



# **Student Handbook**

## **2025-2026**



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## WELCOME

Welcome to Emmaus University! Emmaus is a place of Christ Centered Education, Uncompromised Biblical Teaching, and Valuable Professional Degrees. The University is committed to helping you to go out and ***Impact the World for Christ***.

We trust you will enjoy your ***Emmaus Experience***. Defined, this consists of academic programs infused with biblical content; meaningful relationships between faculty, staff and students; and a classroom environment conducive to spiritual and personal growth.

The purpose of this handbook is to assist you in living and studying in our online community. The handbook contains guidelines which will enable you and your classmates to make the most of the Emmaus Experience. Please take time to read and understand these guidelines, as you are accountable for abiding by them. If you have any questions, please ask; we are here to serve you. It is our chief aim to guide each of you towards the goal of both *GRADUATING* with your desired program and to *GROW* in your walk with Christ while a student with us.

Welcome again and enjoy your time here at Emmaus as you learn “the things concerning Himself.”

**Israel Chavez, Vice President/Dean for Student Life**

## CORE COMMITMENTS

### OUR MISSION

Our mission as a biblical higher education community is to glorify God by educating and equipping learners to impact the world for Christ through faithful and effective service in their ministries, professions, and communities.

### THEME VERSE

“Then beginning with Moses and with all the prophets, He explained to them the things concerning Himself in all the Scriptures.” (Luke 24:27 NASB)

### THE EMMAUS EXPERIENCE

In a context of academic excellence, the Emmaus Experience is characterized by:

- Educational programs infused with biblical content
- Meaningful relationships between faculty, staff, and students
- An environment conducive to spiritual and personal growth

### CORE VALUES

- **Biblical authority.** As God’s inspired Word, the Bible speaks as the final authority on all issues of faith, life, and practice. Biblical truth is at the core of our programs and guides our institutional decision-making.
- **Academic rigor.** Responsible Christian discipleship involves bringing every thought captive to the obedience of Christ. Emmaus University endeavors to train the mind through rigorous programs of study designed to enhance knowledge, develop critical thinking skills, and shape biblical worldview.
- **Godliness.** God calls His people to live in alignment with His character and will. Emmaus University seeks to be a community in which relationships and actions are guided by godly character and consistently reflect honesty, integrity, and accountability.

- **Dignity of each individual.** Every person bears God's image and is loved by God. The Emmaus University community purposes to reflect this biblical perspective in all relationships and to value each individual in light of this truth.
- **Biblical diversity.** In Christ, believers from diverse cultures and backgrounds are one body. Emmaus University endeavors to be a community characterized by unity while learning from and appreciating our diversity.
- **Culture of excellence.** In response to the biblical injunction to do all things for the glory of God, the Emmaus University community strives for excellence in its programs and services.
- **Heart of service.** Following Christ's model of servant-leadership, the Emmaus University community seeks to be characterized by service and love for one another and for our communities and constituencies.
- **Our heritage.** Emmaus University values its history and identity within the Plymouth Brethren movement and teaches principles of church life rooted in New Testament truth, including the centrality of Christ, plurality of leadership, and priesthood of all believers.

## INSTITUTIONAL GOALS

Emmaus purposes to:

- Empower learners to realize their full potential through high-quality academic and student development programs that are Biblically grounded and culturally relevant.
- Create an attractive, safe campus environment conducive to learning and spiritual and personal growth.
- Encourage the personal welfare and professional development of each faculty and staff member.
- Secure the human, physical, and financial resources needed to achieve mission and vision.
- Enrich external constituencies through education, ministry and service.

## EDUCATIONAL GOALS

Through its academic programs, Emmaus purposes to:

- Increase understanding of the Bible and Christian theology.
- Encourage spiritual growth and development of Christian character.
- Challenge for the development and integration of a biblical worldview.
- Develop foundational knowledge and skills to support lifelong learning.
- Cultivate educated contributors to contemporary society.
- Equip servant-leaders with skills and knowledge appropriate to their chosen professions or fields of service

## DOCTRINAL STATEMENT

The teaching of Emmaus University follows the historic, evangelical interpretation of the Scriptures, which has, in general, been accepted by the Christian Church since its inception. It recognizes no sectarian barriers and seeks to declare the whole counsel of God without over-stressing any single line of truth.

- The Bible is inspired of God, inerrant in the original documents and of final authority in all matters of faith and practice.
- There is one God, eternally existent in three Persons, Father, Son and Holy Spirit.
- The Lord Jesus Christ is fully God and fully man. He was born of a virgin and is sinlessly perfect. His sacrifice is substitutionary and representative. He rose bodily from the dead and ascended to His Father's right hand, where He now ministers as our Great High Priest. He will come to rapture His Church and subsequently return to reign over the earth.
- Each member of the human race is fallen, sinful and lost, and regeneration by the Holy Spirit is absolutely essential for the salvation of man. Redemption is wholly by the blood of Christ, and salvation is by grace, through faith in our Lord Jesus Christ.
- The Holy Spirit indwells the believer who is thus empowered to live a godly life. There will be resurrection of the saved and of the lost, of the saved unto eternal life, and of the lost unto eternal conscious judgment.

- The Church began with the descent of the Holy Spirit at Pentecost and is composed of all true believers in the Lord Jesus Christ. These believers are united to Him and to one another by the indwelling Spirit. The Church's calling, hope and destiny are heavenly, and its chief functions are to glorify God and to witness for Christ until His return.
- Christ, the risen head of the Church, is the giver of spiritual gifts to all believers. Gifted individuals such as evangelists, pastors and teachers are responsible to Him for their service and are given —for the equipping of the saints for the work of the ministry, for the edifying of the body of Christ.
- There are two Christian ordinances, baptism and the Lord's Supper. Baptism by immersion signifies that the believer, having died with Christ, is buried with Him in baptism and also is risen with Christ to walk in newness of life. The Lord's Supper is a memorial feast, instituted by the Lord Himself exclusively for His own.
- Every true child of God possesses eternal life and being justified, sanctified and sealed with the Holy Spirit, is safe and secure for all eternity.
- The personal imminent return of the Lord Jesus Christ to translate His Church will be followed by the Tribulation and the inauguration of Christ's reign over the earth; He will then deliver up the Kingdom to God the Father that the Triune God may be all in all.

## **ACADEMIC POLICIES**

### **Online Attendance Policy**

Students are expected to regularly participate in their online classes at Emmaus. Attendance in an online class is defined as participating in an academic activity within the online classroom. This may include, quizzes, discussion forums, written assignments, journal entry, or any required tasks for the course.

Students who do not attend class within the first two weeks (14 days) period will be dropped from the course. A student will confirm their intent to attend their online class by completing any of the following items: the course checklist, a forum post, an assignment or complete a quiz. After a student participates in the course and then desires to withdraw, they will follow the Class Withdrawal Policy.

### **MLA Style**

Students are required to use MLA formatting for papers. Here is a link to an MLA formatting and Style Guide that may be helpful: [MLA Formatting Guide \(link\)](#). Remember to use in-text citations for the body of the paper (author's last name and page number) and then a works cited or bibliography at the end of the paper.

### **Late Work Policy**

Late assignments may not be accepted or grades on late assignments may be reduced at the discretion of individual instructors. It is the student's responsibility to understand each instructor's late work policy.

### **Cheating/Plagiarism Policy Statement**

EU Global Campus students are required to sign an academic integrity commitment at the beginning of each course. Students are responsible to complete all of their own work. Dishonesty in the completion of assignments, papers, presentations, examinations or any other academic work is contrary to biblical principles of Christian living and is unacceptable at Emmaus.

Plagiarism is the deliberate presentation of another person's ideas or words as your own, or the failure (intentional or unintentional) to cite the source of your ideas. This includes content generated by artificial intelligence (AI) tools like ChatGPT. Below are some examples of plagiarism:

1. The words, sentences, ideas, conclusions, examples, and/or organization of an assignment are borrowed from a source (a book, an article, another student's paper, tapes, etc.) without acknowledging the source.

2. A student submits work done by another student—in part or whole—in place of his or her own work.
3. A student submits as his or her own work what was generated in part or whole by an AI tool that responded to a prompt.
4. A student submits assignments received from commercial firms or any other person or group.
5. A student knowingly aids another student in plagiarizing an assignment as defined above.
6. A student submits work in which the style, language or grammar has been altered by any one besides the writer.

Other violations of academic integrity include unauthorized collaboration, violation of the conditions under which the work is to be done, fabrication of data, and excessive revision by someone other than the student.

Cheating, plagiarism, or other violations of academic integrity will result in academic penalty, which may include failure of the assignment, exam, or paper, failure of the course, and further disciplinary action brought by the Student Life Committee. The Vice President/Dean for Academic Affairs and the Vice President/Dean for Student Life will be notified.

### Academic Assistance

A student will be placed on a minimum of 8 weeks of Academic Assistance if his or her cumulative GPA drops below 2.0, or if his or her GPA is below 1.5 in any given semester.

While in Academic Assistance, enrollment will be limited to a maximum of 3 credit hours per term. Furthermore, after 3 consecutive terms of academic probation, continued enrollment will be denied for at least one term. The student will be required to reapply and re-admission is not guaranteed.

To provide the student additional academic support, the following measures may be applied:

- Phone or video conferences with an EU Global Campus staff member or an assigned faculty advisor
- Time-management assistance or training with the EU Global Campus Student Services Advocate
- Engagement with the Academic Success Center (Student tutor)
- Other measures may be applied to help the student

Students who do not comply with academic assistance requirements may be subject to administrative withdrawal.

### Grades, Grade Points, Credits

The following system of grading is used in reporting the quality of student work

Grade	Grade Points	Percentage
A+	4.3	99-100
A	4.0	93-98
A-	3.7	90-92
B+	3.3	87-89
B	3.0	83-86
B-	2.7	80-82
C+	2.3	77-79
C	2.0	73-76
C-	1.7	70-72
D+	1.3	67-69
D	1.0	65-66
F	0.0	0-64

I	Incomplete	
W	Withdraw	
WP	Withdraw Passing	
WF	Withdraw Failing	

The Grade Point Average (GPA) is determined by dividing the total number of grade points by the total number of credit hours attempted.

## **Grade Appeal Process**

Students who wish to dispute a final grade they have received in a course should use the following process:

1. The parties involved (student and instructor) shall discuss the problem and attempt to reach an agreement.
2. If a satisfactory agreement cannot be reached through discussion, a written appeal must be filed with the VP/Dean for Academic Affairs within the first two weeks of the following term. The VP/Dean will discuss the issue with both parties and seek a resolution.
3. Should efforts toward conciliation be unsuccessful, the VP/Dean will call the Academic Committee to review the appeal. The decision of the Academic Committee will be deemed final.

## **Repeat of Courses**

Students may elect to repeat a course in which they have earned a C-, D+, D, or F. Students may repeat a course in which they have previously received a failed grade (F) as many times as needed to successfully pass the course. Students may repeat a course one time in which they have previously earned a C-, D+, or D. Additional course repeats or repeats of higher earned grades must receive approval from the VP/Dean of Academic Affairs prior to enrollment.

When a course is repeated, the highest grade will be used to calculate the current and cumulative GPA. Each course attempt will remain on a student's transcript with the original grade, but will be marked with an R to indicate the course was repeated, and the lower grade will not be calculated in the student's GPA. Students will be charged the current tuition rate for each credit repeated course.

## **Student Leave of Absence**

Students that register for the EU Global Campus courses are expected to engage in course activities as scheduled in the syllabus and complete all course assignments during the course term (8 or 15 weeks). Under unavoidable circumstances and for justifiable reasons, a student may be granted a Leave of Absence. A leave is only available if absolutely necessary, and if the student intends to complete the course(s) after the planned leave is complete. In some cases, the student may be counseled to withdraw from the course. Students seeking a leave of absence should notify the registrar.

## **Class Withdrawal Policy**

If a student wishes to withdraw, he or she should contact his or her academic advisor or email Janelle Routley, EU Global Campus Student Services Advocate at [jroutley@emmaus.edu](mailto:jroutley@emmaus.edu) and a staff member will guide you through the process. This includes filing a Withdrawal Form that can be obtained from the Registrar's office or accessed online through the Emmaus Navigator website.

- Course Add Deadline: 7 days after the first day of class
- Course Drop Deadline: 14 days after the first day of class

### Drop/Add – Weeks 1 and 2

Students may add or drop a course without a record on their transcript. Students adding a course after the first week must have permission from the Director of the EU Global Campus and the course instructor.

### WP/WF – Weeks 3 and 4

Students may withdraw from a class with a grade of WP (withdraw passing) or WF (withdraw failing) during Weeks 3 and 4. The instructor indicates whether the student is passing or failing at the time of withdrawal. This grade appears on the student transcript to show that the credits were attempted but not earned. This grade does not affect the GPA. This type of withdrawal requires approval from the instructor, the advisor, and the Vice President/Dean for Academic Affairs.

### Grade of F – Weeks 5 through 8

Students dropping a class after week four will receive a grade of "F". This "F" will appear on the transcript and will affect GPA.

## **Incomplete**

Students may request a grade of I (Incomplete) if they are unable to complete course requirements on time due to circumstances beyond their control. If you wish to request an Incomplete the following procedure should be followed:

1. The student must initiate the request. Fill out the online Incomplete Grade Contract on Emmaus Navigator at Forms/Registrar's Office.
2. If the faculty member grants your request, he or she will approve the form, and a copy will be forwarded to you and the Registrar.
3. You will have up to **4 weeks** (2 weeks for 8-weeks course/ 4 weeks for 15- weeks course) from the last day of finals to complete your work.

## **Withdrawal from All Courses**

Any student wishing to withdraw from his or her studies at Emmaus should begin the process by communicating with the Student Services Advocate. This communication must clearly state the student's intent to withdraw from the course. Once this communication is delivered, the Student Services Advocate will communicate the necessary steps for withdrawal from the course.

## **Administrative Withdrawal**

Under most conditions, the responsibility for withdrawal from a class or from the university rests with the student. However, in certain situations, it may be in the best interest of the student and/or the university community to implement an administrative withdrawal from course(s), a program, or from the university. Students may be withdrawn at any time during the term with written notice, due to (but not limited to): 1) incarceration; 2) inability to comply with student visa regulations; 3) extenuating circumstances due to medical or mental health conditions; 4) behavioral/academic misconduct violations as defined in the Student Handbook; 5) a failed drug test, background check, and/or health requirement as mandated by individual programs; or 6) other situations as deemed appropriate by university administration.

If administratively withdrawn, students will receive a letter from the university indicating the rationale and any re-enrollment procedures. Any adjustments in tuition and fees due to an administrative withdrawal will be based on the university's published tuition refund policy. All circumstances leading to an administrative withdrawal will be documented and a record of action maintained in the student's academic record.

## **Refunds/Withdrawing**

When a student withdraws or is dismissed from EU Global Campus, he or she may be entitled to a refund of charges **and/or** may be required to return some of the federal funds awarded. The student may also be eligible for a refund of a portion of the tuition and fees paid to Emmaus for the term. If the student received financial assistance from outside of his or her family, then a portion of the refund will be returned to the grant, scholarship, or loan source from which the assistance was received.

If a student wishes to withdraw, he or she should contact his or her academic advisor or email Janelle Routley, EU Global Campus Student Services Advocate at [jroutley@emmaus.edu](mailto:jroutley@emmaus.edu) and a staff member will guide you through the process. This includes filing a Withdrawal Form that can be obtained from the Registrar's office or accessed online through the Emmaus Navigator website.

- Course Add Deadline: 7 days after the first day of class
- Course Drop Deadline: 14 days after the first day of class

Emmaus' refund policy exists for calculating the refund of institutional charges. Students who withdraw from EU Global Campus courses will receive a pro-rated refund of tuition according to the following schedule:

100%	During Week 1
80%	During Week 2

50% During Weeks 3 and 4  
0% After Week 4

\*Students who do not begin a course will not be billed for the course.

Student service or program fees may be refunded until the end of the first day of class. After the first day of classes, fees are un-refundable. Students are responsible for any unpaid balance at the time of withdrawal.

## **Academic Life Requirements**

### **Bible Reading**

All certificate and degree graduates must complete the Bible-reading requirement: A reading of the entire Bible during their first academic year at Emmaus. This is usually accomplished through completion of required reading in Old Testament Survey 1 & 2 and New Testament Survey. Bible reading must be completed by one week prior to the date of conferral.

### **English Composition Requirement**

Degree-seeking students must earn a minimum grade of C- in English Composition (ENG 101) to pass the course. Ordinarily, the course will be completed within the student's initial 30 credit hours at Emmaus. Course withdrawal is rarely granted, and only when a formal request is submitted to the VP/Dean for Academic Affairs for approval. Students may not access 300 and 400 level courses until they pass ENG 101 with a grade of C or higher.

### **General Graduation Requirements**

All students who are eligible for graduation are required to attend the Baccalaureate Service and Commencement Exercises held at the close of the school year. Exceptions will be granted when valid, and must be requested **in writing** from the Vice President/Dean for Academic Affairs **at least two weeks prior to graduation.**

The following requirements must be met in order to graduate from Emmaus University:

- Passing grades in all required courses
- Passing grades in chapel for each semester of full-time attendance\*
- Completion of minimum credit hours required by program
- Minimum cumulative GPA of 2.0 (2.5 for Teacher Education graduates)
- Completion of the Bible reading requirement
- Completion of required units of Servant Leader Training (SLT)

\*Only applicable to students in full-time residential programs. However, regular attendance and active participation in your home church are encouraged and expected.

### **\*\*Graduation Ceremony Participation Policy – Early Walk Exception\*\***

Students who begin their program in the Fall and complete the Spring semester may be permitted to participate in the May graduation ceremony ("walk") even if they have two remaining courses (6 credits) scheduled for the Summer term, under the following conditions:

1. The student must have consistently completed all coursework according to their approved academic planner.
2. The student must be officially enrolled in the remaining summer courses required to fulfill certificate or program requirements.
3. Students who are granted this early walk exception must complete the summer coursework as agreed.

A \$300 penalty will be applied to any student who fails to complete the required summer coursework after participating in the May graduation ceremony under this exception. This policy is intended to uphold academic integrity and ensure the commitment of students who choose to walk early.



## STUDENT LIFE

### **Emmaus Navigator**

The Emmaus Navigator site <http://navigator.emmaus.edu/> provides comprehensive information on a variety of topics of interest to EU Global Campus students. Students can access curriculum planners, library resources, the academic calendar, academic forms and information, and other embedded links to the learning management and student records systems. The site also provides links to online support services.

### **Financial Aid Advising**

Financial aid information is posted on the Emmaus website at [emmaus.edu/eu-global/tuition](http://emmaus.edu/eu-global/tuition). The EU Global Campus Student Advocate can answer general financial aid questions and make referrals to the Financial Aid Director as needed for more in depth financial aid advising. Contact information for all EU Global Campus Student Advocates is included in the Student Resources folder in each EU Global Campus course.

### **Academic Support Services**

Upon admission, EU Global Campus students are assigned to a EU Global Campus Student Advocate who assists students by connecting them with the programs and services they need to be successful. Your assigned advocate will assist you with registration and payment processes and help you connect with the specific services you need to meet your academic goals. Links to general academic services are provided on Emmaus Navigator and in the Student Resources folder in each EU Global Campus course.

### **Academic Advising**

Each EU Global Campus student is assigned to an academic advisor. Degree-seeking students are assigned to a faculty advisor in their chosen field of study. Non-degree-seeking students are assigned to the Student Services Advocate. Upon admission as a degree-seeking student, the EU Global Campus Student Services Advocate will assist you to schedule an appointment with your advisor to discuss your academic goals and plans.

Degree-seeking students can contact their advisors by phone or email for further consultation as they progress with their studies.

### **Tutoring Services**

EU Global Campus course instructors are available to provide additional help and support as needed for each course. If more assistance is needed, peer tutoring services are provided through the Academic Success Center (ASC). ASC also provides testing services for students with approved testing accommodations. All ASC services are free-of-charge. Information about tutoring services is provided in the Student Resources folder in each EU Global Campus course.

### **Disability Services**

Emmaus University seeks to ensure that qualified individuals with disabilities receive equal access to all university services, activities, facilities, and privileges. Disabilities may include specific learning disabilities, attention deficit/hyperactivity disorder, visual impairments, deaf and hard of hearing, acquired brain injury, physical and functional disabilities, psychiatric disabilities, and other disabilities specifically diagnosed by licensed professionals.

Reasonable academic accommodations will be made on an individual basis by application (available at [www.emmaus.edu/disability-services](http://www.emmaus.edu/disability-services)). Accommodations may include services such as extended time for testing, oral exams, audio books, tutors, and other appropriate strategies.

Students with documented disabilities that might affect their academic performance at Emmaus and require accommodations or other services should contact the Vice President for Academic Affairs at [jcarter@emmaus.edu](mailto:jcarter@emmaus.edu) to discuss possible accommodations.

All documentation of disabilities is considered personal health information, and thus, falls under the privacy protection of HIPPA. Disabilities are not considered during the admission process at Emmaus, and no disability information will appear on transcripts or other documents (other than health records).

### **Technical Support Services**

All EU Global Campus courses are hosted on the Schoology LMS platform. Schoology provides extensive technical support resources in the Schoology Support Center at the bottom of each page. EU Global Campus students can also contact the Emmaus Support Contact by email directly from the Schoology Help Center. The Support Contact will respond to your question within 24 hours (often less) and either fix the issue or pass it on to Schoology for review. Your EU Global Campus Student Services Advocate is also available to assist you in addressing the issue and connecting you with the help you need.

### **Counseling/Personal Support Services**

Counseling services are coordinated through the office of the VP/Dean for Student Life. Pastoral and personal counseling services are provided by the Student Life Office, and members of the faculty. Should the need arise for more specialized clinical counseling, referral services are available to connect you with licensed mental health professionals in your area, who can provide counseling service beyond the scope of general pastoral counseling. Contact information for counseling services is provided in the Student Resources folder in each EU Global Campus course.

### **Career Services**

Information on career and ministry opportunities is posted on our College Central Network platform which can be found on the Emmaus Navigator under the Student Life tab under Career Services. This platform allows students to build a resume, and search for career and ministry opportunities.

### **Textbooks**

Textbook information for EU Global Campus courses is posted on the Emmaus website at: [emmaus.edu/eu-global/textbooks](http://emmaus.edu/eu-global/textbooks) Books may be purchased through the Emmaus bookstore at [jrush@emmaus.edu](mailto:jrush@emmaus.edu) or online through an external provider. Please keep in mind that textbooks may be received more quickly if they purchased through an online vendor.

### **EU Global Campus All-Student Group in Schoology**

All EU Global Campus students are added to the All-Student Group in Schoology. This is a group for all students enrolled in EU Global Campus courses to provide a place for prayer requests, encouragement, and interaction outside of the setting of individual courses. The platform is also used to provide information such as live-stream events and announcements. Contact your Student Services Advocate if you would like more information about this group.

### **Library Services**

#### **Contact**

For ready-reference, general information, and research assistance, students may contact the Emmaus Librarian by phone at 563-588-8000 x1003, email or [jrush@emmaus.edu](mailto:jrush@emmaus.edu)). The Librarian will promptly respond to your queries. The Library Hours of Operation are located on the Emmaus Library pages on the Emmaus Navigator.

#### **Emmaus Library on Navigator**

The [Emmaus Library pages](#) on the Emmaus Navigator site are your portal to research. Links to the library catalog, the EBSCOhost, and the Gale database for you to easily access, as well as short tutorials demonstrating how to use these tools. Information about library services is provided in the Student Resources folder in each EU Global Campus course.

### **Document Delivery and Interlibrary Loan**

EU Global Campus students are encouraged to first use the online databases or their local public, church, and community college libraries to fill their information needs. If books and/or journal articles cannot be found online or locally, they may be requested from the Emmaus library by filling out the online library materials request form located on your student portal. If the items are in the library, they will be sent directly to the student at the university's expense. Students must pay return postage for the item. Please allow one to two weeks for delivery.

For items not owned by the Emmaus library, EU Global Campus students may initiate an ILL request through their local public or college library. The material may also be requested through the Emmaus Library, recognizing that two to three weeks should be allowed for receipt of books and photocopies of articles and book chapters. The library complies with Copyright Law 108g when filling ILL requests.

### **Student Life Requirements**

#### **Standard of Conduct**

Emmaus students are expected to practice holiness of life and give themselves fully to their prescribed course of study. The school reserves the right to ask any student to withdraw whose presence is not conducive to the best development of the student himself or to that of the school.

In applying discipline, we appeal to the highest form of discipline, self-discipline. We assume that most students will conduct themselves in accordance with the guidelines set forth in the EU Global Campus Student Handbook. If that fails, other forms of discipline may be utilized. Depending upon the nature of the alleged incident, the investigation and review may also involve meetings with other appropriate witnesses and with the complainant, before a decision is made. Serious infractions may result in an interview with the VP/Dean for Student Life, a hearing with the Student Life Committee, and/or dismissal from the university.

#### **Online Community Standards**

Emmaus University seeks to foster a supportive and positive learning environment for students. As such, we encourage active, but respectful, communication in all courses and course formats. It is important to foster a non-threatening, supportive learning environment so that each student can reach their educational goals.

#### **Sex-Based Misconduct**

Emmaus University prohibits Sex-Based Misconduct. Emmaus's Title IX Policy and Complaint Procedure provides an avenue for those who have been the target of or who witness Sex-Based Misconduct (as defined by Emmaus's Title IX Policy) to report such Sex-Based Misconduct, without fear of Retaliation (as defined by Emmaus's Title IX Policy). Please refer to Emmaus's Title IX Policy at <https://www.emmaus.edu/title-ix-policy> for policies and procedures specific to Sex-Based Misconduct, and for contact information for our Title IX Coordinator.

#### **Church Attendance**

Emmaus views church attendance as a crucial part of a student's life and desires for each student to grow in fellowship with other believers. Emmaus is committed to the application of New Testament church principles in the full scope of church life. Active participation of each student in a local evangelical church is required, at a church of the student's choosing.

## **STUDENT CONCERNS**

#### **Student Concerns Procedure**

The Student Concerns procedure is designed to assist in resolving problems for students who maybe having difficulties with a faculty member, staff member, or another student. It is the teaching and expectation of Emmaus University that students follow the principles of Matthew 18 for confronting an issue, but if the student concern

cannot be resolved through informal discussion with the individual involved, a student may choose to have the issue investigated and judged in a formal setting through the Student Concerns Procedure.

**Confidentiality:** Although the Student Concerns Procedure is confidential, identity cannot be withheld from the individual(s) involved. Other individuals may receive information as needed.

**Timelines:** The Student Concerns Procedure is designed to take place in no more than 60 working days. To find remedy under this formal process, a concern must be filed within 30 days of the incident. Concerns filed more than 30 days after the incident may not be accepted for adjudication.

**Record Keeping:** All records of the Student Concerns Procedure, including the concern form and all reports and findings, are the property of the University. A formal Student Concerns report that summarizes all formal concerns will be forwarded to the President, Cabinet, and division/department heads at the conclusion of each semester.

### **How to File a Formal Student Concern:**

**Step 1:** If the student has an issue with a faculty or staff member or another student, he/she should initially discuss the problem with the individual. Problems with policy, class grades, or course content should first be discussed with the instructor and the division/department chair.

**Step 2:** If a suitable resolution is not achieved, the student can complete a formal Student Concern Form. Forms are available from the office of the VP/Dean for Student Life ([ichavez@emmaus.edu](mailto:ichavez@emmaus.edu)).

**Step 3:** The student returns the Student Concern Form to the office of the VP/Dean for Student Life at the email address above.

**Step 4:** The VP/Dean for Student Life will begin an investigation into the facts of the matter. Written notification of the concern will be provided to the involved individual(s) within 5 working days of receiving the concern.

**Step 5:** The VP/Dean for Student Life may either refer the case to the Student Life Committee or issue a decision. The VP/Dean for Student Life will notify the student and the involved individual(s) of the findings. Notification of findings will be sent within 21 working days of the concern being filed. The student will receive the results of the investigation in writing. The student will review the findings and decide if they are satisfied with the results. If they are not satisfied with the results, they may proceed to Step 6.

**Step 6:** The student may appeal the ruling by notifying the President and VP/Dean for Student Life in writing within 5 working days.

**Step 7:** The President will make the final decision on the appeal, and will notify the student and the involved individual(s) in writing within 10 working days.

### **Formal Complaints**

It is the desire of Emmaus University to adhere to the accreditation standards of the Higher Learning Commission (HLC) and the Association for Biblical Higher Education (ABHE). If issues arise causing a student to question the university's adherence to the standards of HLC or ABHE, the following procedure should be followed. A student wishing to lodge a formal complaint must do so in writing to the following:

#### **Academic Issues**

Mr. Joel G. Carter  
Vice President for Academic Affairs  
Emmaus University

#### **Financial or Operational Issues**

Mr. Joseph R. Abdy  
Vice President for Finance and Administration  
Emmaus University

2570 Asbury Road  
Dubuque, IA 52001  
(563) 588-8000, ext. 1204

**Student Life Issues**

Mr. Israel C. Chavez  
Vice President for Student Life  
Emmaus University  
2570 Asbury Road  
Dubuque, IA 52001  
(563) 588-8000, ext. 1122

2570 Asbury Road  
Dubuque, IA 52001  
(563) 588-8000, ext. 1125

**Philosophical Issues**

Dr. Philip Boom  
President  
Emmaus University  
2570 Asbury Road  
Dubuque, IA 52001  
(563) 588-8000, ext. 1101

It is the teaching and expectation of the university that members of the Emmaus community follow Matthew 18 principles for confronting an issue. However, in the event that you address the proper university authority and the issue remains unresolved, you may contact either accrediting association at the following addresses:

**The Higher Learning Commission**

230 South LaSalle Street, Suite 7-500  
Chicago, IL 60604  
(800) 621-7440  
[www.hlcommission.org](http://www.hlcommission.org)

**Association for Biblical Higher Education**

5850 T.G. Lee Boulevard, Suite 130  
Orlando, FL 32822  
(407) 207-0808  
[www.abhe.org](http://www.abhe.org)

Emmaus Teacher Education (K-6, 5-12, and K-12) programs are approved by the State of Iowa for teacher licensure. Students with unresolved concerns related to Teacher Education programs at Emmaus may contact the State of Iowa at the following address:

**State of Iowa Department of Education**

**Board of Educational Examiners**

Grimes State Office Building  
400 East 14th St.  
Des Moines, Iowa 50319-0147  
(515) 281-3245  
[www.boee.iowa.gov](http://www.boee.iowa.gov)

**Iowa Department of Education: Iowa College Aid - Student Dispute Resolution Form**

Document questions, concerns and student complaints related to postsecondary educational institutions in Iowa.  
<https://www.iowacollegeaid.gov/StudentComplaintForm>

## **FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)**

The Family Educational Rights and Privacy Act of 1974 (FERPA) sets forth requirements which govern the access to and release of educational records, and the right of students to inspect and review their records. FERPA allows institutions to release information from a student's record without the written consent of the student to school officials who have "legitimate educational interest" and who need access to the information to fulfill their professional responsibility. A school official is a person employed by the university in an administrative, supervisory, academic, research, or support staff position, including law enforcement unit personnel and health staff.

Students have three primary rights under FERPA: (1) the right to inspect and review their education records; (2) the right to seek to amend education records; and (3) the right to have some control over the disclosure of information from their education records.

### **Directory Information**

Unless students have requested that their directory information be listed as confidential through the Office of the Registrar, information designated as Directory Information may be disclosed without the consent or knowledge of the student. Directory information at Emmaus includes the following information:

Student's name	Participation in officially recognized activities and sports
Date and place of birth	Weight and height of members of athletic teams
Photograph	Previous institutions attended
Addresses	Academic program/major
Telephone number	Degree(s) and certificate(s) conferred and dates awarded
Email addresses	Honor(s) and award(s) received
Dates of enrollment	

Students who wish to release confidential academic or financial information to a parent, guardian, or other interested individual should list the name(s), phone number(s), and email(s) of those they are granting access to their records on the Info page in Populi. The information release privilege will last for the duration of the student's enrollment at Emmaus/or until their bill is paid in full unless otherwise notified by the student.

A copy of The Family Educational Rights and Privacy Act (FERPA), in addition to questions concerning additional student rights, can be obtained from the Office of the Registrar ([registrar@emmaus.edu](mailto:registrar@emmaus.edu)).

## **TITLE IX INFORMATION**

Title IX is a federal law that prohibits sex discrimination in federally funded education programs and activities and affords an opportunity for those who have been the target of or who witness sex-based misconduct to report such Sex-Based Misconduct, without fear of retaliation.

Emmaus University wishes for all students and employees who either have been involved or are currently involved in sexual harassment, sexual violence or other gender-based harassment or discrimination to be aware of their rights and options under the Title IX federal law.

As a Christian institution of higher learning, Emmaus University seeks to provide and an atmosphere of respect for all members of the campus community and an educational and work environment free from all forms of sex-based misconduct. Therefore, Emmaus expects members of the Emmaus community to comply with legal requirements as well as higher standards of conduct consistent with our Christian faith, which elevates our view of human worth, dignity, and interpersonal communication. Emmaus prohibits sex-based misconduct as well as retaliation against any individual who reports a Title IX Complaint.

When sex-based misconduct has occurred and is brought to the attention of Emmaus personnel, the Title IX Coordinator will take steps to end the harassment, discrimination and/or violence, prevent its reoccurrence, and address its efforts. For more information, see Emmaus's complete Title IX policy found at <http://www.emmaus.edu/title-ix-policy>.

## COMMUNITY STANDARDS

All students studying with Emmaus University through the EU Global Campus are expected to conduct themselves in a manner commensurate with the core values and beliefs of the Emmaus University. All students are required to sign the Faith and Lifestyle Commitment below as part of the application process. The university expects students to abide by these commitments throughout their program of study at Emmaus.

### Faith and Lifestyle Commitments

Expectations and Responsibilities for the EU Global Campus Community of Emmaus University

#### **Members of the EU Global Campus Community commit themselves to the following tenets of faith:**

The Bible is God's word and constitutes final authority for doctrine and practice. There is only one true God who exists in three eternal persons with perfect unity: Father, Son, and Holy Spirit. The Son of God became a man, without ceasing to be God, in the person of Jesus Christ, and accomplished our salvation from everlasting judgment through His death and resurrection. This salvation is received only through faith in Jesus Christ.

#### **Members of the EU Global Campus Community commit themselves to the following standards of behavior:**

Emmaus University is a community of Christians that has come together for the purpose of learning and applying "the things concerning Himself." The underlying basis for community living is the Lordship of Jesus Christ. Community is built when we agree to encourage each other, prefer one another, consider the 'weaker brother,' and willingly be held accountable for our conduct and behavior towards each other.

The Word of God clearly delineates that certain behaviors prevalent in society are prohibited and, therefore, should be avoided in our lives. These would include lying, cheating, gossip, slander, backbiting, profanity, vulgarity, immodesty, and sexual promiscuity.

**Whereas** corporate worship, fellowship, prayer, and biblical instruction are imperative, I commit to faithfully attend the weekly meetings of a local church.

**Whereas** Emmaus University is an academic institution, I commit to apply myself fully to the study of God's Word and my other programs of study. I will faithfully complete assignments, fully engage in learning activities, and support the learning of fellow students.

**Whereas** the Bible calls us to a state of sexual purity, I commit to refrain from immoral conduct inclusive of adultery, premarital sex, homosexual behavior, and the use, possession, or distribution of any pornographic material.

**Whereas** the Bible teaches that human beings are created in the image of God, I commit to refrain from any behavior inclusive of profane language, violence, or other form of discrimination towards others for any reason, including race, ethnic or national origin, gender, or disability.

**Whereas** certain products are potentially dangerous to one's physical and psychological well-being, I commit to refrain from use of illegal drugs and other substances, including marijuana and pharmaceutical drugs not prescribed by a licensed physician, and illegal use or abuse of alcohol.

**Whereas** the Bible calls upon us to submit to those in authority over us, I commit to abide by all policies and procedures outlined in the EU Global Campus Student Handbook.

Community standards are intended to provide students with guidance regarding their interactions with fellow students, faculty, and staff. By virtue of membership in the Emmaus University academic community, EU Global Campus students accept the obligation to abide by the following standards relative to the academic environment. Student conduct not in accordance with these standards will be subject to disciplinary action up to and including dismissal:

- Support and exhibit Christian character with students, faculty, and staff.
- Respect and embrace diverse perspectives and opinions.
- Interact thoughtfully, critically, and graciously with the perspectives of fellow students, faculty, and staff.
- Participate in online assignments and activities with diligence and integrity.
- Accept personal responsibility and accountability for interactions including, but not necessarily limited to, written or oral communications with fellow students, faculty, and staff.
- Maintain confidentiality for personal information communicated in the online classroom or in other settings in which students, faculty, and staff share such information.
- Admit inappropriate behavior, repent, and seek forgiveness from offended parties.
- Conform to academic integrity and plagiarism policies.
- Maintain an environment free of harassment, stalking, threats, abuse, insults, or humiliation to the instructor and members of the class. This includes, but is not limited to, demeaning written or oral comments of an ethnic, religious, sexist, or racist nature or the unwanted sexual advances or intimidations by email, on discussion boards, or on other postings in courses.



## **2025-2026 ACADEMIC CALENDAR**

### **AUGUST**

26 EU Global Campus Fall Term A begins

### **OCTOBER**

20 EU Global Campus Fall Term A ends

21 EU Global Campus Fall Term B begins

### **NOVEMBER**

27-28 Offices closed (Thanksgiving Day)

### **DECEMBER**

15 EU Global Campus Fall Term B ends

24-31 Christmas observed (offices closed)

### **JANUARY**

1 New Year's Day observed (offices closed)

6 EU Global Campus Spring Term A begins

### **MARCH**

2 EU Global Campus Spring Term A ends

3 EU Global Campus Spring Term B begins

### **APRIL**

3 Good Friday (offices closed)

27 EU Global Campus Spring Term B ends

28 EU Global Campus Summer Term A begins

### **MAY**

25 Memorial Day (offices closed)

### **JUNE**

22 EU Global Campus Summer Term A ends

23 EU Global Campus Summer Term B begins

### **JULY**

4 Independence Day observed (offices closed)

### **AUGUST**

17 EU Global Campus Summer Term B ends

25 EU Global Campus Fall Term A begins

## PROGRAM OPTIONS

Currently, EU Global Campus students have two status options. Degree-seeking status is designed for students who are interested in completing a degree with Emmaus, whether on campus in Dubuque, or online in the future once we are approved to offer this option. Emmaus is able to offer 100% of the requirement of a Bachelor's Degree by online study through the EU Global Campus. Please see the Academic Catalog for details on academic program options: <https://www.emmaus.edu/academiccatalog>

The second option is non-degree-seeking status. This is ideal for students who wish to take courses for personal enrichment or with the intention of transferring this work to another institution.

## FREQUENTLY ASKED QUESTIONS

### **How do online courses work?**

EU Global Campus courses follow either an 8 or 15-week format. Each week of the course contains several required assignments that students must complete in order to proceed to the next week. These assignments may vary in type, but have a variety of academic and practical uses.

Similar to a traditional campus setting, online learning is designed to help you learn and grow through the community that surrounds you. While this may not be a dormitory and dining halls for an online student, there are great opportunities to invest in time with family, neighborhoods, churches, ministries, and more. The interactions between students and professors in the online community constitutes a significant portion of the time spent in online learning and is designed with these same goals in mind. Students are encouraged to make the most of their environment in order to optimize learning outcomes.

Course material is delivered on an online learning platform called Schoology. EU Global Campus students can access Schoology at [emmaus.schoology.com](http://emmaus.schoology.com) or at the Learning Commons link on Navigator: <http://navigator.emmaus.edu/>

### **How much time will I spend online?**

The university utilizes the Carnegie Unit as the basis for the credit hour, with 50 minutes of instruction with transitional and/or break time equating to one hour. Credit hours are assigned based on the specific learning objectives and expected outcomes of each course. Generally, one unit of credit represents a total of three hours per week of in-class and out-of-class work. The specific amount of time spent on coursework by each student will vary based on levels of interaction and reading and processing skills.

For EU Global Campus courses, a unit of academic credit is the measure of the total time commitment an average student is expected to devote to learning per week of study. The specific amount of time spent on coursework by each student will vary based on levels of interaction and reading and processing skills; however, it is typical for students in an 8-week, 3-credit, EU Global Campus course to spend 15-18 hours per week on coursework. Some of this time will be in the online (academic engagement); the rest will be independent preparation. EU Global Campus classes are designed with an average of 4-6 hours of academic engagement and 11-12 hours of preparation time each week for 8-week courses and 3 hours of academic engagement and 6 hours of preparation time each week for 15-week courses.

### **Do I have to be online at any specific time?**

Since there are no live lecture components to EU Global Campus courses, so there is no need for students to be online at any specific time or day of the week. Assignments are due at various points throughout the week, and students may complete assignments at any point before the due date.

**What can I expect the courses to be like?**

While none of the EU Global Campus courses are exactly alike, all courses contain similar elements. Students will be assigned reading from either an assigned textbook or from articles posted to Schoology. The assigned reading forms the basis for quizzes, tests, discussion boards, and other assignments.

A major component of most EU Global Campus classes are the discussion forum posts. These forums are designed to replicate the classroom experience of conversation between students and instructors. There are several types of discussion forum posts, each of which are due at different points throughout the week. Students are required to reflect on a certain passage from the reading or answer a discussion type question in their main posts. These main posts then serve as the platform of discussion for response posts, wherein students and instructors will respond to the main post and have constructive dialogue.

Throughout the course, quizzes, tests, or other sorts of examinations may be utilized in assessment. Projects and papers may also be assigned.

**What are the computer requirements?**

Since EU Global Campus courses are offered through the internet, a reliable broadband connection is essential to completion of the course. This need not be a privately-owned connection, but rather one that each student is able to access when necessary. If no private connection is owned, students may use a library, internet café, or other establishment that offers internet access to complete and submit coursework.

**Can I audit a class?**

Since our online classes involve a significant amount of participation on the part of the student, this makes the concept of auditing an online course very difficult. As such, it is not currently possible to audit a EU Global Campus course.

**Where can I find my textbooks?**

Textbooks information is posted on the EU Global Campus page on the Emmaus website: [emmaus.edu/eu-global/textbooks](http://emmaus.edu/eu-global/textbooks). Students are responsible for purchasing textbooks in print or e-book formats prior to the class start date.

**Where can I find course descriptions and sample syllabi?**

Descriptions of individual courses can be found in the Academic Catalog and on the EU Global Campus page of the Emmaus website [emmaus.edu/eu-global/documents](http://emmaus.edu/eu-global/documents). Sample syllabi may be obtained by request. Contact the EU Global Campus Student Services Advocate for more information.

**How much do classes cost?**

For current costs of Emmaus University's Global Campus courses, please review tuition information on the EU Global Campus page of the Emmaus website: [emmaus.edu/eu-global/tuition](http://emmaus.edu/eu-global/tuition)

**When do I need to pay for my classes?**

**Payment Due Date:** Payment for tuition and fees is due no later than the first day of class. Failure to pay balance in full may result in being unenrolled from the course. Any account adjustments during the term (e.g., less financial aid) that increases financial responsibility must be immediately addressed by the student.

**Tuition Deferral:** An exception to the first day payment requirement (Tuition Deferral) can be made where an employer agrees to pay for the employee's Emmaus tuition/fees. An employer-approved Tuition Deferral Form (available at Navigator/Forms/Business Office/Student Accounts/Degree Completion/Tuition Deferral) is due to the business office in lieu of payment no later than the first day of class. Full payment is due for any charges an employer doesn't agree to pay (application, fees, half of tuition, etc.). Often employers will not pay until they see success (student completes course with an acceptable grade). Therefore, payment any time up to 45 days after the last day of the course is acceptable. Under Tuition Deferral, a student cannot begin new term course work with open balances from more than one term.

### How do I pay for classes?

- Payment by check with the student ID# noted on the check can be sent via U.S. mail to the university address (2570 Asbury Road, Dubuque, IA 52001), attention Student Accounts.
- Payments via debit or credit card (Visa, MasterCard, or Discover) can be made online through the Student Information System (POPULI at <https://eu.populiweb.com>). Students must give access to their POPULI account for others to make online payments. Payments other than cash or check may be subject to a service charge. All payments must be in U.S. dollars.

Communication with the Student Accounts office is very important. The Student Accounts office will contact you about any issues that arise with your account. If you cannot make the required payments, contact the Student Accounts office immediately at 563-588-8000, ext 2210, or email at [StudentAccounts@emmaus.edu](mailto:StudentAccounts@emmaus.edu). We cannot consider your situation unless you share it with us. If payments are not received and you do not communicate extenuating circumstances for us to consider, your account will be considered delinquent, and appropriate action will be taken.

### What financial aid options are available?

#### Institutional Aid

#### Church/Camp/Ministry Matching Scholarships

Online students who have enrolled in an online program or micro-credential can have their church or ministry support their Bible education through our church matching scholarship. Emmaus will match \$1 for every \$1 sent from a church or ministry, with a maximum of \$500 per academic year.

#### Federal Aid

Students who are interested in Federal Aid should fill out the Free Application for Federal Student Aid (FAFSA). You can apply online at <https://studentaid.gov/h/apply-for-aid/fafsa>. Request that the results be sent to Emmaus University (Title IV school code 016487). Completing the FAFSA will enable the student to be considered for the following programs:

Source	Eligibility	Amount
Federal Pell Grant	Expected Family Contribution (SAI) of \$0 - \$6,655	Up to \$7,395 for 2025-2026
Subsidized Federal Stafford Loan	Need on FAFSA	See Emmaus website for more information
Unsubsidized Federal Stafford Loan	Students who do not demonstrate need on FAFSA	See Emmaus website for more information

#### **Important Notes:**

Students who do not file a FAFSA will not be considered for Federal Aid. The sooner the FAFSA is completed the sooner need-based aid can be awarded. The latest the FAFSA should be filed is one month before starting classes. Students taking EU Global Campus courses only cannot be considered for the Iowa Tuition Grant.

#### **Veterans Benefits**

Emmaus is honored to serve veterans and active-duty members of the U.S. military and their dependents. Veterans new to Emmaus should email the VA Certifying Official at [registrar@emmaus.edu](mailto:registrar@emmaus.edu) or go to the website at [www.emmaus.edu/service-members-veterans](http://www.emmaus.edu/service-members-veterans) for instructions to begin activation of benefits. Enrolled veterans must make Satisfactory Academic Progress as defined by federal student aid programs. For details see <http://www.emmaus.edu/academic-progress-policy>

All of Emmaus University's degrees have been approved by the appropriate agency, under Title 38, U.S. Code Chapters 30, 33, 35, 1606, 1607 and Vocational Rehab (Chapter 31), (this excludes certificate programs).

### **Veterans Benefits and Your Payments**

Those wishing to use their VA benefits should keep in mind that due to the time needed for processing, the veteran may not receive initial benefits for several weeks and will need to plan accordingly. Payments are generally due in full by the first day of class for each term. However, an exception is made if the VA benefit is in the form of Chapter 31 Vocational Rehab or Post 9/11 Chapter 33, the benefit will cover 100% of the student's charges, and the student has been corresponding with the certifying official. For benefits that are less than 100%, students are required to pay the remaining balance to Emmaus immediately upon notification from Student Accounts of the balance due, or make arrangements with Student Accounts to work out a payment plan.

### **Withdrawing from all Classes**

If a student is a recipient of federal student aid and withdraws from all classes after the enrollment period starts, the federal "Return of Title IV funds" formula dictates the amount of Federal Title IV student aid that must be returned to the federal government by the school and the student. The federal formula is applicable to a student who receives federal aid (Pell, Stafford Student Loans, PLUS Loans) and who withdraws on or before the 60% point in the semester. Funds are returned to the appropriate aid program in the following order as applicable (worksheets used to determine the amount to be returned are available upon request):

- Unsubsidized Federal Stafford Loan
- Subsidized Federal Stafford Loan
- Federal PLUS Loan
- Federal PELL Grant

Note: If federal grant funds are released directly to a student because of a credit balance on the student's account, he or she may be required to repay some of the federal grants if he or she withdraws. For more information on the financial aid refund policy, please see: [www.emmaus.edu/financial-aid-refund-policy](http://www.emmaus.edu/financial-aid-refund-policy)

If funds remain after the return of Title IV aid such funds will be issued to repay Emmaus financial aid and other private sources of assistance. If funds still remain and the student does not have an unpaid balance, such funds will be returned to the student.

### **Academic Progress**

All students who receive federal government aid, including Veterans benefits, and/or State of Iowa student aid must be making Satisfactory Academic Progress in their program of study (i.e., 2.0 cumulative GPA, satisfactory course completion, etc). For more information on Satisfactory Academic Progress, please see: [www.emmaus.edu/academic-progress-policy](http://www.emmaus.edu/academic-progress-policy)

### **More Information**

Federal Aid: [www.studentaid.gov](http://www.studentaid.gov)

Iowa State Aid Programs: [www.iowacollegeaid.gov](http://www.iowacollegeaid.gov)

Emmaus financial aid: [www.emmaus.edu/tuition-aid](http://www.emmaus.edu/tuition-aid)

### **How do I register for my next course?**

If you are a current EU Global Campus student and wish to register for an upcoming course, please contact the Student Services Advocate or your academic advisor for assistance. Check the EU Global Campus web page for announcements of class offerings for future terms.