied by fraction, the numerator of which is the number of hours of instruction which you have not received but for which you have paid, and the denominator of which is the total number of hours of instruction for which you have paid.

Students whose entire tuition and fees are paid by a third party organization are not eligible for a refund.

**ADDING AND DROPPING COURSE**

Courses may be added or dropped only during the first two weeks of the quarter without fee. An Add and Drop fee will be charged after the first two weeks. A student may add and drop courses during the first three weeks of the quarter. To drop a course, the student must submit the appropriate form to the Administrative Office within the Add and Drop time period, and the course will not be reflected on the student’s permanent record. In the event of an approved withdrawal from courses after the Add and Drop period, the letter “W” will be entered on the student’s transcript.

Unforeseen circumstances may require a student to withdraw from the university. In the event that withdrawal becomes necessary, the student should talk with the Director of Student Services or the Program Director. If the situation does indeed warrant a withdrawal and there are no other acceptable options, the student will be directed to the Registrar’s Office to initiate the formal withdrawal process. In order to avoid any complications, students are advised to follow the official withdrawal procedure.

Withdrawal involves completing the Withdrawal Form, settling all financial accounts, and taking care of any other school business pertinent to the student.

**READMISSION AFTER SUSPENSION**

A student may apply to the University for Readmission after one quarter of suspension. This request should be made in writing to the Vice President for Academic Affairs at least six weeks prior to the term the student wishes to be readmitted. The letter should include a rationale for being considered for readmission. Before making a final decision, the Academic Policies Council may request a personal interview with the student. It should be noted that readmission is neither automatic nor certain and is granted or denied at the sole discretion of the Academic Policies Council. If a student is suspended for a second time for academic reasons, he or she will be academically ineligible to return to Horizon University.

**TRANSFER CREDIT POLICY**

Horizon University (HU) welcomes the transfer of course work from accredited institutions. (Such
institutions have been accredited by an agency that is, in turn, recognized by the Council for Higher Education Accreditation or CHEA). In order to request this transfer, the student should arrange for an official transcript (signed and sealed) to be mailed or faxed directly from the previous institution to HU’s Admissions Office.

Credit is evaluated on a course-for-course basis, requiring that course descriptions and credit values be comparable. Only work earned with a grade of “C” or higher is transferable for the bachelor program, and a grade of “B” or higher is transferable for the master’s program. Grades from transfer credits do not compute into the student’s HU GPA.

Transfer of credit may be possible from recognized but unaccredited institutions. The same procedures and requirements as previously noted apply. In addition, HU takes steps to ensure that course work taken from previous institutions is comparable to course work offered by HU. These steps include one or more of the following:

- Demonstration of achievement by means of comprehensive examinations;
- Review of syllabi, faculty credentials, grading standards, and other relevant learning resources at the sending institution;
- Analysis of historic experience regarding the success of transfers from the previous institution

If a student wishes to apply transfer credit to his/her program, the transfer should be arranged immediately upon receiving a letter of acceptance, and before registering for courses at HU. Undergraduate and graduate students must complete at least 50 percent of the total credit requirement at Horizon University.

RESIDENCE REQUIREMENT
Undergraduate and graduate students must complete at least 50 percent of the total credit requirement at Horizon University.

COURSE DELIVERY MODE
Horizon University (HU) does not offer any online or hybrid courses. All courses offered at HU are traditional, face-to-face mode.

DEFINITION OF A CREDIT HOUR
For all HU degree programs and courses bearing academic credit, the “credit hour” is defined as

1. One hour of classroom instruction and a minimum of two hours for undergraduate study to three hours for graduate study of out-of-class student work each week for one quarter hour of credit; or
2. At least an equivalent amount of work as required in paragraph (1) of this definition for other academic activities as established by the institution, including laboratory work,
internships, practicum, studio work, and other academic work leading to the award of credit hours.

A credit hour is assumed to be awarded for each 50-minute class session per week.

**ATTENDANCE POLICY**

Regular and punctual attendance is necessary to achieve satisfactory academic progress. Attendance is strictly monitored. Students may not miss more than 20% of class sessions. Three (3) consecutive absences require formal notice. If the student is absent, he/she may be required to make up all work missed. It is the student’s responsibility to check on all assignments. The 20% allowance is to provide for serious illness, serious injury, serious illness in the family, death in the family, and other unforeseen emergencies. Note that failure to enter the classroom and be seated at the beginning of class may result in being counted absent.

In addition to the 20% policy, individual professors may impose additional attendance and participation requirements that have the potential of impacting students’ course grade. See the course syllabus for details. If further questions persist, discuss policies with the instructor.

It is important that students keep an accurate record of any absences from class, including dates and reasons. This information could prove essential in the event of a discrepancy and/or an appeal. Students should not rely upon professors or the administrative staff to supply tallies, warnings, or notifications.

The faculty members may require additional work to make up for an absence. If a student is absent from a significant portion of the course or is frequently late for class meetings, even due to extenuating circumstances, this may result in a lower grade or even a failing grade for the course.

**TARDINESS**

Tardiness is a distraction to a good learning environment and is discouraged. Faculty may reduce final grades based on excessive tardiness.

**CLASSROOM PARTICIPATION**

Horizon University (HU) places great importance upon class participation because of the nature of the material being taught, the value of in-class interaction, and the need for students to develop habits of diligence and reliability.

Students should be present and punctual for all class sessions except in the case of rare extenuating circumstances. Students are expected to complete their assignments before the class session, so that they are prepared to answer questions and enter into the discussion. For details of how their participation grade is computed, see the course syllabus.

**GRADING ASSESSMENT**

Individual faculty members determine the grading policy for each course. Faculty members clearly state in their course syllabus the specific criteria by which the grade will be assigned, including the relative weight of assignments, papers, examinations, attendance and other assessments. Only the faculty member has the authority to change grades.
GRADING SYSTEM

Horizon University uses a 4.0 grading system to grade the quality of course work and to determine the grade point average. Faculty members assign letter grades based on this table:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Description</th>
<th>Grade Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A+</td>
<td>Excellent</td>
<td>4.00</td>
</tr>
<tr>
<td>A</td>
<td>Excellent</td>
<td>4.00</td>
</tr>
<tr>
<td>A-</td>
<td>Excellent</td>
<td>3.70</td>
</tr>
<tr>
<td>B+</td>
<td>Good</td>
<td>3.30</td>
</tr>
<tr>
<td>B</td>
<td>Good</td>
<td>3.00</td>
</tr>
<tr>
<td>B-</td>
<td>Good</td>
<td>2.70</td>
</tr>
<tr>
<td>C+</td>
<td>Satisfactory</td>
<td>2.30</td>
</tr>
<tr>
<td>C</td>
<td>Satisfactory</td>
<td>2.00</td>
</tr>
<tr>
<td>C-</td>
<td>Satisfactory</td>
<td>1.70</td>
</tr>
<tr>
<td>D+</td>
<td>Barely Passing</td>
<td>1.30</td>
</tr>
<tr>
<td>D</td>
<td>Barely Passing</td>
<td>1.00</td>
</tr>
<tr>
<td>D-</td>
<td>Barely Passing</td>
<td>0.70</td>
</tr>
<tr>
<td>F</td>
<td>Failure</td>
<td>0.00</td>
</tr>
<tr>
<td>W/F</td>
<td>Withdrawn/Fail</td>
<td>0.00</td>
</tr>
<tr>
<td>W/P</td>
<td>Withdrawn/Pass</td>
<td>No points, No GPA impact</td>
</tr>
</tbody>
</table>

The Administrator translates letter grades to grade points in accordance with the table shown below.

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</tr>
<tr>
<td>W/P</td>
<td>Withdrawn/Pass</td>
<td>No points, No GPA impact</td>
</tr>
</tbody>
</table>

GRADE DEFINITION

A **Excellent.** Superior knowledge regarding details, assumptions, implications, history; superior thinking with information relevant to application, critique, and relationship to other information.

B **Good.** More than adequate knowledge regarding technical terms and distinctions, and ability to use information.

C **Satisfactory.** Basic knowledge needed to function and carry on learning regarding major principles, central terms, major figures, and awareness of field or discipline. Note that a grade of C- may not be eligible for transfer and in most programs does not constitute a passing grade. Please consult and refer to the Catalog for further information.

D **Barely Passing.** Below average grade, may not be eligible for transfer.

F **Failure**

HORIZON UNIVERSITY (2019-2020 Student Handbook)
Grades are usually available within three weeks of completing a quarter. They are released to the student by the Registrar’s Office along with a calculation of the student’s quarter GPA and cumulative GPA.

**FACULTY ASSISTANCE**
The faculty and staff at Horizon University are dedicated to your academic and spiritual growth and success. Professor will announce office hours at the beginning of each term. These hours are for you to discuss any questions that may have come up during lectures. Please take advantage of these times for they are for you. Also, faculty members are available by email, so feel free to contact them by email.
Some faculty members may provide their cell phone number in their syllabus. Please use discretion when contacting your professor outside office hours. In general, all faculty members prefer email when contacting them outside of office hours.

**STUDY GROUPS**
Some of the best and most rewarding assistance comes from your fellow classmates. Horizon University (HU) encourages you to seek help from other students in times of confusion or to prepare for examinations. Forming study groups that regularly meet to review notes and materials can be an invaluable resource. Students are able to discuss and review difficult subject matter and help each other succeed. If you are having trouble finding a study group, please contact your professor for assistance.

**PEER TUTORING**
Sometimes students who struggle academically can be helped best by other students. If you are not in a study group, you should consider joining. If you need more help than your study group can provide, contact your professor. Often he or she can help you locate a volunteer peer tutor who may be able to help you with difficult material.

**LIBRARY**
The University library is located on the main floor. Library hours are during weekdays are 9 AM to 6 PM from Monday through Thursday and 9 AM to 5 PM on Friday. Closed on weekend, quarter breaks and holiday breaks. Times and any change is posted on Library circulation desk. The University library contains a wide variety of resource materials for student use in addition to computer stations with Wi-Fi Internet access, and study tables. The library contains in excess of 4,000 volumes in addition to online resources. Students may use textbooks, dictionaries, encyclopedias newspapers, and periodicals to research topics inside and outside of class and stay abreast of current events and industry trends. We have a professional librarian who is available to assist you with learning resources and data search. In addition, we also provide quiet places to study in our on-campus library.

**ACADEMIC LOAD**

*Undergraduate Program*
A full-time load is considered to be 12-16 units/hours per quarter (For international students, 12 units/hours is the minimum). To achieve the completion of a program within the normal time frame,
the student should carry an average of 16 units/hours each quarter.

**Graduate Program**
A Full-time load is considered to be 8-12 units/hours per quarter (For international students, 9 units/hours is the minimum). To achieve the completion of a program within the normal time frame, the student should carry an average of 12 units/hours each quarter.

All courses typically require a minimum of 2 to 3 hours of study time outside the classroom for each hour in class. The student should consider family, employment, and church and ministry responsibilities when determining his/her academic load.

**PROGRAM LENGTH**
Students are usually expected to complete each program within the following time frame: the bachelor’s degree in 4 years, the Master of Theology degree in 2 years, and the Master of Divinity degree in 3 years. The maximum time frame allowed for students to complete a program is 150% of the normal program length, namely 6 years for the bachelor program, 3 years for the Master of Theology program, and 4 and ½ years for the Master of Divinity program. An extension may be granted for special circumstances.
ACADEMIC PROGRAMS

BACHELOR OF THEOLOGY

Program Purpose and Objectives
The Bachelor of Theology (B.Th.) program presents opportunities to explore traditional Christian faith through academic and critical lenses. Students will be expected to critically and comprehensively analyze Christian scriptures and doctrines while placing teachings within a historical context. They will build foundational and advanced knowledge of theological principles.

Program Learning Outcomes
Upon completion of the program, students will be able to:
1. Analyze information in order to draw valid conclusions and make insightful judgments (Critical Thinking).
2. Explain natural phenomena by applying foundational principles from the physical sciences (Natural Science).
3. Outline global history, American history, culture, society, and achievements in the arts (Social Sciences).
4. Demonstrate the ability to convey facts, ideas, and overall arguments, idiomatically and compellingly, in a variety of written or spoken formats (Communication Skills).
5. Explain the basic content of the Bible and important themes of the Biblical texts (Bible).
6. Examine the key theological themes and pressing issues in biblical theology, systematic theology and the Church history (Theology).
7. Develop personal competency in integration of faith with life and spiritual commitment in the community context (Personal and Spiritual Growth).

Admission Requirements
All prospective students are accepted to Horizon University on a provisional basis pending the submission of all required documents which includes:
1. Application Form and Fee;
2. Proof of Graduation - High school (or equivalent) or highest degree earned;
3. Personal Identification;
4. Copy of valid Passport (International Students Only);
5. Copy of visa, and I-94 (International Students Only);
6. Previous School’s Form I-20 (International Students Only – If applicable); and

Graduation Requirements
Successful completion of 180 quarter units with minimum of 2.0 grade point average.

MASTER OF DIVINITY

Program Purpose and Objectives
The Master of Divinity (M.Div.) program prepares dedicated Christian scholars for ministry in various church settings. The emphasis of the program is cultivating skills needed for studying and communicating the Christian Scriptures to others effectively while being models of the Christian
faith and spiritual practices. These skills will prove useful in future endeavors in the Church.

Program Learning Outcomes
Upon completion of the program, students will be able to:

1. Accomplish an in-depth understanding of the Bible’s content, contexts, structure, and message and apply the knowledge to further research (Bible).
2. Develop competency in integrating theological knowledge into personal journey of faith and in a practical ministry (Discipleship).
3. Demonstrate the ability to evangelize and defend the Christian faith in postmodern and multicultural contexts (Evangelism).
4. Explain major themes in theology and church history with reference to the evangelical tradition (Theology).
5. Apply comprehension of effective leadership principles and Bible teaching skills in Christian education ministries (Leadership).

Admission Requirements
All prospective students are accepted to Horizon University on a provisional basis pending the submission of all required documents which includes:

1. Application Form and Fee;
2. Proof of Graduation - Bachelor (or equivalent) or highest degree earned;
3. Personal Identification;
4. Copy of valid Passport (International Students Only);
5. Copy of visa, and I-94 (International Students Only);
6. Previous School’s Form I-20 (International Students Only – If applicable); and

Graduation Requirements
Successful completion of 108 quarter units with minimum of 3.0 grade point average is the requirement for graduation.

MASTER OF THEOLOGY

Program Purpose and Objectives
The Master of Theology (M. Th.) program provides advanced theological studies for students who want to enrich their spiritual ministry, theological understanding, and skills associated with their ministry practices. This program will help current Christian leaders grow and flourish in their fields.

Program Learning Outcomes
Upon completion of the program, students will be able to:

1. Accomplish an in-depth understanding of the Bible’s content, contexts, structure, and message, and apply the knowledge to further research (Bible).
2. Apply biblical, theological, and leadership development theory into their role in churches and the marketplace (Leadership).
3. Demonstrate critical understanding of the major themes of biblical theology, systematic theology, and contemporary theology (Theology).
4. Develop competency in integrating theological knowledge into the personal journey of faith and in practical ministry (Discipleship).

Admission Requirements
All prospective students are accepted to Horizon University on a provisional basis pending the submission of all required documents which includes:

1. Application Form and Fee;
2. Proof of Graduation - Bachelor (or equivalent) or highest degree earned;
3. Personal Identification;
4. Copy of valid Passport (International Students Only);
5. Copy of visa, and I-94 (International Students Only);
6. Previous School’s Form I-20 (International Students Only – If applicable); and

Graduation Requirements
Successful completion of 64 quarter units with minimum of 3.0 grade point average is the requirement for graduation.
TUITION AND FEES

Full tuition payment is required before classes begin, unless prior arrangement is made with the Administrator of Finance. Any arrangement or agreement with any faculty members or other Administrative staff in regards to tuition payment will be considered null and void. A student will receive an official transcript, Certificate of Enrollment, and/or a degree, only if the student has met the required academic standards and requirements and has paid all financial obligations in full.

TUITION
Undergraduate: $125.00 per Unit
Graduate: $200.00 per Unit

FEES
Application Fee $100.00 (Non-refundable)
Certificate of Enrollment $20.00 per copy
Student Activity Fee $20.00 per quarter
Official Transcript $100.00 per copy
Student ID $20.00
Late Registration Fee $20.00
Late Tuition Payment Fee $100.00
Late Add/Drop Fee $50.00
Bank Returned Item Fee $20.00
Graduation Fee
  Undergraduate $200.00
  Graduate $300.00

*Books and materials are additional: All books and materials required for the course will be listed in the syllabus. It is the responsibility of the students to obtain the course materials before the first day of the class.

UNPAID ACCOUNTS
Students who do not maintain current financial accounts with the university will be denied the privilege of classroom attendance beginning five days after the payment is due. Absences will be counted until the payment is made in full or until withdrawal is instituted.

A student whose account is not paid in full (including tuition and any applicable fees) by the end of the quarter will not be allowed to reenroll in the subsequent quarter.

Horizon makes exceptions to this policy only with the approval from the President. In those cases where the college elects to make an exception, the student is required to sign and comply with an approved payment agreement. If the student withdraws from the college without paying the account in full, the payment plan becomes void and the college has the right to collect the unpaid amount immediately. Should the college find it necessary to use the services of a collection agency or attorney, the former student is responsible for all court costs, reasonable collection and litigation fees, and up to 100 percent of the balance due.

A student will not be allowed to participate in graduation ceremonies or receive grades, a
certificate, a diploma, a degree, a transcript, or a letter of recommendation until all financial obligations have been satisfied in accordance with the college’s financial policies.

SCHOLARSHIPS
Horizon University (HU) offers opportunities for students to receive merit-based institutional scholarships. Both resident and international students are eligible for financial aid opportunities. To be considered for financial aid, students must submit an application to the Office of Admission.

Board of Directors Scholarship
The scholarship is established by the Board of Director of Horizon University. Full-tuition scholarships are awarded to 10 students in the Theology program with exceptional academic performance.
Scholarship Amount: Full-Tuition

President Scholarship
The Presidential Merit Scholarship was established to honor students who have exhibited or have the potential to exhibit extraordinary abilities and contributions.
Scholarship Amount: Full-tuition

Director of Academics Scholarship
The Director of Academics Scholarship is awarded to full-time students in Horizon University who demonstrated excellent performance in academic activities.
Scholarship Amount: Full-Tuition

FINANCIAL AID
Horizon University does not currently participate in federal and/or state financial aid programs, nor does it offer or administer institutionally funded grants and loans to pay for the cost of an educational program. Loans obtained from outside sources are not under the purview of Horizon University’s responsibility and/or authority. If a student obtains a loan from a private source—e.g., bank, credit union, or loan company—the student has the personal responsibility to repay the full amount of the loan plus any interest that has accrued, less the amount of any refund.