

Student Consumer Information Guide

What every student should know before enrolling:
programs, costs, refunds, credit transfer, licensure, and your rights.

2026–2027 EDITION · ISSUED OCTOBER 2026



PARAGON CHRISTIAN UNIVERSITY

Raising Leaders. Transforming Nations. Advancing the Kingdom.

Provided in writing at least one week before enrollment or the collection of any tuition,
as required by Section 1005.04, Florida Statutes.

Paragon Christian University Inc · A Florida not-for-profit religious corporation
Operating under the religious institution exemption, Section 1005.06(1)(f), Florida Statutes
paragonchristianuniversity.com · 800-444-5587 · info@paragonchristianuniversity.com

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Before you pay anything, read Sections 6 and 7 (costs and refunds), 8 (credit transfer) and 11 (licensure). PCU will not collect any tuition until at least seven days after you have received this guide in writing.

WHO WE ARE

1. Purpose of the Institution

Paragon Christian University (PCU) is a religious institution. It exists to prepare men and women for religious vocations, as ministers, professionals, and laypersons, in ministry, counseling, theology, education, administration, music, fine arts, media communications, and social work. All instruction is Christ-centered and grounded in the Holy Bible.

Mission. To provide accessible, Christ-centered education that equips believers worldwide to fulfill their God-given calling and serve faithfully in the Church, the community, and the nations.

Our name. The word “Christian” in Paragon Christian University identifies PCU as a Christian religious institution founded on the Holy Bible and faith in Jesus Christ.

Institutional facts

Item	Detail
Legal name	Paragon Christian University Inc
Organization	Florida not-for-profit corporation, Department of State document N24000013448, filed November 15, 2024
Delivery	100% online
Leadership	Bishop Dr. Ken Obanor, Founder, President and Chancellor
Principal office and registered address	7901 4th Street N, Suite 300, St. Petersburg, FL 33702
Mailing address	P.O. Box 720442, Houston, TX 77272
Contact	800-444-5587 · info@paragonchristianuniversity.com · paragonchristianuniversity.com

LEGAL STANDING

2. Status Regarding Licensure and Scope of Accreditation

PCU operates in Florida as an exempt religious institution under Section 1005.06(1)(f), Florida Statutes. Each year an officer of PCU files a sworn affidavit (CIE Form 113) with the Florida Commission for Independent Education confirming that PCU meets the five requirements of that section. The Commission has reviewed and accepted PCU's affidavit as complying with Section 1005.06(1)(f), most recently for the period January 30, 2025 through January 31, 2026. Religious institutions meeting these requirements are exempt from state licensure and from the Commission's jurisdiction.

Scope of accreditation

PCU maintains a faith-based association with the International Christian Accreditation Council (ICAC), a private Christian accrediting body. ICAC is not an agency recognized by the U.S. Department of Education. PCU does not seek federal financial aid eligibility or professional licensure for its programs.

Recognition of PCU credits and degrees by employers, denominations, other schools, or licensing bodies is decided by each of them, not by PCU, and may vary.

WHAT YOU CAN STUDY

3. Educational Programs and Curricula

PCU offers 168 earned programs across five levels. Every degree title carries a religious modifier on the title line, on the transcript, and wherever it appears in official documents and publications.

Level	Programs	Credits	Typical length
Certificate	49	15	3–6 months
Diploma	21	36	1 year
Bachelor's degree	35	120	4 years (fast-track available)
Master's degree	34	48 (Master of Divinity: 72, including a year-long internship)	2 years
Doctoral degree	29	60 beyond the master's, plus dissertation or doctoral project	3–4 years
Honorary doctorate	14	Conferred by nomination only; not an enrollment program	—

Curricula

Each program is built from 3-credit courses delivered over eight weeks. Every course syllabus includes a scriptural foundation, five measurable learning outcomes, an eight-module schedule, and a published assessment breakdown. Certificate and diploma credits stack toward the degree above them. Full course lists for every program are published in the online catalog at paragonchristianuniversity.com/catalog.

Fast-track pathways allow experienced students to complete a degree sooner through transfer credit and credit for documented prior learning. Such credit is never automatic. It is awarded only after academic review, and payment never guarantees credit, placement, or graduation.

The full program list follows.

Certificate Programs (15 credits each)

Certificate in Biblical Studies
 Certificate in Evangelism & Missions
 Certificate in Church Planting
 Certificate in Discipleship & Spiritual Formation
 Certificate in Children's Ministry
 Certificate in Men's Ministry
 Certificate in Apologetics & Christian Worldview
 Certificate in New Testament Survey
 Certificate in Christian Marriage & Family Care
 Certificate in Faith-Based Addiction & Recovery Care
 Certificate in Trauma-Informed Ministry
 Certificate in Crisis & Disaster Spiritual Care
 Certificate in Sunday School & Curriculum Development
 Certificate in Bible Teaching Methods
 Certificate in Christian Nonprofit & Ministry Administration
 Certificate in Christian Organizational Leadership
 Certificate in Worship Leading

Certificate in Christian Leadership
 Certificate in Pastoral Care
 Certificate in Prayer & Intercession
 Certificate in Youth Ministry
 Certificate in Women's Ministry
 Certificate in Chaplaincy Foundations
 Certificate in Old Testament Survey
 Certificate in Biblical Counseling
 Certificate in Grief & Trauma Care Ministry
 Certificate in Christian Mental Health Ministry
 Certificate in Church Mental Health Ministry Leadership
 Certificate in Christian Teaching Ministry
 Certificate in Christian School Instruction
 Certificate in Christian Business Stewardship
 Certificate in Church Finance & Stewardship
 Certificate in Ministry Project Administration
 Certificate in Sacred Music Foundations

Certificate in Praise & Worship Ministry
 Certificate in Christian Creative Arts Ministry
 Certificate in Drama & Christian Performing Arts Ministry
 Certificate in AI for Digital Ministry
 Certificate in Christian Writing & Publishing Ministry
 Certificate in Christian Social Work Ministry
 Certificate in Compassion & Benevolence Ministry
 Certificate in Prison & Correctional Ministry

Certificate in Church Choir Direction
 Certificate in Sacred Visual Arts
 Certificate in Digital Ministry & Media
 Certificate in Christian Broadcasting & Podcasting
 Certificate in Church Media & Production
 Certificate in Christian Community Outreach
 Certificate in Christian Humanitarian Service

Diploma Programs (36 credits each)

Diploma in Theology
 Diploma in Ministry Leadership
 Diploma in Global Missions
 Diploma in Evangelism & Church Planting
 Diploma in Biblical Counseling
 Diploma in Trauma-Informed Christian Care
 Diploma in Christian Education
 Diploma in Christian Organizational Leadership
 Diploma in Christian Nonprofit Leadership
 Diploma in Christian Creative Arts
 Diploma in Christian Social Work Ministry

Diploma in Biblical Studies
 Diploma in Pastoral Ministry
 Diploma in Chaplaincy
 Diploma in Christian Youth & Family Ministry
 Diploma in Christian Mental Health Ministry
 Diploma in Christian Marriage & Family Ministry
 Diploma in Christian School Administration
 Diploma in Christian Organizational Administration
 Diploma in Sacred Music & Worship
 Diploma in Christian Media & Communications

Bachelor's Degrees (120 credits)

Bachelor of Biblical Studies (B.B.S.)
 Bachelor of Christian Apologetics (B.C.A.)
 Bachelor of Christian Ministry (B.C.M.)
 Bachelor of Christian Leadership (B.C.L.)
 Bachelor of Chaplaincy Ministry (B.Ch.M.)
 Bachelor of Church Planting & Church Growth (B.C.P.)
 Bachelor of Christian Counseling (B.C.C.)
 Bachelor of Christian Mental Health Ministry (B.C.M.H.M.)

Bachelor of Christian Marriage & Family Ministry (B.C.M.F.M.)
 Bachelor of Religious Education (B.R.E.)
 Bachelor of Christian Ministry Administration (B.C.M.A.)
 Bachelor of Christian Nonprofit Administration (B.C.N.A.)
 Bachelor of Christian Business Administration (B.C.B.A.)
 Bachelor of Christian Worship & Music Ministry (B.C.W.M.M.)
 Bachelor of Sacred Fine Arts (B.S.F.A.)
 Bachelor of Digital Ministry & Media (B.D.M.M.)
 Bachelor of Christian Social Work Ministry (B.C.S.W.M.)
 Bachelor of Christian Humanitarian Service (B.C.H.S.)

Bachelor of Theology (Th.B.)
 Bachelor of Biblical Languages (B.B.L.)
 Bachelor of Pastoral Ministry (B.P.M.)
 Bachelor of Missions & Evangelism (B.M.E.)
 Bachelor of Youth & Family Ministry (B.Y.F.M.)
 Bachelor of Christian Worship Ministry (B.C.W.M.)
 Bachelor of Biblical Counseling (B.B.C.)
 Bachelor of Christian Wholeness & Restoration Ministry (B.C.W.R.M.)
 Bachelor of Christian Education (B.C.E.)
 Bachelor of Christian School Leadership (B.C.S.L.)
 Bachelor of Christian Organizational Leadership (B.C.O.L.)
 Bachelor of Church Administration & Stewardship (B.C.A.S.)
 Bachelor of Sacred Music (B.S.M.)
 Bachelor of Christian Creative Arts (B.C.C.A.)
 Bachelor of Christian Media & Communications (B.C.M.C.)
 Bachelor of Christian Writing & Publishing (B.C.W.P.)
 Bachelor of Christian Community Development (B.C.C.D.)

Master's Degrees

Master of Divinity (M.Div.)
 Master of Biblical Studies (M.B.S.)
 Master of Biblical Languages & Exegesis (M.B.L.E.)
 Master of Pastoral Ministry (M.P.M.)
 Master of Chaplaincy (M.Chap.)
 Master of Church Planting & Church Growth (M.C.P.)
 Master of Pastoral Counseling (M.P.C.)
 Master of Biblical Counseling (M.B.C.)

Master of Theology (Th.M.)
 Master of Christian Apologetics (M.C.A.)
 Master of Christian Ministry (M.C.M.)
 Master of Christian Leadership (M.C.L.)
 Master of Missiology (M.Miss.)
 Master of Christian Worship Ministry (M.C.W.M.)
 Master of Christian Counseling (M.C.C.)
 Master of Christian Mental Health Ministry (M.C.M.H.M.)

Master of Trauma-Informed Christian Care (M.T.C.C.)
 Master of Religious Education (M.R.E.)
 Master of Christian School Administration (M.C.S.A.)
 Master of Christian Organizational Leadership (M.C.O.L.)
 Master of Church Administration & Stewardship (M.C.A.S.)
 Master of Sacred Music (M.S.M.)
 Master of Sacred Fine Arts (M.S.F.A.)
 Master of Christian Media & Communications (M.C.M.C.)
 Master of Christian Social Work Ministry (M.C.S.W.M.)

Master of Christian Marriage & Family Ministry (M.C.M.F.M.)
 Master of Christian Education (M.C.E.)
 Master of Christian Ministry Administration (M.C.M.A.)
 Master of Christian Nonprofit Administration (M.C.N.A.)
 Master of Christian Business Administration (M.C.B.A.)
 Master of Christian Worship Studies (M.C.W.S.)
 Master of Christian Creative Arts (M.C.C.A.)
 Master of Digital Ministry & Media (M.D.M.M.)
 Master of Christian Community Development (M.C.C.D.)

Doctoral Degrees

Doctor of Theology (Th.D.)
 Doctor of Sacred Theology (S.T.D.)
 Doctor of Ministry (D.Min.)
 Doctor of Christian Leadership (D.C.L.)
 Doctor of Chaplaincy Ministry (D.Ch.M.)
 Doctor of Christian Counseling (D.C.C.)
 Doctor of Biblical Counseling (D.B.C.)
 Doctor of Trauma-Informed Christian Care (D.T.C.C.)
 Doctor of Religious Education (D.R.E.)
 Doctor of Christian School Leadership (D.C.S.L.)
 Doctor of Christian Organizational Leadership (D.C.O.L.)
 Doctor of Christian Business Administration (D.C.B.A.)
 Doctor of Worship Studies (D.W.S.)
 Doctor of Christian Media & Communications (D.C.M.C.)
 Doctor of Christian Community Development (D.C.C.D.)

Doctor of Biblical Studies (D.B.S.)
 Doctor of Christian Apologetics (D.C.A.)
 Doctor of Pastoral Ministry (D.P.Min.)
 Doctor of Missiology (D.Miss.)
 Doctor of Practical Theology (D.Prac.Th.)
 Doctor of Pastoral Counseling (D.P.C.)
 Doctor of Christian Mental Health Ministry (D.C.M.H.M.)
 Doctor of Christian Marriage & Family Ministry (D.C.M.F.M.)
 Doctor of Christian Education (D.C.E.)
 Doctor of Christian Ministry Administration (D.C.M.A.)
 Doctor of Christian Nonprofit Leadership (D.C.N.L.)
 Doctor of Sacred Music (D.S.M.)
 Doctor of Sacred Fine Arts (D.S.F.A.)
 Doctor of Christian Social Work Ministry (D.C.S.W.M.)

Honorary Doctorates (conferred by nomination; not an enrollment program)

Honorary Doctor of Divinity (D.D. (Hon.))
 Honorary Doctor of Christian Ministry (D.C.M. (Hon.))
 Honorary Doctor of Christian Education (D.C.E. (Hon.))
 Honorary Doctor of Christian Mental Health Ministry (D.C.M.H.M. (Hon.))
 Honorary Doctor of Christian Public Service (D.C.P.S. (Hon.))
 Honorary Doctor of Sacred Music (D.S.M. (Hon.))
 Honorary Doctor of Missiology (D.Miss. (Hon.))

Honorary Doctor of Sacred Theology (S.T.D. (Hon.))
 Honorary Doctor of Christian Leadership (D.C.L. (Hon.))
 Honorary Doctor of Christian Counseling (D.C.C. (Hon.))
 Honorary Doctor of Christian Business Leadership (D.C.B.L. (Hon.))
 Honorary Doctor of Christian Humanitarian Service (D.C.H.S. (Hon.))
 Honorary Doctor of Christian Media & Communications (D.C.M.C. (Hon.))
 Honorary Doctor of Christian Humane Letters (D.C.H.L. (Hon.))

WHERE LEARNING HAPPENS

4. Physical Facilities

PCU operates **entirely online**. It maintains no campus, classrooms, library building, laboratories, or student housing, and no instruction takes place at any physical location.

Instruction is delivered through PCU's online learning platform, which students access through the Student Portal at paragonchristianuniversity.com/portal. The platform provides course content, assignments, assessments, discussion forums, recorded and live virtual sessions, virtual chapel, and communication with faculty and staff.

What you need: a computer or tablet with a current web browser, reliable internet access, an email address you check regularly, and the ability to view video and submit documents electronically.

The principal office and mailing addresses listed in Section 1 are administrative addresses only. Commencement and other ceremonies may be held at rented venues; use of a venue does not imply any affiliation with or endorsement by its owner.

BEFORE WE ACCEPT YOU

5. Admission Requirements and Assessment

PCU assesses every applicant **before acceptance** to determine whether he or she is able to complete the program successfully. Admission decisions are based on published requirements and are never influenced by donations, honorary recognition, or personal relationships.

Level	Required for review
Certificate, diploma and bachelor's	Completed application · high school diploma or equivalent · personal Christian testimony · pastoral recommendation
Master's and doctoral	Completed application · earned bachelor's (or master's, for doctoral) degree from a recognized institution · official transcripts · statement of purpose · academic and pastoral references

How readiness is assessed

- **Academic record.** Transcripts are reviewed to confirm completion of the prior level of study.
- **Written work.** The testimony or statement of purpose is reviewed for clarity of writing, goals, and fit with the program's religious vocational purpose.
- **References.** Pastoral and academic references are reviewed for character and readiness for study.
- **Interview.** Admissions may request a short virtual interview where the file leaves readiness unclear.
- **Language and technology.** Applicants must be able to study in English and use the online platform.

Applicants who do not yet show readiness for the program requested may be advised to begin at an earlier level (for example, a certificate that stacks toward the degree). Submitting an application does not guarantee admission.

WHAT IT COSTS

6. Tuition, Fees and All Costs

PCU keeps tuition as low as possible so that ministry training is within reach in every nation. **One tuition schedule applies to every student, in every country.** This schedule lists every fee a student will incur; PCU charges no fee that is not listed here, and the rates in effect when a student enrolls apply for that student's whole program.

Charge	Amount	When charged
Application fee	\$0	—
Tuition: certificate, diploma and bachelor's courses	\$45 per credit (\$135 per 3-credit course)	Before each 8-week course
Tuition: master's courses	\$60 per credit (\$180 per course)	Before each 8-week course
Tuition: doctoral courses	\$75 per credit (\$225 per course)	Before each 8-week course
Dissertation or doctoral project supervision	\$200 one time	At doctoral candidacy
Graduation fee (diplomas and degrees)	\$75	At graduation
Technology, registration, certificate or other fees	\$0	—
Official transcript	First free; \$10 each after	On request
Books and materials (estimate)	Up to \$40 per course; many readings are provided free in digital form	Purchased by student

Estimated total cost to complete (tuition and fees, before scholarships)

Program	Credits	Estimated total
Certificate	15	\$675
Diploma	36	\$1,695
Bachelor's degree	120	\$5,475
Master's degree	48	\$2,955
Master of Divinity	72	\$4,395
Doctoral degree	60 + dissertation	\$4,775

Totals assume no transfer credit; transfer or prior-learning credit lowers the total. Interest-free payment plans and the donor-funded Global Scholarship Fund (Section 9) are available for those who qualify, so students facing hardship may pay less than these amounts. A donation is never a substitute for tuition, is never required of a student, and never purchases admission, credit, grades, or a degree.

IF YOU CANCEL OR WITHDRAW

7. Refund Policy and Fees Retained on Withdrawal

PCU follows an equitable prorated refund policy, applied uniformly to every student. It meets the minimum refund guidelines of Commission Rule 6E-1.0032(6)(i), F.A.C. PCU does not participate in federal (Title IV) student aid or veterans' education benefits.

Cancellation within three working days

A student may cancel within **3 working days** of signing the enrollment agreement and receive a **full refund of all money paid**, other than the cost of books, supplies, or materials that cannot be returned because they have been used.

Withdrawal before a course begins

A student who withdraws before the first day of a course receives a full refund of the tuition paid for that course.

Withdrawal after a course begins (8-week courses)

Written notice of withdrawal received during	Tuition refunded	Tuition retained by PCU
Week 1	90%	10%
Week 2	75%	25%
Week 3	50%	50%
Week 4	25%	75%
Week 5 or later	0%	100%

Programs charged as a whole. If PCU ever charges tuition for an entire program rather than per course, the student is refunded all tuition except the share of the program completed, counted in credits and rounded up to the next 10%, through 50% of the program. No refund is due after 50% of the program is completed.

Fees retained on withdrawal. PCU retains no application, admission, or registration fee, because it charges none. The only amounts PCU keeps when a student withdraws are the shares of tuition shown above for the course in progress, and payment for books or materials that were used. Unused materials returned in resaleable condition are refunded.

How the withdrawal date is determined

PCU does not take attendance. The withdrawal date is the earlier of (a) the date PCU receives the student's notice of withdrawal by email to info@paragonchristianuniversity.com or in writing to the mailing address, or (b) the last date of documented academic activity in the online platform, as reported by the instructor, for a student who stops participating without notice. PCU will determine a student has withdrawn no later than 14 days after the last documented activity.

When refunds are paid

Refunds are paid within **30 days** of the date PCU determines that the student has withdrawn, by the same method used for payment unless the student requests otherwise in writing.

MOVING CREDITS

8. Transferability of Credits

Transfer into PCU

PCU may accept credit earned at other institutions after academic review of official transcripts. The maximum combined transfer and prior-learning credit accepted is 90 credits toward a bachelor's degree, 12 credits toward a master's degree, and 12 credits toward a doctoral degree. Credit for documented prior learning is awarded only after review and is never automatic.

Transfer out of PCU

PCU's programs are designed to equip men and women for ministry, church leadership, Christian education, faith-based nonprofit and NGO work, and service in the community. They are religious programs, not a pathway into secular or state-licensed professions.

Because PCU is a religious institution (see Section 2), each college, university, or employer decides for itself whether to accept PCU credits or degrees, and practices vary. If you plan to transfer credits or continue your studies elsewhere, confirm in writing with that institution before you enroll.

PAYING FOR SCHOOL

9. Financial Assistance and Loans

- PCU does **not** participate in federal or state student financial aid programs. PCU students are not eligible for federal grants or federal student loans through PCU.
- PCU does **not** make, arrange, or certify student loans. Because PCU offers no loans, PCU students incur no loan repayment obligation to PCU. A student who chooses to borrow privately is fully responsible for repaying that loan, including interest, according to its terms, whether or not the student completes the program.
- Institutional scholarships from the donor-funded Global Scholarship Fund, including the Global Ministry Scholarship and the Academic Excellence Scholarship, are available **for those who qualify**, based on published, board-approved criteria such as financial need, ministry service, and academic promise. Scholarships are applied to tuition and are not repaid.
- Interest-free monthly payment plans are available **for those who qualify**. A payment plan is a schedule for paying tuition already owed; it is not a loan, and it carries no interest or finance charge.

AFTER YOU GRADUATE

10. Employment Placement Services

PCU does **not** provide employment placement services. PCU does not find jobs for students or graduates, and it does not promise or imply that any graduate will be placed in a position, that positions are available in any field or market, or that a graduate will earn any particular salary.

Faculty may offer general ministry mentoring and references on request. Ordination, appointment, or employment is decided entirely by churches, denominations, and employers.

KNOW BEFORE YOU ENROLL

11. Relationship of Programs to Florida Licensure

PCU programs are religious programs that prepare students for religious vocations. They do not lead to state licensure or professional certification in Florida or anywhere else, and they do not meet the educational requirements for any licensed occupation or profession.

- **Counseling, mental health ministry, trauma care, and marriage and family ministry** programs are pastoral and religious, not clinical. They do not qualify a graduate for licensure as a mental health counselor, marriage and family therapist, psychologist, or clinical social worker under Florida law.
- **Christian social work ministry** programs do not qualify a graduate for licensure or certification as a social worker.
- **Christian education and Christian school** programs do not qualify a graduate for a Florida educator certificate.
- **Chaplaincy** programs do not include Clinical Pastoral Education and do not by themselves meet board-certification or federal endorsement requirements.

Graduates may not represent themselves as licensed counselors, therapists, psychologists, social workers, or clinical providers, and may not diagnose or treat any condition on the basis of a PCU program.

FINISHING YOUR PROGRAM

12. Completion Requirements: GPA and Exit Examinations

Level	Minimum cumulative GPA to complete	Exit examination
Certificate and diploma	2.0 on a 4.0 scale	None
Bachelor's degree	2.0 on a 4.0 scale	None
Master's degree	3.0 on a 4.0 scale	None
Doctoral degree	3.0 on a 4.0 scale, with a grade of B or better in every doctoral course	Comprehensive written and oral examinations, and defense of the dissertation or doctoral project

A student must also complete all required credits for the program and meet all financial obligations to receive a diploma or official transcript.

Christian service requirement. Every bachelor's, master's, and doctoral student also completes at least 40 hours of documented Christian service before graduation, confirmed in writing by a supervisor. Supervised hours in CAP 490, PAS 680 and PAS 681, and practicum courses count. The requirement carries no credit and no charge; certificate and diploma students are encouraged but not required to complete service hours.

Graduation honors. Bachelor's degrees: summa cum laude 3.90, magna cum laude 3.75, cum laude 3.50. Master's and doctoral degrees: with distinction 3.90.

IF SOMETHING GOES WRONG

13. Student Complaint Procedure

Every student may raise a concern without fear of retaliation. PCU keeps a written record of each formal complaint and its resolution for at least three years.

Step	What to do	PCU's response
1. Informal	Raise the concern with the instructor or staff member involved, within 30 days of the event.	Reply within 5 business days.
2. Formal	If unresolved, send a written complaint to the Dean of Faculty at info@paragonchristianuniversity.com or the mailing address, describing the issue and the outcome you seek.	Written acknowledgment within 5 business days; written decision within 30 days.
3. Review	If still unresolved, request review under the Appeals Procedure in Section 15.	See Section 15.

CONDUCT

14. Disciplinary Procedure

Every student agrees, as a condition of enrollment, to uphold PCU's Christian Community Standards (Academic Catalog, Part 9): honesty, respect and love, purity according to the Statement of Faith, sobriety and lawful conduct, stewardship, and accountability, in all PCU activities, including online forums, live sessions, and communication with faculty, staff, and other students. Students are not required to sign the Statement of Faith. Plagiarism, cheating, use of another person's work, harassment, sexual misconduct, threats, and misrepresentation of PCU credentials are prohibited. Harassment may be reported to the Dean of Faculty or the Office of the President.

Process

- **Written notice.** The student receives written notice of the alleged violation and the evidence relied on.
- **Opportunity to respond.** The student may respond in writing, and may request a virtual meeting, within 10 business days.
- **Decision.** The Dean of Faculty, or a designee not involved in the matter, issues a written decision within 15 business days of the response deadline.
- **Sanctions** are proportionate and may include a warning, a required resubmission, a failing grade for the assignment or course, probation, suspension, or dismissal.
- **Appeal.** The student may appeal under Section 15.

A student dismissed for discipline receives any refund due under Section 7, calculated from the date of dismissal.

SECOND REVIEW

15. Appeals Procedure

A student may appeal a final grade, a disciplinary decision, an admission or credit decision, a refund determination, or the outcome of a formal complaint.

- Submit a written appeal to the Office of the President at info@paragonchristianuniversity.com within **15 calendar days** of the decision, stating the grounds and the remedy requested.
- The President appoints an Appeals Committee of at least two people who were not involved in the original decision.
- The Committee may review the record, request information, and meet with the student virtually.
- The Committee issues a written decision within **30 days** of receiving the appeal. That decision is final within PCU.
- Sanctions are generally stayed while an appeal is pending, unless safety requires otherwise.

OUR PROMISES

16. Advertising Standards

All PCU advertising, including the website, social media, flyers, email, text messages, and printed materials, must be accurate and not misleading. PCU advertising will not:

- claim or imply licensure, government approval, or accreditation that PCU does not hold;
- promise or imply employment, placement, market demand, or salary;
- present a degree title without its religious modifier;
- state any statistic, enrollment figure, or historical event that PCU cannot document; or
- refer to financial assistance without the phrase “for those who qualify.”

PCU keeps a dated copy of every advertisement it uses in its Advertising Record, available to the Commission for Independent Education on request.

YOUR ONE-WEEK NOTICE

17. Pre-Enrollment Disclosure Summary

Section 1005.04, Florida Statutes, requires PCU to give every prospective student the following information in writing **at least one week before enrollment or the collection of any tuition**. This guide is that written disclosure.

Required disclosure	Where to find it
a. All fees and costs a student will incur	Section 6
b. The refund policy	Section 7
c. Exit examination requirements	Section 12
d. GPA required to complete the program or degree	Section 12
e. Scope of accreditation	Section 2

KEEP A COPY

18. Student Acknowledgment of Receipt

Return a signed copy to PCU. PCU keeps the signed acknowledgment permanently in the student's file and will not accept any tuition until at least seven days after the date of receipt below.

I acknowledge that I received this Student Consumer Information Guide in writing on the date shown, at least one week before enrolling at Paragon Christian University or paying any tuition. I have read it, including Section 6 (all fees and costs), Section 7 (refund policy), Section 8 (transfer of credits), Section 11 (licensure), and Section 12 (completion requirements).

Student name (print)

Student signature

Date guide received

Program applied for

PCU representative

Representative signature and date

PCU office use: Date tuition first eligible for collection (receipt date + 7 days): _____