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THE BUSINESS, HUMANITIES,  
SCIENCE AND ETHICS  
UNIVERSITY, USA

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# Academic Catalog

September 1, 2023 – August 31, 2024

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New Orleans, LA 70113  
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[usahumanities.university](http://usahumanities.university)

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## **Institutional Information**

### **Welcome Message**

Dear Students and Families,

Welcome to The Business, Humanities, Science and Ethics University, USA. We are delighted to have you join us. I am excited to offer the world the opportunity of a high-quality education, with the convenience and freedom of online learning, at an affordable cost.

The advantages of distance learning include earning a degree without taking a break in your employment, adapting your study program to fit your lifestyle and schedule, taking advantage of the rapid increase of technological advances, and opting for your top choice without the imperative to relocate.

Our highly-qualified faculty combines exceptional educational credentials, Doctors of Business Administration, PhDs, with extensive professional experience, in both the executive and academic fields. Our faculty members have contributed to the research and resources of the industry through authoring a wide range of articles and publications. They share this expertise with students through courses taught in business, management, finance, marketing, entrepreneurship, innovation, statistics, in addition to fulfilling functions as program managers, chairs, thesis supervisors, and professional service.

Their academic experience is matched by varied corporate experience, as members of multinational organizations, owners and operators of private franchises, advisors to senior management, creators of procedures and policies to improve overall business effectiveness.

We are, all of us, committed to guiding your learning, supporting you in achieving your educational goals, and offering an engaging, effective learning experience to produce career-ready graduates.

We look forward to seeing you in class.

- Olivier Chazoule, LL.M, MBA  
CEO, BHSEU

### **History**

Long before The Business, Humanities, Science and Ethics University, USA (BHSEU) was formally established in 2021, the concept for the institution was being developed by the institution's founder, Olivier Chazoule. His vision was to create an institution to provide high-quality, industry-relevant education. Further, his goal was to offer affordable tuition to all students, regardless of location, so that the institution could become a global community of learning, mirroring the global environment of business. Now, this vision has become a reality.

BHSEU's initial offering is its 100% online MBA program. Using cases-studies and real-world examples, the program embodies the vision of industry relevance.

Additionally, the courses offer opportunities for students to learn from their instructors as well as from each other, creating the foundation for the global learning environment.

With the institution established, BHSEU is now empowering students to obtain their educational goals, with the support of well-qualified faculty who are charged with helping students achieve success.

Up next for BHSEU, per the terms of its license through the Board of Regents of the State of Louisiana, is to obtain institutional accreditation. BHSEU is looking forward to this challenge and is ready to show that it can meet accreditation standards while achieving high levels of student satisfaction and student outcomes.

### **Our Vision**

The vision of The Business, Humanities, Science and Ethics University, USA (BHSEU) is to provide students with the skills and knowledge they need to be prepared for future opportunities that arise. It is the hope of BHSEU that students dedicate themselves to continuous learning and growth, not only during their time at the university but throughout their careers and lives. BHSEU focuses on inspiring an entrepreneurial spirit in its students and encourages students and graduates to make a positive impact in their industry for the benefit of the current, and future, generations of consumers, students, and workers.

### **Our Mission**

The mission of The Business, Humanities, Science and Ethics University, USA is to provide graduate students with a current, relevant, high-quality distance education that combines academic knowledge with industry-driven skills. Focusing on adult learners interested in a well-rounded business education, BHSEU provides a pathway to help graduates achieve their personal or professional goals.

### **Goals and Objectives**

- Provide current and relevant distance education programs
  - Evaluate curriculum on an ongoing basis and update as needed
  - Utilize Advisory Board members and industry insight to ensure relevancy
  - Measure and evaluate achievement of student learning outcomes
  - Hire qualified faculty to teach courses
- Demonstrate financial and organizational stability
  - Market, recruit, and enroll students in an ethical manner
  - Develop a mission-driven budget and evaluate on an ongoing basis
  - Hire qualified staff to operate BHSEU
- Provide a high-level of student satisfaction
  - Provide a range of student support services
  - Collect and evaluate student feedback
  - Create a comfortable online environment to support student engagement

## About Us

The Business, Humanities, Science and Ethics University, USA (BHSEU) is a 100% online university, headquartered in New Orleans, Louisiana.

The Business, Humanities, Science and Ethics University, USA  
749 Baronne Street, Suite 100-C  
New Orleans, LA 70113

Phone: 504.444.1235

Email: [info@usahumanities.university](mailto:info@usahumanities.university)

URL: [usahumanities.university](http://usahumanities.university)

## Recognition

The Business, Humanities, Science and Ethics University, USA (BHSEU) is currently conditionally licensed by the Board of Regents of the State of Louisiana. The conditional license is for three years and does not constitute accreditation, guarantee the transferability of credit, nor signify that programs are certifiable by any professional agency or organization.

## Legal Control

The Business, Humanities, Science and Ethics University, USA is an S-Corp incorporated in the State of Louisiana.

## Advisory Board

Today, more than ever, education needs to meet the needs of employers while remaining educationally sound in order for students to meet their personal and professional goals. To help ensure that BHSEU is providing high-quality, distance education that is industry-relevant, it has established an Advisory Board. The Advisory Board includes industry representatives and education experts who review curriculum, student achievement, and provide insight on industry trends that BHSEU uses to continually improve its program and delivery. Advisory Board members include:

### Rafael Brandão

Rafael Brandão is an eCommerce Senior Business Development lead for Microsoft globally. Prior to starting his role at Microsoft, he participated in the development of eCommerce business for Nokia and Motorola. With more than 15 years of experience, Mr. Brandão is a tech enthusiast and an eCommerce and Digital Marketing professional. Mr. Brandão has an executive MBA by Fundação Getulio Vargas in Brazil with extensions in the University of Chicago. Passionate about personal development, Mr. Brandão also hosts a podcast for the Brazilian audience called Um Por Cento Melhor - to find their best, 1% at a time.

### Peter Costa

Peter Costa is a former Governor of the New York Stock Exchange where he was a member for 35 years. He is the President of Empire Executions, a CNBC Market Contributor, and a frequent guest on Erin Burnett's "Out Front with Erin Burnett" on CNN. Mr. Costa is the Chief Investment Officer of the Costa Family Office and the Agathe M Costa Foundation. He also serves on the Advisory Board of the Torch Funds

Endowment at the University of Tennessee, the Faculty Advisory Board at The Haslam School of Business at the University of Tennessee, and on the Corporate Advisory Board for Meridian Wealth Management of Lexington, Kentucky and Tucson, Arizona. He graduated from the University of Tennessee with a BS in Forestry in 1980.

### **Gina Cuffari**

Gina Cuffari brings knowledge and experience in distance learning to the BHSEU Advisory Board. She is a proven industry leader with more than 20 years' experience driving operational effectiveness and excellence in education. Her expertise ranges from executing operating plans leading to improvements in enrollment, student outcomes, and financial performance. As a State/Territory VP for the University of Phoenix (2006-2012), Ms. Cuffari oversaw the operations for seven campuses and learning centers comprised of 500+ faculty and staff, 7,000 students, and held P&L responsibilities in excess of \$80m annually. She is a hands-on leader respected for leadership development, coaching, and talent planning with a track record of building high-functioning teams and leading turnarounds.

### **Francisco Gomez**

Francisco Gomez is the co-founder and CEO of PRIMARI Analytics. He is a Data & Analytics, and intelligence solutions entrepreneur, and is an advisor to start-up executives in the Enterprise Data & Analytics, Business Intelligence, and Market Data industries. Mr. Gomez's expertise spans Business Intelligence and Data & Analytics aimed at the professional services industry across Investment Banks, Private Equity Funds, as well as Accounting, Consulting, and Law firms. He has served as the leader in the development and global deployment of multi-million dollars in-house Data & Analytics platforms and served as an advisor to senior executives at Am Law 100 law firms and global accounting firms on business strategy, growth opportunity evaluation, and contract negotiations with 3rd party data vendors. Mr. Gomez received a Master's of Science in Technology Management from Stevens Institute of Technology and a Bachelor's degree in international business from Ferris State University.

### **Alexis Rymarz**

Alexis Rymarz serves as the Sr. HR Business Partner for Last Mile Product and Tech at Amazon Global Delivery Services. He is a global leader in Human Resources with experience in Consumer Goods and Tech industries. Mr. Rymarz has held positions at Pfizer, L'Oréal, Microsoft and Amazon and has helped shape collaborative and high performing teams through talent management, organizational strategies and culture change management. His experience working in both mature (Western Europe, North America) and developing markets (Latin America) helped him build a deep understanding of global workforce trends, and his passion for Diversity and Inclusion makes him a thought leader in corporate equality. Alexis has a Bachelor in Business Law and a Master's degree in Human Resources from ESSEC Business School.

## Administrators

Name	Title	Contact
Olivier Chazoule	Chief Executive Officer (CEO), & Chief Financial Officer (CFO)	olivier.chazoule@ usahumanities.university
Carrie Karobian	Administrative Director	ck@usahumanities.university
Tiphaine Bonte	University Partnership Liaison	tiphaine.bonte@ usahumanities.university

## Faculty

Faculty Name	Qualifications	Contact
Chazoule, Olivier Chief Academic Officer (CAO)	LLM Banking, Corporate and Finance Law, Fordham University	olivier.chazoule@ usahumanities.university
Cary, John	EdD, Entrepreneurial Leadership, St. John Fischer College	john.cary@ usahumanities.university
Chazoule, Michael	JD, St. John's University	michael.chazoule@ usahumanities.university
Allison, Kyle	DBA, California Intercontinental University	kyle.allison@ usahumanities.university
Gorman, Braylon	PhD, Leadership, Policy, and Change in Education, Walden University	braylon.gorman@ usahumanities.university

Office hours are scheduled based on availability. Students may request a meeting by contacting their instructor.

## Hours of Operation

The administrative offices of BHSEU are open Monday – Friday between the hours of 9 am and 5 pm US Central Time.

The University observes the following holidays:

- New Year's Day
- Martin Luther King Day
- President's Day
- Good Friday
- Memorial Day
- Independence Day



- Labor Day
- Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Eve

Though the administrative office is closed, students can still access their online courses on these days.

### Academic Calendar 2023

Term	Application Deadline	Enrollment Deadline	Term Start Date	Term End Date
<b>Fall 2023</b>	August 22	August 30	September 5	December 15
<b>Break</b>	December 16 - January 15, 2024			

### Academic Calendar 2024

Term	Application Deadline	Enrollment Deadline	Term Start Date	Term End Date
<b>Winter 2024</b>	January 2	January 10	January 16	April 26
<b>Break</b>	April 27 - May 12			
<b>Summer 2024</b>	April 29	May 7	May 13	August 23
<b>Break</b>	August 24 - September 2			

## University Policies

### Admission Requirements

BHSEU strives to enroll all qualified applicants who have the desire to learn about business and finance to enhance their career potential and expand their knowledge, and who are ready to commit 100% to their online studies.

### Master of Business Administration

Applicants for admission must have a bachelor's degree from an accredited institution. Additionally, international students may be required to provide TOEFL, IELTS, PTE, Duolingo, or Michigan exam scores to demonstrate English language proficiency.

### Admissions Procedure

BHSEU accepts applications on an ongoing basis. Complete applications received before the deadline are evaluated for the next term start date. Incomplete applications cannot be evaluated for admission. Applicants are advised to ensure that all required elements are included with their applications in order to avoid a delay in the admissions process.

Applicants must submit:

1. A completed Application
2. Official transcripts\* verifying completion of a Bachelor's degree from an institution accredited by an agency recognized by the US Department of Education, CHEA, or listed on the World Higher Education Database (WHED) Portal.
3. A close-up copy of an official government ID or passport; and
4. A recent photo
5. Application fee

Additional requirements for international students:

1. Transcripts not in English: Transcripts that are not in English must be translated into English and evaluated by an approved third party recognized by the National Association of Credential Evaluation Service (NACES). They may also be evaluated by a trained transcript evaluator fluent in the language on the transcript. Evaluators must possess expertise in the educational practices of the country of origin and must include an English translation of the review. All translated materials must be official.
2. International Transcript Requirements: In order to be accepted, an official transcript for a degree program completed in a country other than the U.S. must include the following information:
  - a. The type of degree completed (bachelor's, master's, or doctorate degree);
  - b. The date when the degree was conferred;
  - c. A list of all courses along with the corresponding credits (or units) and the grades earned;
  - d. A legend with the grading scale and the key to read the transcript;
  - e. Signature by the appropriate university official.

If the official transcript does not include one or more of the characteristics described above, students are required to obtain an official US degree equivalency evaluation from an organization recognized by the National Association of Credential

Evaluation Services (NACES). BHSEU's preferred provider is Spantran, which provides discounted pricing for BHSEU students through the institution's [partner portal](#). However, students may use any organization recognized by NACES for degree equivalency evaluation.

3. Proof of English Language Proficiency: Passing an English language proficiency exam is required of applicants whose native language is not English. The only exception is for applicants who have earned a degree at an institution where the language of instruction is English.

For admission, non-native English-speaking applicants must score at or above the following levels in one of the following English language proficiency tests:

- TOEFL Paper Based Test (PBT): minimum score of 60 required
- TOEFL Internet-Based Test (iBT); minimum score of 71 required
- International English Language Test (IELTS); minimum score of 6.5 required
- Pearson Test of English Academic Score Report; minimum score of 50 required
- Duolingo English Test; minimum score of 100 required
- 4-skill Michigan English Test (MET); minimum score of 55 required
- Michigan Examination for the Certificate of Competency in English (ECCE); minimum score of 650/LP required
- Michigan Examination for the Certificate of Proficiency in English (ECPE); minimum score of 650/LP required

Applicants who have already taken the TOEFL, IELTS, PTE, Duolingo, or Michigan exam can upload a copy of their exam results within the application.

Applicants who have not taken either the TOEFL, IELTS, PTE, Duolingo, or Michigan exam will need to take it prior to submitting an application to BHSEU. Applications cannot be reviewed without qualifying exam results.

\* Official transcripts are academic records that are produced by the awarding institution, typically in the registrar's office, that have not been accessed or opened by the student or graduate. Hard-copy transcripts and other academic records are considered "official" when they arrive at BHSEU in a sealed, stamped, official envelope with the seal and any other security feature intact. Electronic transcripts are considered "official" when received by BHSEU from a secure site formally linked to the sending institution or testing service. Academic records received in any other condition, such as transcripts that arrive in an unsealed envelope, or that are emailed or uploaded by the student, or that are printed from the university portal, are not considered "official."

Electronic Official Transcripts may be submitted to:  
admissions@usahumanities.university

Hard-copy Official Transcripts may be submitted to:  
The Business, Humanities, Science and Ethics University, USA  
Attn: Admissions  
749 Baronne Street, Unit 100-C  
New Orleans, LA 70113

## **Acceptance to the University**

Applications are reviewed first by admissions staff and second by the Chief Academic Officer. If it is determined that the application meets all minimum requirements, the applicant will be accepted into BHSEU and can start classes at the next term (see Academic Calendar).

Successful applicants will be notified via an email. Accepted students sign an enrollment agreement and submit a copy of a government issued photo ID.

Students access the enrollment agreement using the account created to complete the application process. The enrollment agreement is submitted to BHSEU electronically by the student. BHSEU accepts the enrollment agreement, verified by the signature of the CEO. The fully executed enrollment agreement is made available to the student as a PDF.

## **Non-discrimination Policy**

BHSEU does not discriminate against any person on the basis of age, ancestry, color, ethnic group identification, national origin, religion, race, gender or sex, sexual orientation, physical or mental disability, veteran status, or on the basis of these perceived characteristics, or based on association with a person or group with one or more of these actual or perceived characteristics.

BHSEU is committed to compliance with the Americans with Disabilities Act (ADA) of 1990, as amended, and Section 504 of the Rehabilitation Act of 1973, as amended.

BHSEU provides accommodations based on medical or professional documentation submitted by the student. It is the student's responsibility to self-identify to the institution prior to the start of class. Students requiring learning accommodations resulting from disability or injury should contact Student Support. Student Support will provide access to an accommodations request form in the Student Information System (SIS). The student must complete the form and provide supporting documentation. Once submitted, the request will be evaluated by the Chief Academic Officer within five (5) business days. The decision will be communicated with the student in the SIS.

## **Transfer of Credit**

### ***Transfer into BHSEU***

The acceptance of transfer credits between institutions lies within the discretion of the receiving institution. Credits earned at other institutions may or may not be accepted by BHSEU. Likewise, credits earned at BHSEU may or may not be accepted by another institution depending upon its programs, policies, and regulations.

Transfer credits will be evaluated using the following guidelines:

- Only credits earned at an institution that is accredited by an agency recognized by the United States Secretary of Education and/or the Council for Higher Education Accreditation (CHEA), or an accepted foreign equivalent that is listed on the World Higher Education Database (WHED) Portal will be considered. Any credits earned at a foreign institution must have a credential evaluation

completed indicating equivalency with BHSEU courses.

- An official transcript of the student's coursework must be furnished directly by the institution where the coursework was completed before any application for transfer credits can be evaluated.
- A copy of the catalog or course syllabi from the institution at which the coursework was completed, at the time that the coursework was completed, must be furnished before any application for transfer credits can be evaluated.
- A minimum grade of "B" or "3.0" must have been awarded for each course completed to be eligible for transfer. Only courses in which grades were assigned will be considered. Credits earned as a result of a "pass/fail" option are not eligible for transfer.
- Coursework completed more than three years ago is not eligible for transfer of credit.
- Transfer of credit must be completed prior to enrollment. Submitting an official transcript in a timely manner is the sole responsibility of the student.
- The Chief Academic Officer shall make the final determination on the acceptability of transfer credits. The above guidelines shall be used in evaluating all applications for transfer of credit; however, the institution reserves the right to accept or reject any or all transfer credits at its discretion.

Up to 50% of the program can be completed via transfer of credit. Therefore, the maximum number of credits that can be transferred into the Master of Business Administration is eighteen (18) credits or the equivalent of six (6) three-semester credit hour courses.

Students wishing to receive credit for courses taken at other institutions will need to provide all required documents as part of the application process.

### ***Transfer out of BHSEU***

Transferability of credits earned at BHSEU is always up to the discretion of the receiving institution. BHSEU does not in any way imply or guarantee the transferability of credit into any other college or university.

### ***Credit for Life Experience***

BHSEU does not offer credit for life experience.

### **Student Privacy Policy**

BHSEU's student privacy and confidentiality policy follows the [Family Educational Rights and Privacy Act \(FERPA\)](#) guidelines.

FERPA was designed to protect the privacy of educational records, to establish the rights of students to inspect and review their educational records, and to provide guidelines for the correction of inaccurate or misleading information through informal and formal hearings.

BHSEU will not disclose students' education records without obtaining prior written consent, except in certain instances where a student's educational records may be disclosed to school administrators with a legitimate interest. These individuals may include persons whom BHSEU has employed or contracted with, whose responsibility justifies access to all or part of an educational record for legal, educational, or administrative functions.

Students may inspect and review their own records pertaining to academic standing and other information at any time. Students may also seek amendment of inaccurate or misleading information in their education records.

BHSEU depends on the accuracy of the records submitted by its students. False information on an application as well as any act to intentionally mislead or misinform instructional personnel or administrators is grounds for disciplinary action, including dismissal from the University. Students seeking access or amendment to their educational records should contact Support.

### **Student Records Maintenance**

BHSEU maintains comprehensive records on all students who enroll in its program. The records are maintained in the Student Information System (SIS), which is hosted on the Amazon Web Services infrastructure and served exclusively over SSL. Records are backed up nightly.

Student records include:

- Personal Information (address, email, etc.)
- Enrollment Agreement
- Student initiated petitions/forms
- Course Enrollment and Completion
- Grades Received
- Disciplinary Actions (Warning(s), Probation(s), conduct violations, etc.)
- Progress Evaluations
- Degree Conferred/Diploma
- Transcript

Student records are maintained actively during the enrollment period. Records are archived once a student graduates, is terminated, or otherwise exits BHSEU.

Archived records are maintained for three (3) years minimum. Each student's final transcript will be maintained indefinitely.

### **Identity Verification**

BHSEU's Student Identity Verification process begins with the submission of documents during the application process and continues through to a student's graduation, transfer, or withdrawal from the institution.

All students at BHSEU must verify that the student registering for a course is the same student who participates in the program and receives credit. In verifying the identity of

students who participate in coursework, BHSEU may make use of a variety of methods including but not limited to:

1. Receipt of official transcript and government issued photo id;
2. A secure login and authentication process;
3. Proctored examinations; and
4. Other technologies and practices that are effective in verifying student identification.

To ensure appropriate and secure access to the online learning environment, students are responsible for providing complete information about themselves in any identity verification process, in accordance with the Code of Conduct. All methods of verifying student identity protect the privacy of student information in accordance with the Family Education Rights and Privacy Act (FERPA) and any other applicable laws or regulations regarding the confidentiality of personally identifiable information.

All users of BHSEU's online learning environment are responsible for maintaining the security of usernames, passwords, and any other access credentials assigned, and are responsible for changing passwords periodically to maintain security.

Personally identifiable information may be used, at the discretion of BHSEU, as the basis for verifying a student's identity. Students who request that their passwords be reset may be asked to provide two or more pieces of information for comparison with data on file with BHSEU including, such as a social security or government ID number, date of birth, address, and/or email address on file.

### **Academic Integrity**

Commitment to the principles of academic honesty and integrity is essential to the mission of BHSEU. In order to maintain an academic climate that is conducive to each student's success, BHSEU has established a set of policies and standards.

All work submitted in a course must be the student's own work. The knowing submission of another's work represented as that of the student without properly citing the source of the work will be considered plagiarism. Consequences for plagiarism include receiving a failing grade on the assignment and being placed on academic probation, receiving a failing grade in the course and being placed on academic probation, or being dismissed from BHSEU. The consequences will be determined by and at the discretion of the Chief Academic Officer in consultation with the CEO and/or faculty members.

In making this determination, BHSEU may conduct an investigation to review past homework assignments submitted by the student and reserves the right to change past grades if plagiarism is subsequently found in previous assignments. The submission of the same work to multiple courses violates academic integrity unless substantially changed or cited as previous work. The submission of work completed by others violates academic integrity.

Students who are accused of academic dishonesty can appeal the determination to the Chief Academic Officer. Appeals must be made in writing and include supporting documentation. The Chief Academic Officer will review the appeal and documentation in consultation with the CEO and/or faculty members, as needed, and make a final decision

on the academic dishonesty determination within five (5) days. Students will be notified of the decision on appeals in writing and all documentation will be added to the student's record.

### **Code of Conduct**

The Student Code of Conduct sets forth the standards of conduct expected of students at BHSEU. This code is not exhaustive, and students may be subject to disciplinary actions for other behavior and/or activities deemed unacceptable or disruptive to the goals and mission of BHSEU.

Students who violate these standards will be subject to disciplinary actions including, but not limited to, issuance of a warning, probation, termination, or permanent expulsion. Any and all disciplinary action will be recorded in the student's academic record.

### ***Prohibitions***

- All forms of academic dishonesty including, but not limited to, cheating, fabrication, facilitating academic dishonesty, and plagiarism.
- Use of any religious, inflammatory, or flagrant language in the online learning environment, including discussion boards.
- Use of any religious, inflammatory, or flagrant language related to BHSEU on social media or on BHSEU social media accounts.
- Misrepresenting oneself as an official BHSEU spokesperson online or on social media.
- Engaging in a consensual romantic or sexual relationship with a BHSEU faculty or staff member while enrolled at BHSEU.
- Endangering, threatening, or causing harm to any member of the BHSEU community, causing reasonable apprehension of such harm or engaging in conduct or communications that a reasonable person would interpret as a serious expression of intent to harm.
- Impersonation of another, using another person's identity, or furnishing materially false information, including manufacturing or possession of false identification.
- Forgery, fabrication, falsification, unauthorized alteration, or misuse of university documents, records, or identification.
- Unauthorized use of university property and/or resources.
- Unauthorized access to, disclosure of, or use of any university document, record, or identification including, but not limited to, electronic software, data, and records.



- Interfering with or disrupting university or university-sponsored activities.
- Misuse, theft, misappropriation, destruction, damage, or unauthorized use, access, or reproduction of property, data, records, equipment, or services belonging to the university or belonging to another person or entity.
- Engaging in retaliation, harassment or repeated contact that a reasonable person would understand to be unwanted, including, but not limited to, stalking and/or sexual harassment.
- Engaging in any discriminatory activities as prohibited by applicable law or university policy.
- Interfering with any university disciplinary process.
- Engaging in any illegal sexual offense, including, but not limited to, sexual assault, public sexual indecency, or indecent exposure.
- Violation of any other university policy.
- Conduct that is illegal under state or local law.

### ***Sexual and Other Harassment***

BHSEU is committed to providing an educational environment free of sexual harassment. BHSEU policy prohibits sexual harassment and harassment based on pregnancy, childbirth or related medical conditions, race, religious creed, color, gender, national origin or ancestry, physical or mental disability, medical condition, marital status, registered domestic partner status, age, sexual orientation or any other basis protected by federal, state or local law or ordinance or regulation.

BHSEU's anti-harassment policy applies to all students, as well as to all faculty, staff, and administrators involved in the operation of BHSEU. It also prohibits harassment based on the perception that anyone has any of the above described characteristics or is associated with a person who has or is perceived as having any of those characteristics.

Prohibited harassment includes, but is not limited to, the following behavior:

- Verbal or written conduct such as epithets, derogatory jokes or comments, slurs or unwanted sexual advances, invitations or comments;
- Visual displays such as derogatory and/or sexually oriented posters, photography, cartoons, drawings, or gestures;
- Physical conduct including assault, unwanted touching, intentionally blocking normal movement or interfering with work because of sex, race, or any other protected basis;
- Retaliation for reporting or threatening to report harassment.

### ***Probation, Suspensions, and Dismissal***

Students who violate any part of BHSEU's Code of Conduct are subject to disciplinary action, including probation, suspension, and dismissal.

Students who have been found to be in violation of the code will be notified via email and will also receive a notification. The notice will include details regarding the violation and the associated consequence.

During probation, students are allowed to continue in the program. While under probation, students will be watched closely for additional violations of the Code of Conduct, as outlined in the notification letter. Students who do not violate the code of conduct during the probation period will be placed back into good standing. Students who make further violations will be suspended or dismissed from BHSEU.

During a suspension, students are prohibited from continuing their program for one (1) to two (2) sessions, as indicated in the notification letter. Once the suspension has ended, students will rejoin the program on probation, and be watched closely for further violations of the Code of Conduct. Students who do not violate the code of conduct during the probation period will be placed back into good standing. Students who make further violations will be dismissed from BHSEU.

Depending on their severity, some violations will lead to immediate dismissal. Though this list is not exhaustive, students found cheating, harassing other students, or participating in illegal activities may be terminated from BHSEU immediately. Students expelled for these reasons will not be readmitted.

All disciplinary actions are subject to an appeal. Please see the appeals section for policy details.

### **Appeals & Re-admittance**

#### ***Appeals***

Within ten (10) days of receiving notification of probation, suspension, or dismissal (academic or non-academic) from BHSEU, the student may file a written appeal to the Chief Academic Officer. The Chief Academic Officer will make a decision on the appeal and notify the student of the decision within ten (10) days.

If the appeal is denied, or if the Chief Academic Officer does not respond within ten (10) days after receiving the appeal, the student may appeal directly to the CEO. The CEO shall render a final decision within ten (10) days of the receipt of the appeal.

#### ***Re-admittance***

A student who has withdrawn from BHSEU or who has been dismissed must reapply to BHSEU with a new application and go through the admissions evaluation process to enroll. The requirements for the program in effect at the time of the new enrollment will apply.

BHSEU will consider past academic records, remedial work done subsequently, and other extenuating circumstances when evaluating re-admission. Any applicant who was previously academically dismissed may, at the discretion of the Chief Academic Officer, be readmitted on probation status. The probation status will extend through one

evaluation period (one course). If there are no academic or non-academic violations during the probation period, the student will be returned to good standing. If there is a subsequent violation during the probation period, the student will be terminated and barred from future enrollment at BHSEU for a period of not less than three (3) years.

### **Non-retaliation Policy**

BHSEU is committed to operating with integrity and maintaining learning and working environments that are free from discrimination and harassment. Retaliation is any action, statement, or behavior that is designed to punish an individual for filing a complaint of discrimination or harassment, participating in an investigation, appeal, or grievance, or reporting a case where members of the BHSEU community are not complying with our policies. Retaliation is an infraction and strictly prohibited.

Students who are aware of or have been subjected to retaliation should promptly report the matter immediately to the Chief Academic Officer who will work with the student to file a complaint. Violators of this policy shall be subject to appropriate disciplinary proceedings as set forth in the Code of Conduct, and may be subjected to sanctions including, but not limited to, probation, suspension, and or termination.

Students who knowingly file a false report will be subject to disciplinary action which may include, but not limited to, probation, suspension, and or termination.

### **Complaint & Grievance Procedure**

A grievance is a serious complaint that demonstrates that the student has been or is being adversely affected by 1) inappropriate interpretation of BHSEU policies or 2) inappropriate response, lack of response, or decision by any person with administrative control and responsibility. A grievance is directed toward BHSEU, not a specific person, and should be in writing per the grievance procedure below.

In the event that a student has a complaint, grievance, or dispute with BHSEU regarding procedures, decisions, or judgments, that cannot be resolved through informal channels, the student has a right to seek a satisfactory resolution through the formal avenues of appeal and redress as follows:

- **Step 1 - Notification:** The student must notify the relevant faculty member, staff, or administrator in writing, by certified or registered mail postmarked no later than fifteen (15) days after the occurrence, stating the basis for the grievance, the details of the matter, including relevant dates and the remedy requested. Copies of documents supporting the student's allegations are to be included. The individual so notified shall respond with a decision in writing within fifteen (15) days of receipt of the grievance.
- **Step 2 - Appeal:** If the remedy requested is denied, or if the notified BHSEU faculty member, staff member, or administrator does not respond within fifteen (15) days after the notification of Step 1 has been mailed, the student may appeal in writing, sent by certified or registered mail, directly to the Chief Academic Officer within an additional fifteen (15) day period. The recipient of the appeal will review the grievance and render a decision within fifteen (15) days of receipt of the student's appeal. However, failure to initiate a Step 2 appeal within the

fifteen (15) day time frame indicates that the student accepts the Step 1 decision as final and that the matter is closed.

- **Step 3: Final Decision.** If the remedy requested is denied or the University does not respond within fifteen (15) days after the Step 2 notice has been mailed, the student may appeal in writing, sent by certified or registered mail, directly to the CEO within an additional fifteen (15) day period. The CEO will meet with the individuals involved to investigate the matter and will render a decision within fifteen (15) days of receipt of the student's appeal.

The CEO's decision shall be final. However, failure to initiate a Step 3 appeal within the 15-day period indicates that the student accepts the Step 2 decision as final and that the matter is closed.

If a student has exhausted the complaint and grievance procedure at BHSEU and still feels that the issue has not been satisfactorily remedied, the student may file a complaint about this institution with the Louisiana Attorney General's Consumer Protection Section following the Louisiana Board of Regents procedure found [here](#).

The Consumer Protection Section of the Louisiana Attorney General:  
PHONE: 225-326-6465 or 800-351-4889  
FAX: 225-326-6499  
EMAIL: [ConsumerInfo@ag.louisiana.gov](mailto:ConsumerInfo@ag.louisiana.gov)

## **Student Services**

### ***Student Support in other Languages***

While the language of instruction is English and applicants must prove English language proficiency in order to enroll, BHSEU is pleased to provide Student Support services in other languages.

Currently, staff at BHSEU provide support to applicants and students in French via phone, WhatsApp, and email.

Providing support in other languages is intended to increase a student's level of understanding and comfort with BHSEU student policies.

Questions related to the content of the courses within the MBA curriculum can only be answered by the faculty member teaching the course and cannot be answered in any language other than English.

BHSEU does not provide translation services.

### ***New Student Orientation***

To build a foundation for student success, each student is expected to work through a non-credit orientation prior to beginning the first course. BHSEU views the information provided in the orientation to be critical to the student, and therefore, completion of the orientation is required.

The orientation provides the student with details on how to navigate the student learning portal, access course materials, submit assignments, and complete other course

activities. Additionally, it introduces available tools and resources, covers important student policies, reviews writing guidelines, and identifies where students should go for assistance during their studies.

The orientation can be found in the student learning portal.

### ***Change of Contact Information***

It is the responsibility of the student to ensure that their contact information is both current and accurate. If, during their enrollment at BHSEU, a student's address, phone number, and/or email address changes, the student should update his/her contact information in the student learning portal immediately.

If a student's name changes (ex: marriage, etc.), the student must contact BHSEU to make the update to the student's record. Proof of the name change must be provided by the student.

### ***Dean's List***

To promote academic excellence, BHSEU acknowledges MBA students who earn a GPA of at least a 3.8 at the end of each term by placing them on the Dean's List. These students receive a letter of recognition. Additionally, a comment appears on the students' transcript, identifying all terms for which the Dean's List was achieved.

### ***Careers Services***

BHSEU places a priority on preparing students for careers throughout the course of their academic studies. For those who require assistance, the University offers advice in resume writing, job searching, interview skills, and other occupational information.

## **Academic Policies**

### **Technology Requirements**

At BHSEU, electronic communication is the preferred medium for students, faculty, and staff. To take advantage of this technology, it is required that students, faculty, and staff acquire and maintain e-mail access with the capability to send and receive attached files.

In order to navigate the Internet, it is recommended that the latest version of one of the following browsers be used:

- Mozilla Firefox
- Google Chrome

BHSEU also provides documents that can be accessed using Adobe Acrobat Reader, which is available without cost to students at [www.adobe.com](http://www.adobe.com).

BHSEU strives to prevent the spread of computer viruses by employing the latest virus detection software on all university-owned computer systems; however, BHSEU makes no guarantee related to the unintentional propagation of computer viruses that may go undetected by our virus detection software.

BHSEU will not be held liable for any direct, indirect, incidental, special, consequential, or punitive damages of any kind, including but not limited to: loss of data, file corruption, or hardware failure, resulting from the effect of any malicious code or computer virus unintentionally transmitted by university staff members, faculty, students, or affiliates.

BHSEU strongly recommends and urges all faculty and students to seek out and install adequate virus detection software and to routinely check for, and install, the most recent updates to their anti-virus software no less frequently than once each month for their computer and operating system.

### ***Technical Specifications and Instructions***

In general, students access course materials using a computer or laptop (PC or Mac), a modern web browser, and a high-speed Internet connection.

BHSEU does not support the use of tablets, smartphones, or other similar devices for taking any of the courses in the program. While some course material might be accessible on those devices, students are likely to encounter technical issues that may prevent them from successfully completing courses.

Specific courses may have additional technology requirements as specified in individual course syllabi.

### **Proctoring**

All students at BHSEU must take part in proctored activities prior to graduation. Proctored activities include exams and presentations. Students taking a course that has a proctored exam must complete the proctored exam to pass the course. Information about proctoring will be provided to students in the courses where it is required.

### **Attendance Policy**

In order to achieve academic success, students at BHSEU are expected to attend online lectures and participate in class activities.

In the online learning environment, attendance is defined as:

- Attending synchronous class lectures.
- Logging into the online learning environment at least once per week.
- Completing academic engagement activities as defined on the syllabus e.g. quizzes, discussion, etc.
- Checking email regularly for notices.
- Quality contribution towards online discussions with faculty members and instructors

Specific attendance policies are included in each course syllabus.

### **Academic Credit Policy**

Semester credit hours at BHSEU are equivalent to commonly accepted and traditionally defined units of academic measurement. Each course at BHSEU is measured by the achievement of established course learning outcomes and the amount of time a typical student should spend to accomplish these outcomes. Specifically, a one (1) semester credit hour requires a minimum of 45 hours of student work with one-third of the time (15 hours) focused on academic engagement and two-thirds of the time (30 hours) focused on student preparation. For a three semester credit hour course, a minimum of 135 hours of student work is required divided between 45 hours of academic engagement and 90 hours of student preparation.

Academic engagement may include, but is not limited to, the following:

- Reviewing a class lecture
- Taking a quiz or examination
- Contributing to an online discussion
- Attending a study group assigned by the institution
- Initiating a course-related contact with a faculty member

Student preparation may include, but is not limited to, the following:

- Homework (including reading and study time)
- Completing an academic assignment
- Completing an academic project

Estimated time for all activities within a course can be found in the syllabus.

## **Makeup Work**

All assignments are due on the date specified on the course syllabus.

## **Grading**

At BHSEU, letter grades are awarded in accordance with each student's demonstration of the prescribed learning objectives and outcomes of each course as follows:

<u>Score</u>	<u>Letter Grade</u>	<u>GPA Points</u>
90-100	A	4.0
80-89	B	3.0
70-79	C	2.0
60-69	D	1.0
0-59	F	0.0

Students may also receive the following designations, as appropriate, which do not receive any GPA points:

- **W** (Withdrawal): Students may withdraw from a course prior to the end of the term by notifying the instructor.
- **TC** (Transfer Credit): Semester credit granted for semester credits accepted in

transfer from other institutions.

- **R (Repeated Course):** Students have the option of retaking a course if they want to improve an unsatisfactory grade. Once a letter grade is recorded for the repeated course, the original grade will be replaced by an “R” grade. The grade points earned from the latter grade will be used in computing the cumulative grade point average. A maximum of two courses can be repeated for a better grade during the program. The *original* grade will be replaced with an “R” and excluded from GPA calculation, whether it is better or worse than the new grade. There is no guarantee of a better grade when a student repeats a course.

BHSEU faculty may choose to use a performance-based grading component within a course. The course syllabi provide more information about this option and all other course specific grading information including a comprehensive list of graded assignments, assessments, and related weighting.

### **Grade Reporting**

Instructors will report final grades within seven (7) business days of the end of a term. Grades will be reported in the online learning environment.

Students can access their grade reports by using their individual login id and password.

### **Grade Appeals**

Students who believe they have been graded unfairly may appeal their final course grades. The burden of proof in appealing a grade rests with the students. For a change in grade to be recommended, students must show that the grade originally given was unjustly or unfairly awarded.

1. To appeal a grade, students must contact Support within five (5) days of final course grades being reported in the Student Management System. The appeal must explain why the grade received was incorrect and include supporting evidence.
2. Support will review the appeal and discuss the appeal with the course instructor within five (5) days. The instructor will make a recommendation to Support on whether or not the grade should be changed.
3. Support will provide the instructor’s recommendation to the Chief Academic Officer for review. The Chief Academic Officer’s review will be completed within five (5) days. The Chief Academic Officer may approve the recommendation or provide an alternate recommendation to the Instructor. If the Chief Academic Officer provides an alternate recommendation to the Instructor, they will discuss it and agree to a final recommendation within five (5) days.
4. The final recommendation, approved by the course instructor and the Chief Academic Officer, will be provided to Support. Support will send a notification to the student of the decision.

Support will change the student’s grade, as indicated, and place a record of the appeal and final recommendation in the student’s file.



## **Satisfactory Academic Progress**

Satisfactory Academic Progress (SAP) evaluations will occur throughout the program, at the conclusion of each academic term in a student's enrollment period. At each Progress Evaluation point, BHSEU will evaluate the student on the following metrics:

- Grade Point Average (Qualitative): The student has a cumulative GPA (cGPA) of at least a 3.0.
- Pace of Completion (Quantitative): The student has successfully completed 67% of credit hours attempted.
- Maximum Time Frame: The student must complete his or her program within 150% of the scheduled timeframe for completion as published in the Catalog. Therefore, a program scheduled to be completed in 4 terms must be completed in no more than 6 terms.

If these criteria are met, students are considered to be in Good Standing. If these criteria are not met, BHSEU will begin Academic Warning procedures (see below).

### ***Warning***

Students who are not in Good Standing will be placed on Warning status and will receive a Warning notification via email. The Warning status will persist through the next evaluation period (academic term). During this time, students will be provided an academic improvement plan to achieve Good Standing at the next evaluation point.

Students who fail to achieve Good Standing, but who show that they are making progress toward regaining Good Standing at the end of the Warning period will be placed on Continued Warning.

Progress toward regaining good standing is demonstrated through students raising their Cumulative Grade Point Average (CGPA) toward the minimum 3.0 average and showing the ability to complete the program within the maximum time frame of 150%. Both components of progress toward good standing must be met for a student to qualify for a Continued Warning.

A Continued Warning notification will be sent via email.

### ***Continued Warning***

Students on Warning status who do not regain Good Standing during the Warning period, but who show progress toward regaining Good Standing, may be granted one additional evaluation period (academic term) to continue their academic improvement plan and achieve Good Standing. This additional evaluation period is called Continued Warning.

Students who fail to achieve Good Standing at the end of the Continued Warning period will be terminated from the program.

### ***Academic Termination***

Students failing to return to Good Standing at the end of the Warning period who do not meet the requirements for Continued Warning, or students failing to return to Good Standing at the end of the Continued Warning period will be terminated from BHSEU.

Students will receive notice of Academic Termination via email and will no longer have access to the online learning environment.

### ***Appeals***

Students wishing to appeal Academic Termination determination must do so in writing within ten (10) calendar days of receipt of the email notification.

Appeals should be directed to the Chief Academic Officer. All appeals should be made in writing and include appropriate documentation (e.g. a physician's statement, accident report, evidence of grade miscalculation, etc.) showing that the failure to obtain Good Standing was beyond the student's control. The Chief Academic Officer will notify students of the decision within ten (10) days of receiving the appeal. The Chief Academic Officer's decision is final.

### ***Probation***

In cases where an appeal is accepted, that student is placed on Probation status for the next evaluation period (academic term) through the next evaluation point.

During this time, students will be provided an academic improvement plan to regain Good Standing by the end of the Probation period.

Students not achieving Good Standing at the end of the Probation period will be terminated from BHSEU. Termination following Probation cannot be appealed.

### ***Transfer and Readmitted Students***

Transfer students from outside the institution will be evaluated qualitatively only on the work completed at BHSEU. The maximum time frame is reduced for transfer students based upon the remaining length of the program in which they enroll.

### ***Incomplete Courses***

BHSEU does not issue incomplete grades.

### ***Remedial Courses***

BHSEU does not offer any remedial courses.

### ***Course Repeat Policy***

A failed course may be repeated in an attempt to earn a passing grade. Each attempt counts as attempted credit hours toward the Maximum Time Frame. Only the highest grade earned will be included in the computation of the cumulative grade point average (cGPA). The student transcript will list each course in which a student has enrolled and earned a grade. The failing grade will be changed to a grade of R on the transcript indicating that a particular course has been repeated.

### ***Re-admittance***

Students whose enrollment at BHSEU is terminated due to academic reasons will be eligible for re-enrollment after a waiting period of six (6) months. These students may be eligible to receive credit for courses previously completed at BHSEU per the transfer of credit policy.

## **Graduation Requirements**

In order to graduate from BHSEU and be awarded a Master of Business Administration, students must:

- Successfully complete all required courses;
- Earn a minimum of eighteen (18) credit hours in the program at BHSEU;
- Be in good academic standing; and
- Have a cumulative GPA of at least 3.0.

Once graduation requirements have been verified, the student will be notified via email and the diploma made available.

## **Evaluation**

At the end of each course, students are encouraged to complete an end-of-course survey. These surveys are anonymous, so students can submit suggestions and feedback freely. Findings from these surveys are used to improve course content, instruction, and the overall student experience at BHSEU.

## Curriculum Offerings

### Master of Business Administration (MBA) Program

<b>Total Credits:</b>	36 Semester Credit Hours 9 Core (Required) Courses - 27 Semester Credits Hours 3 Elective Courses - 9 Semester Credit Hours
<b>Standard Program Length/Schedule:</b>	16 months 3 courses (9 Semester Credit Hours) per Term
<b>Accelerated Program Length/Schedule:</b>	12 months 4 courses (12 Semester Credit Hours) per Term
<b>Delivery Method</b>	Online
<b>Entrance Requirements</b>	No requirements beyond admission to BHSEU

#### Program Description:

The Business, Humanities, Science and Ethics University, USA (BHSEU) is proud to offer a 100% online Master of Business Administration (MBA) degree that can be completed regularly in 12 or 16 months. BHSEU's program affords students the opportunity to obtain a graduate degree without having to hit pause on their lives. The online format provides students with the flexibility to study when they want, where they want, minimizing disruption to their career, family, and/or location.

BHSEU's MBA program prepares students for the increasingly complex administration, management, and leadership abilities needed to get ahead in today's global economy. The courses are designed to provide students with the skills and knowledge to advance their careers or forge a new path in a variety of industries. All of the courses include a variety of learning activities and opportunities for student-to-student interaction, empowering students to share their experience and learn from each other as well as from the highly-qualified faculty.

Topics covered include statistical analysis and industry predictions, corporate structure, policy and regulations, traditional and digital marketing, financial institutions and currency systems, cost modeling and budgeting, investing and risk management, as well as business start-up and expansion into global markets amongst others. Throughout the program, themes of ethical decision making, social responsibility, and working with a culturally, politically, and religiously diverse, distributed workforce are explored. Through real-world case studies, students have the opportunity to learn through a contextualized approach, applying their knowledge in work-related projects.

BHSEU's Professors have both related education and expertise in their fields. They have worked in a variety of corporations, financial institutions, and other businesses, both large and small, giving them an immediate connection with students and allowing them to facilitate student learning effectively. Students completing the MBA program will be positioned to excel in today's diverse array of organizations, with the critical thinking skills and knowledge necessary to thrive in business, government, and nonprofit management.

Upon completion of the MBA program at The Business, Humanities, Science and Ethics University, USA, students will be able to:

- SLO 1: Exhibit the leadership capacity to plan, monitor, and manage organizations
- SLO 2: Assess business strategies, practices, and opportunities to minimize risk and ensure organizational sustainability
- SLO 3: Apply theories of management to develop and motivate culturally diverse and/or physically distanced teams
- SLO 4: Evaluate strengths, weaknesses, opportunities, and threats and use them in strategic planning
- SLO 5: Make decisions with business ethics and social responsibility in mind
- SLO 6: Demonstrate awareness of legal, political, cultural, and religious differences and their impact on the global business and financial environment
- SLO 7: Apply financial principles and techniques for valuation and wealth maximization, financial risk assessment, investment analysis, and management decision making
- SLO 8: Evaluate and create reports, communicating data clearly to team members, partners, customers, and other stakeholders

### ***Course Descriptions***

**Course Name:** Business & Finance Fundamentals: Statistics & Accounting

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** The Business & Finance Fundamentals: Statistics & Accounting course was designed to teach students how to analyze data with business concepts in mind. Students will learn how to use statistical methods, as well as interpret and share results using the vocabulary of statistics and data visualization. Students will run statistical analyses on real-world business scenarios, illustrating the value and use of statistics in business. Further, they will identify connections between all aspects of the statistical process including design, analysis, and conclusions. Additionally, students will learn the principles of bookkeeping that lead to successful long-term business operations, including how to read accounting documents such as ledgers, balance sheets, and financial statements, before moving onto more advanced topics like accounting needs for different types of businesses. Finally, students will practice how to use financial information in decision making.

**Course Name:** Business Strategy and Policy

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** In the world of business, corporate strategy refers to the overall strategy of an organization that is made up of multiple business units, operating in multiple markets. Strategy determines how the corporation as a whole supports and enhances the value of the business units within it; and it answers the question, “How do we structure the overall business, so that the sum of its parts creates more value together than they would individually?” In the Business Strategy and Policy course, students will learn the organizational elements that need to be accounted for in developing a business strategy and how to formulate a strategy for growth in a competitive environment in a large global corporation or in a start-up with visions of global operations. Further, they will learn how to lead the implementation of a strategic plan and evaluate its impact and effectiveness. This course will help students conceptualize what it means to be a leader of

a business in a competitive environment and will develop their understanding of the challenges faced by functional managers.

**Course Name:** International Business

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** The International Business course provides students with an overview of the global business environment and the key considerations managers need to take into account as they operate across countries and regions. Topics covered include forms of foreign involvement, international trade theory, governmental influences on trade and strategies, international organizations, multinational corporations, and international marketing. Students will learn how to evaluate a businesses' potential for global expansion, as well as how to research and develop a global marketing strategy in order to capitalize on opportunities as they arise. Finally, the course will cover financial considerations for international business, and how they apply to growth and strategic planning. Students will apply their knowledge in the analysis of case studies and the development of their own global business strategy.

**Course Name:** Corporate Finance

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** The aim of the Corporate Finance course is to immerse students in the world of finance, including theories, modeling, valuation, and risk, and tie it to corporate management and decision making. During the course, students are placed in the role of Chief Financial Officer (CFO), and they will apply the knowledge they learn in real-time, given a variety of business scenarios. As CFOs, students will learn and use valuation techniques, evaluate portfolios, conduct financial modeling, and apply various risk management techniques. Additionally, students will learn how to apply time value of money principles, review capital budgeting frameworks, as well as how to analyze financing options in order to make sound financial decisions.

**Course Name:** Financial Services Industry

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** In today's global economy, both government and business are reliant on the financial services industry, which enables institutions to take payments, make investments, acquire insurance, and obtain loans to use for growth. The Financial Services Industry course provides students with a holistic view of the financial services industry, including the variety of services it offers, the regulations that govern the industry, risks and how they are assessed and managed, as well as how technology is shaping the future of the industry. Students will also gain an understanding of how the financial services industry serves both customers and businesses directly. Further, students will learn how to assess competitive services to obtain the best-fit solutions to cover business needs, no matter the size or type of business. Students will leave this course with a solid knowledge of financial institutions, markets, and assessing and managing financial risk. This course is especially beneficial for students aspiring to work in, or advance in, the financial services industry.

**Course Name:** Global Banking and Capital Markets

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** The Global Banking and Capital Markets course provides students with an understanding of financial instruments, the dynamic global market, and how financial institutions can assess risk to make informed investment decisions. The course focuses on commercial and investment banks, exploring the capital markets in which they operate, the related products they offer, and the risk-taking activities they undertake—both for themselves and their customers. It addresses organizational strategy, structure, and special considerations when conducting business in both established and emerging markets. Students will gain insight into key indicators that can be used to recognize and analyze trends and opportunities. Throughout the course, relevant current events are studied and used to illustrate concepts in a real-world context.

**Course Name:** Startup & Entrepreneurship

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** The goal of the Startup & Entrepreneurship course is to foster the entrepreneurial mindset in students so that they can see and assess opportunities in all types of business, whether it is a startup or an established corporation. First, students will learn about the challenges as well as the opportunities that accompany the creation, management, and funding of a startup. Next, students will learn how to use entrepreneurial thinking in an established corporation in order to identify opportunities for new products, ventures, and acquisitions. Students will gain an entrepreneurial toolset to use in developing business models, revenue plans, and pitch decks with the goal of developing a sustainable and profitable business. Throughout the course, students will apply their knowledge to examine case studies, using their newly acquired toolset to analyze actual business scenarios to enrich their learning.

**Course Name:** Ethics in Business and Finance

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** In the Ethics in Business and Finance course, students will study ethical concerns and considerations in business and finance. While ethical behavior seems simple, in business, it can become complicated by cultural norms and religious influences. To illustrate this concept, students will learn about religion as a lens to human behavior and how religion has shaped today's world and, in turn, modern business practices. With the help of anthropology, psychoanalysis, and religious history, the reasons why man believes in a god are examined. Finally, students will apply religious theory and cultural perspectives back to ethical behavior and decision making in business and finance.

**Course Name:** Capstone

**Length:** 3 Semester Credits

**Type:** Core (Required)

**Description:** The Capstone course is the culmination of the Masters of Business Administration (MBA) program. This project driven course provides students the opportunity to showcase the skills and knowledge they have learned throughout the program in a real life business experience. It serves as a bridge between their academic learnings and their future business practices. Further mimicking the business

environment, the project includes an individual element and a group element. In the individual project, the student is challenged to create a start up in the industry of their choice on a set budget. In the group project, students will negotiate alliances, mergers, and spin-offs with other students, while considering ethics, risk management, social responsibility, financial stability, and, of course, their customers. Ultimately, this project allows students to demonstrate a deep understanding of business management and administration.

**Course Name:** Business Law

**Length:** 3 Semester Credits

**Type:** Elective

**Description:** The Business Law course examines the laws that govern business entities and challenges students to use this information to manage a business that is ethical, efficient, and compliant. Students will develop a fundamental understanding of the legal environment of business as it pertains to concerns of business, such as contracts, intellectual property, e-commerce, and more. The steps that the modern manager must take to preserve the legal integrity of his or her business organization during troubled times will be examined, as well as the cost of non-compliance, including lawsuits. Students will spend time learning about legal considerations that impact various types of business entities, including corporations, LLCs, and sole proprietorships and how legal knowledge should be used as a tool for assessing and managing risk. Finally, this course will provide students with an overview of the global legal systems and their impact on the business world.

**Course Name:** Global Management

**Length:** 3 Semester Credits

**Type:** Elective

**Description:** In an increasingly complex global business environment, a broad array of challenges face the leaders and managers of international businesses. These challenges cover all operational aspects of business: from HR to product development; from accounting to legal compliance. Management needs knowledge, understanding, and sensitivity to motivate employees and inspire them to thrive amongst these complexities. In the Global Management course, students will be presented with a contextualized approach to learning, by analyzing various strategies to managing global organizations, from large multinational corporations to start-ups just beginning to do business outside of their home countries. Through case studies, students will analyze challenges and create strategies to overcome them, in a culturally sensitive and socially responsible manner, and learn how to apply management theories in a global context.

**Course Name:** Marketing and Social Media Marketing

**Length:** 3 Semester Credits

**Type:** Elective

**Description:** In the Marketing and Social Media Marketing course, students will learn the basics of traditional and social media marketing as they apply to today's global business environment. In the digital age, marketing and social media marketing are increasingly becoming synonymous and together can make up a robust marketing plan that engages customers and builds brand recognition. In this course, students will learn about different types of marketing and marketing strategies, along with how to effectively evaluate consumer behavior in order to communicate with customers effectively. Topics such as pricing, distribution, and ethics and social responsibility will be covered. At the conclusion of the course, students will be able to use their knowledge



to develop an effective international marketing plan as well as how to evaluate its success.

**Course Name:** Artificial Intelligence in Sales & Marketing

**Length:** 3 Semester Credits

**Type:** Elective

**Description:** The Artificial Intelligence in Sales & Marketing course explores the current and potential uses of Artificial Intelligence (AI) in marketing and sales, along with potential benefits and concerns. Students will learn about the latest AI technologies and their applications in customer segmentation, targeting, and personalized marketing. The course will cover topics such as predictive analytics, chatbots, recommendation systems, and natural language processing and how these tools can be used effectively to save time and increase results. Students will also learn about the ethical and privacy implications of using AI in marketing and sales.

**Course Name: Artificial Intelligence, Finance, and Fintech**

**Length:** 3 Semester Credits

**Type:** Elective

**Description:** The Artificial Intelligence, Finance, and Fintech course provides an in-depth exploration of the intersection of Artificial Intelligence (AI) and financial technology (fintech). Students will learn about the ABCDs of the financial industry, AI, blockchain, cloud computing, and (big) data. The course will cover topics such as robo-advisors, algorithmic trading, credit scoring, fraud detection, and machine learning, and how these technologies are transforming the financial industry. Students will also learn about the regulatory and ethical challenges of using AI in finance.

**Course Name: Business & Ethics: The AI Effect**

**Length:** 3 Semester Credits

**Type:** Elective

**Description:** In the Business & Ethics: The AI Effect course, students will gain an in-depth understanding of artificial intelligence (AI), its current impact on business, and future considerations. Students will gain an understanding of the latest AI technologies and their applications in businesses and industries--both large and small. Further, students will explore key ethical issues related to AI, such as bias, transparency, privacy, and accountability, and develop strategies to ensure responsible and ethical use of AI technologies. Through lectures, discussions, case studies, and hands-on projects, students will gain a deep understanding of the ethical and societal challenges posed by AI and the strategies for addressing them.

**Financial Information**  
**Tuition and Fees**  
**Master of Business Administration (MBA)**

<i>Application Fee (non-refundable)</i>	\$50
<i>Registration Fee (non-refundable)</i>	\$200
<i>Library Services Fees</i>	\$15/course
<i>Proctoring Fees (total varies by number of terms)</i>	\$50/term
<i>Books &amp; Materials Fees* (Estimated)</i>	\$55 - \$115/course
<i>Tuition per 3 credit hour course</i>	\$996/course
<i>Tuition per credit hour</i>	\$332
<i>Total Tuition for MBA</i>	\$11,952
<b><i>Base Program Cost (including Application, Registration, &amp; Library Fees)</i></b>	<b>\$12,382</b>
<b><i>Total Projected Cost of Program Regular Schedule (4 Terms) (with Books &amp; Materials and Proctoring Fees)</i></b>	<b>\$13,242 - \$13,962</b>
<b><i>Total Projected Cost of Program Accelerated Schedule (3 Terms) (with Books &amp; Materials and Proctoring Fees)</i></b>	<b>\$13,192 - \$13,912</b>

*\* Required books and materials may be purchased through the BHSEU Bookstore or the student's preferred third-party bookseller.*

All tuition and fees are listed in U.S. Dollars (USD).

**Payment Schedule**

The application fee is due when the application is submitted.

The registration fee is due upon enrollment.

Payment options for the tuition and fees include:

1. Payment in Full: Upfront payment for the full program upon enrollment.

2. **Monthly Payment Plan:** Students may arrange a low-interest payment plan through TFC. Payment plans are a separate contract executed by TFC and the Student.
  - a. *Regular Schedule Payment Plans:*
    - i. 16-month payment plan, 4.5% interest
      1. Monthly Payment \$771.03 (Tuition Only)
    - ii. 24-month payment plan, 9.5% interest
      1. Monthly Payment \$548.77 (Tuition Only)
  - b. *Accelerated Schedule Payment Plan:*
    - i. 12-month payment plan, 4.5% interest

Payments made via the options above do not include the cost of Books and Materials, Proctoring fees, or Library Services fees. Proctoring and Library Services fees can be added to the total amount financed, which will increase the monthly payment.

Students can make payments on their TFC payment plan online via credit/debit cards, bank checking/savings accounts, or as payroll deductions from their employers.

Books and Materials are purchased for each course as the student progresses through the MBA program. Books and Materials can be purchased through the BHSEU bookstore or through the student's preferred provider.

Students can make payments directly to BHSEU for the Application Fee, Registration Fee, Library Services Fees, and Proctoring Fees, as well as an in-full Tuition payment via credit card.

#### Collections

Charges posted to the student's account are due per the specified terms. Payments more than 60 days past due will be sent to collections.

#### Truth in Lending Act (TILA)

BHSEU, and its payment plan provider TFC, comply with all Truth in Lending Act (TILA) Regulation Z disclosures. All of TFC's retail installment contracts and TILA documentation has been reviewed by lawyers established in the education sector and found to be compliant in all 50 states, plus Puerto Rico and Washington, D.C.

Disclosures are provided to students upon entering a payment plan.

The 12 month and 16 month payment plans have an interest rate of 4.5%. The 24-month payment plan has an interest rate of 9.5%. No fees are charged for entering into the payment plan. There are no prepayment penalties for making early payments or for paying off the balance of a payment plan before its due date.

#### Books and Materials

BHSEU provides students with access to an online bookstore through a partnership with Ambassador. Students will receive an email at the start of each term when the required books are available for purchase. Students pay for books as they progress through the program. All books offered through the bookstore are provided in eBook format. When students purchase books through the bookstore, they will receive specific refund policy information on each item purchased, as policies vary by publisher.

Students are not required to purchase materials through the BHSEU bookstore. They may purchase required books and materials from another seller of their choice. Students are advised to obtain refund policy information from their selected seller.

The estimated cost of required textbooks and materials for the MBA is \$660 - \$1,380 (USD). However, as publishers set the book costs, the prices are subject to change without warning.

**Cancellation and Refund Policy**

Students may cancel their enrollment at BHSEU at any time. While a student’s notification of cancellation may be conveyed to the institution in any manner, BHSEU prefers that notification is sent via email to support@usahumanities.university.

A student has five (5) calendar days after signing an enrollment agreement or similar contractual document to cancel enrollment and receive a full refund of all monies paid to the institution.

Cancellations More Than 5 Days After Enrolling

A student requesting cancellation more than five calendar days after signing an enrollment agreement, but prior to beginning a course or program, is entitled to a refund of all monies paid minus:

- The non-refundable application fee of \$ 50
- The non-refundable registration fee of \$ 200
- The non-refundable library services fee of \$ 15/course

Upon cancellation, a student whose costs for education are paid in full, but not eligible for a refund, is entitled to receive all materials including kits and equipment.

Tuition will be refunded per the table below. Tuition for courses that have not been started will be refunded in full. There is no tuition refund for courses and/or terms that have been completed.

<b>Length of Term</b>	<b>Tuition Refund Amount</b>	
15 Weeks	1 <sup>st</sup> Week	80%
	2 <sup>nd</sup> Week	70%
	3 <sup>rd</sup> Week	60%
	4 <sup>th</sup> Week	50%
	5 <sup>th</sup> Week	40%
	6 <sup>th</sup> Week	30%
	7 <sup>th</sup> Week	20%
	8 <sup>th</sup> Week	10%
	9 <sup>th</sup> Week	0%

Any refund due to a student will be paid in full within 30 days.

**Refund Calculation Example**

For a student who is taking three (3) courses per term (Regular Schedule), and withdraws in the 5<sup>th</sup> week of the first term, the refund amount would be calculated as follows:

Breakdown of fees due to BHSEU for Term 1

Application Fee:	\$50.00	(non-refundable)
Registration Fee:	\$200.00	(non-refundable)
Library Services Fee:	\$45.00	(\$15.00/course; non-refundable after course start)
Proctoring Fee:	\$50.00	(\$50.00/term)
Tuition:	\$2988.00	(\$996/3 credit hour course)
<b>Total:</b>	<b>\$3,333.00</b>	

BHSEU Retains:

Application	\$50.00	
Registration Fee:	\$200.00	
Library Services Fee:	\$45.00	
Tuition Portion:	\$1,792.80	(\$2,988.00 x 60% = \$1,792.80)
<b>Total Retained by BHSEU:</b>	<b>\$2,087.80</b>	

Student Refund Amount:

Tuition Portion:	\$1,195.20	(\$2,988.00 x 40% = \$1,195.20)
Proctoring Fee:	\$50.00	(unused at Week 5)
<b>Total Refund Amount:</b>	<b>\$1,245.20*</b>	

\*If the student has paid for any terms of study beyond Term 1, tuition and fees for those terms will be refunded in full.

Refunds on books and materials are subject to the terms of the retailer or the publisher from which they were purchased, whether they were purchased from the BHSEU Bookstore or another vendor. Refund policy information for books purchased through the BHSEU bookstore is provided upon purchase.

The student refund amount is applied to any balance on the student's account. Any and all money due to the student is refunded to the student within 30 days after the withdrawal.