



Gulf University

CATALOG

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General Information

State Authorization

Gulf University is REGISTERED UNDER THE UTAH POSTSECONDARY PROPRIETARY SCHOOL ACT (Title 13, Chapter 34, Utah Code).

- a) Registration under the Utah Postsecondary Proprietary School Act does not mean that the State of Utah supervises, recommends, nor accredits the institution. It is the student's responsibility to determine whether credits, degrees, or certificates from the institution will transfer to other institutions or meet employers' training requirements. This may be done by calling the prospective school or employer.
- b) Gulf University is not accredited by a regional or national accrediting agency recognized by the United States Department of Education.

Surety

Gulf University has posted a \$75,000.00 surety bond, held and firmly bound to the Division of Consumer Protection of the Department of Commerce of the State of Utah.

Facilities and Equipment

No instruction is provided at the Gulf University main campus. The main campus is located at 50 W. Broadway, Suite 300, Salt Lake City, UT 84101, and consists of an office with office furniture and access to electronic materials via a computer.

Coursework is delivered at a distance and is completed at a location determined by the student. To participate in any of Gulf University's programs, students must have access to the following:

- A computer equipped with a camera, speakers, and the ability to run audio and video recordings.
- A reliable internet connection, with the latest version of Internet Explorer or Chrome.
- Software to open and save files in Adobe Portable Document Format (PDF), Microsoft Word, Microsoft PowerPoint, and Microsoft Excel.

Access to Services

Students have access to Gulf University resources and services during the duration of enrollment.

Administrative Hours & Contact

Gulf University's administrative hours are 8:00 am to 5:00 pm MT, excluding holidays. The campus is open Tuesday, Wednesday, and Thursday, from 10:00 am to 12:00 pm MST, and by appointment. Administration can be contacted at: admin@gulfiu.com or 801.927.0463.

Holidays

Gulf University observes the following holidays and is closed:

Date	Holiday
New Year's Day	1 st of January
Martin Luther King, Jr. Day	3 rd Monday of January
President Day	3 rd Monday of February
Spring Break	2 nd Monday of March (1 week)
Memorial Day	Last Monday of May
Independence Day	4 th of July
Labor Day	1 st Monday of September
Veterans Day	11 th of November
Thanksgiving Day	4 th Thursday of November (2 days)
Christmas Day	25 th of December

Semester Schedule

2026 through 2030, Week = Monday-Sunday

Semester	Start Date	End Date
(1) Fall/Winter 2026	August 17, 2026	December 6, 2026
Finals occur two weeks after the end of each semester, December 7, 2026 – December 20, 2026		
(2) Winter/Spring 2027	January 18, 2027	May 9, 2027
Finals occur two weeks at the end of each semester, May 10, 2027 – May 23, 2027		
(3) Fall/Winter 2027	August 16, 2027	December 5, 2027
Finals occur two weeks after the end of each semester, December 6, 2027 – December 19, 2027		
(4) Winter/Spring 2028	January 17, 2028	May 7, 2028
Finals occur two weeks after the end of each semester, May 8, 2028 – May 21, 2028		
(5) Fall/Winter 2028	August 21, 2028	December 10, 2028
Finals occur two weeks after the end of each semester, December 11, 2028 – December 24, 2028		

2026 through 2030, Week = Monday-Sunday

Semester	Start Date	End Date
(6) Winter/Spring 2029	January 15, 2029	May 6, 2029
Finals occur two weeks after the end of each semester, May 7, 2029 – May 20, 2029		
(7) Fall/Winter 2029	August 20, 2029	December 9, 2029
Finals occur two weeks after the end of each semester, December 10, 2029 – December 23, 2029		
(8) Winter/Spring 2030	January 21, 2030	May 12, 2030
Finals occur two weeks after the end of each semester, May 13, 2030 – May 26, 2030		

Licensure

Gulf University's program is not designed to lead to licensure.

If you are considering an academic program that may lead to a professional license in the future, it is highly recommended that you first seek guidance from the appropriate licensing agency in the state or country of licensure interest before beginning the academic program.

Accreditation

Gulf University is not accredited by an agency recognized by the United States Department of Education.

Admissions

Admissions Policy and Procedure

Prospective Students

Gulf University instruction occurs in English. English language proficiency is documented with evidence of completing prior education in English or providing an acceptable English language exam with a passing score, as outlined below.

To be considered for enrollment at Gulf University, students must provide the following:

1. A completed application and application fee, if applicable.
2. Provide an official government document that indicates age and provides a photo. All applicants have to be a minimum of eighteen (18) years of age.
3. A high school diploma or equivalent. The following items are acceptable as proof of equivalency:
 - a. Evidence of passing the United States General Education Development (GED) exams.
 - b. Documentation of a high school diploma on a transcript from an accredited postsecondary institution (high school name and date of graduation must be present).
 - c. Documentation of completion of an associate's or higher degree.
4. If prior education submitted in the admissions process was completed in a language other than English, prospective students must demonstrate English competency by providing one of the exam results below. The prospective student is responsible for payment to take an exam.

English Language Exams Accepted	Minimum Score Required
IELTS	5.5
MET (Mich.)	50
PTE Pearson	50
STEP Exam	75
TOEFL IBT	75
In-House Exam	70

Gulf University provides each prospective student with a copy of the current catalog for review. Each prospective student is required to familiarize themselves with the contents of the catalog, as the catalog provides the policies and procedures of the University, which must be adhered to. It is the prospective students' responsibility to reach out with questions before enrollment.

Upon receipt of all required application materials, the applicant's admissions documents will be reviewed, and the applicant will be notified via email if accepted for enrollment, within thirty (30) days. If, before executing an enrollment agreement, there is a catalog update, the student will be provided a catalog in effect at the time of enrollment. Enrollment is considered complete, with signature and date, by both the prospective student and an official at Gulf University.

Enrollment Periods

Students may apply for admission at any time. If accepted into the University, the enrollment agreement will identify the program start date. Questions can be addressed to admission personnel at: admission@gulfiu.com

Transfer of Credit

Credit from Other Institutions

Credit from other institutions by the agencies authorizing postsecondary education where the institution is located will be considered for credit to Gulf University, provided the following are met:

- An official copy of the students' transcripts is on file with the school.
- Courses must be completed with a 75% or "C" for consideration of transfer.
- A maximum of 75% of the total program credits may be granted.

If Gulf University determines the credits are acceptable for transfer, credit will be given for those courses, and the student will be scheduled to take only those courses needed to fulfill the requirements for graduation. Transfers of credit decisions are final and not appealable. There is no charge for an evaluation of credit. Transfer credits are not utilized in calculating grade average.

Gulf University does not evaluate or accept credit by means of experiential learning, challenge examinations, or achievement tests.

Transferability of Credit Earned at Gulf University

Gulf University does not guarantee the transferability of its credits to another college, university, or institution. Any decision on the comparability, appropriateness, and applicability of credits and whether they should be accepted is the decision of the receiving institution.

Statement of Non-Discrimination

Gulf University does not discriminate based on race, color, creed, religion, ancestry, national origin, age, non-disqualifying disability, sex, sexual orientation, marital status, or veteran status in the recruitment of students, or in the implementation of its policies, procedures, and activities.

Program

Bachelor of Business Administration

Program Length:	120 Semester Credits
Delivery Method:	Distance Education Asynchronous and synchronous meetings three (3) times per course.
Credential Issued:	Diploma for bachelor's degree

Program Description:

The Bachelor of Business Administration (BBA) prepares students for professional roles in accounting support, operations, and marketing. Students build practical skills in recording and verifying financial transactions, analyzing business performance, coordinating resources, and supporting marketing strategies. The program emphasizes applied business knowledge, data-informed decision-making, and professional communication to support career growth in a wide range of organizations.

Objectives:

Graduates will be prepared to:

- Apply foundational concepts in accounting, management, and marketing to real-world business situations.
- Support accurate financial recordkeeping through routine calculating, posting, verifying, and reporting activities.
- Analyze operational needs and contribute to planning and coordination across departments or business functions.
- Use market and customer insights to support marketing programs, pricing decisions, and product/service positioning.
- Communicate effectively and professionally in written, oral, and digital business formats.
- Demonstrate ethical reasoning, compliance awareness, and responsible decision-making in business settings.

Learning Outcomes:

Upon completion of the BBA program, students will be able to:

- Compute, classify, and record numerical data to maintain complete and accurate financial records.
- Verify the accuracy of figures, calculations, and postings related to business transactions.
- Interpret basic financial and operational information to support business decision-making.
- Explain core management functions used to plan, direct, and coordinate organizational operations.
- Apply marketing principles to identify target customers, assess demand and competition, and support marketing initiatives.
- Develop business documents and presentations using appropriate professional standards and technology tools.
- Collaborate effectively in teams, applying leadership and project coordination practices.
- Recognize and apply ethical standards and legal considerations relevant to business operations, accounting practices, and marketing activities.

Program Outline:

Course Number	Course Name	Academic Engagement Hours***	Semester Credits
Required General Education			
COM 101	English Language 1: Conversation Category: Written and Oral Communication	45	3
COM 102	English Language 2: Reading and Writing Category: Written and Oral Communication	45	3
HUM 101	Introduction to Art Category: Humanities and Fine Arts	45	3
HUM 102	Business Communication Skills Category: Humanities and Fine Arts	45	3
SOC 101	Ethics and Social Responsibility Category: Social and Behavioral Sciences	45	3
SOC 102	Globalization Category: Social and Behavioral Sciences	45	3

Course Number	Course Name	Academic Engagement Hours***	Semester Credits
SCI 101	College Algebra Category: Quantitative Principles	45	3
SCI 102	Introduction to Economy Category: Quantitative Principles	45	3
NAT 101	Introduction to Environmental Sciences Category: Natural and Physical Sciences	45	3
BUS 101	Introduction to Business Administration	45	3
General Education Sub-Total:		450	30
Required Core Courses			
BUS 221	Macroeconomics	45	3
BUS 222	Microeconomics	45	3
BUS 231	Basic Accounting	45	3
BUS 232	Financial Accounting	45	3
BUS 241	Personal Finance	45	3
BUS 242	Principles of Finance	45	3
BUS 251	Principles of Management	45	3
BUS 261	Principles of Marketing	45	3
ENG 281	Business English	45	3
BUS 282	Organizational Behavior	45	3
BUS 333	Managerial Accounting	45	3
BUS 352	Entrepreneurship 1	45	3
BUS 353	Leadership	45	3
BUS 354	Quality Management	45	3
BUS 355	Strategic Management	45	3
BUS 371	Multinational Management	45	3
BUS 383	E-Commerce	45	3
BUS 384	Business Law and Ethics	45	3
BUS 385	Business and Society	45	3
BUS 386	Business Policy and Strategy	45	3
Core Sub-Total:		900	60
Choose One Minor			
Minor in Accounting			
BUS 434	Intermediate Accounting 1	45	3
BUS 435	Cost and Managerial Accounting	45	3
BUS 436	Internal Audit	45	3
BUS 437	Tax Management and Strategy	45	3
BUS 443	Corporate Finance	45	3
Minor in Business Administration			

Course Number	Course Name	Academic Engagement Hours***	Semester Credits
BUS 443	Corporate Finance	45	3
BUS 456	Management Information Systems	45	3
BUS 457	Entrepreneurship 2	45	3
BUS 462	Consumer Behavior	45	3
BUS 472	Global Business Perspectives	45	3
Minor in Management			
BUS 458	Investment Analysis	45	3
BUS 473	Cross-Cultural Management	45	3
BUS 474	Global Macroeconomic Issues	45	3
BUS 475	Emerging Markets Strategies	45	3
BUS 476	Global Financial Management	45	3
Minor in Marketing			
BUS 463	Marketing Analysis and Strategy	45	3
BUS 464	Brand Management Marketing	45	3
BUS 465	International Marketing	45	3
BUS 466	Special Topics in Marketing	45	3
BUS 467	Advertising and Promotion Management	45	3
Minor Sub-Total:		225	15
Required Upper Division Courses			
Choose Three (3) Courses:			
FRE 401	Elementary Arabic	45	3
FRE 402	Website Design	45	3
FRE 403	City Life	45	3
FRE 404	Creative Thinking	45	3
FRE 405	Digital Content Creation	45	3
FRE 406	Digital Art	45	3
Required Courses:			
BUS 490	Training Program	45	3
BUS 499	Graduation Project	45	3
Upper Division Courses Sub-Total:		225	15
TOTAL:		1,800	120

*** Semester Credit: One credit/semester hour is fifteen (15) hours of academic engagement and thirty (30) hours of preparation. Preparation is also known as out-of-class work or homework. One academic hour is 50 minutes of instruction.

Program Sequence by Semester:

Semester	Required Courses
1	COM 101 English Language 1: Conversation HUM 101 Introduction to Art SOC 101 Ethics and Social Responsibility SCI 101 Math for Administration NAT 101 Introduction to Environmental Sciences
2	COM 102 English Language 2: Reading and Writing HUM 102 Business Communication Skills SOC 102 Globalization SCI 102 Introduction to Economy BUS 101 Introduction to Business Administration
3	BUS 221 Macroeconomics BUS 222 Microeconomics BUS 231 Basic Accounting BUS 251 Principles of Management ENG 281 Business English
4	BUS 241 Personal Finance BUS 242 Principles of Finance BUS 261 Principles of Marketing BUS 232 Financial Accounting BUS 282 Organizational Behavior
5	BUS 371 Multinational Management BUS 383 E-Commerce BUS 333 Managerial Accounting BUS 352 Entrepreneurship 1 BUS 384 Business Law and Ethics
6	BUS 353 Leadership BUS 354 Quality Management BUS 355 Strategic Management BUS 385 Business and Society BUS 386 Business Policy and Strategy
7	Minor Courses, First Four (3) – See Table Above Required Upper Division Courses, Choose Three (1) – See Table Above BUS 491 Graduation Project – Complete over two semesters, 7 and 8
8	Final Minor Course, One (2) – See Table Above Required Upper Division Courses, Choose Three (2) – See Table Above BUS 490 Training Program BUS 491 Graduation Project – Complete over two semesters, 7 and 8

Course Descriptions:

COM 101 English Language 1: Conversation

Students improve English pronunciation, speaking, listening abilities. They will also develop vocabulary knowledge, use correct verb tenses, learn to have a conversation, and use idioms and expressions. This is done through small group conversations, presentations, listening activities, and pre-recorded video.

COM 102 English Language 2: Reading and Writing

English language is a global recognized language. Students learn vocabulary, basic reading, writing, communication skills, grammar, punctuation, and citing sources. This is done through online lecture classes, group discussions, workshops, audios, videos, and non-curriculum activities.

HUM 101 Introduction to Art

Students will learn to appreciate art. The course includes introduction to art vocabulary, elements, and history. Examples from history will be studied. It has several hand-on projects to enhance students' creative thinking skills.

HUM 102 Business Communication Skills

Effective communication is essential to successful business. It affects our ideas, decisions, and success in our lives. Students learn professional, communication, and critical thinking skills. This course combines theory with practice allowing students to apply their knowledge in real world.

SOC 101 Ethics and Social Responsibility

Western and non-Western approaches to ethical reasoning, social implications of unethical behavior, current professional ethics. Cultural values will be analyzed, and students will be asked to reconcile these with personal beliefs to prepare them for taking responsibility for their actions in the world.

SOC 102 Globalization

Examine changes in national economies over the past half century. Study how globalization impacts citizenship, ethnic and religious issues, migration, public health, poverty, and wealth. The cross-cultural context affords the opportunity to address issues of a global nature which may profoundly influence the conditions under which people live and work.

SCI 101 College Algebra

Algebra, trigonometry, and analytic geometry. Study of linear, quadratic, and rational functions. Introduction to exponential and logarithmic functions and circles. Systems of linear equations

SCI 102 Introduction to Economy

An introduction to economics, overview of macroeconomics and microeconomics, operations of a market economy, money and banking, relations between business organizations and government regulatory agencies, optimal allocation of resources, price stability and long-term growth

NAT 101 Introduction to Environmental Sciences

This is a multidisciplinary course that includes biodiversity conservation, agriculture-related environmental impacts, environmental effects of human populations and urbanization, the consequences of society's dependence on fossil fuel

and solutions using alternative energy sources, environmental waste or pollutants affecting land, water and air and lastly environmental economics, ethics, policy and sustainable living.

BUS 101 Introduction to Business Administration

Students learn about forms of business organizations, business administration, management, leadership, ethics, logistics, marketing, finance, accounting, and behavior.

BUS 221 Macroeconomics

Solid overview of macroeconomics, factors and methods used to manage macroeconomic policy and the impact of these policies on the global economy. How a nation's economy works and how macroeconomic policy impacts a nation's economy. Students will learn to judge what policies will or will not support.

BUS 222 Microeconomics

Introduction to economic analysis of the interactions between households, businesses and government with regard to allocation of goods, services and resources. Study of basic elements of consumer and firm behavior, different market structures and their effects on welfare, and the direct and indirect role of the government in determining economic outcomes. Theory of consumer behavior, production, and cost determination.

BUS 231 Basic Accounting

Basic accounting course introduces financial reporting and financial management concepts and practices. Preparation and use/analysis of general-purpose financial statements in support of the capital market decision-making process. Certain financial accounts concepts related to current assets will be covered.

BUS 232 Financial Accounting

Study of accounting with emphasis on accounting for liabilities, accounting for equity, and corporate forms of ownership. Topics include responsibility accounting, budgets, cost control, and standard costing procedures and analysis of variances. Importance of management reporting and decision making.

BUS 241 Personal Finance

Practical overview of personal finance management that provides students with the knowledge and skills to manage their personal finances effectively. Emphasis on development of personal financial management skills. Study of financial planning, budgets, basic finance and financial statements, credit management, savings, personal risk management, insurance, retirement planning, and investments.

BUS 242 Principles of Finance

Understanding of basic principles of finance. Introduction to techniques for effective financial decision-making and helping managers to maximize shareholders' wealth. Study of operation of financial markets and banking systems and the problems of financing and investment decisions, theoretical background for critical and productive thinking.

BUS 251 Principles of Management

Introduction to business management, Study of mission, vision and values, organizational culture, leadership, decision-making, organizational behavior, motivation, and human resource management. Study of basic methods by which managers operate businesses, large and small. Basic concepts of planning, leading, organizing, and controlling.

BUS 261 Principles of Marketing

Introduction to marketing, develop a general understanding and appreciation of the factors and methods involved in marketing a variety of goods and services. Study of consumer needs, segmentation, target marketing, positioning, pricing, distributing, and promoting goods and services. The course has an organized approach to decision-making.

ENG 281 Business English

Effective uses of English in a business environment and develop strong core business communication skills. This course will introduce and enhance the varying modes of English communication in the business environment and when to use these varying modes, depending on the situation. Students will be able to function in a cross-cultural, global business environment and will develop an understanding of the best techniques for successful communication.

BUS 282 Organizational Behavior

Examination of research and theory of factors that influence the way members of an organization behave. Study of behavior of employees, work groups and supervisors, effective organizational communication, handling of change in the organization, and the goals and structure of an organization.

BUS 333 Managerial Accounting

Financial Accounting with the focus shifted to the internal needs of managers. Understanding of managerial accounting techniques used in today's modern business world.

BUS 352 Entrepreneurship

Introduction to entrepreneurship and the dynamics of starting/owning a business. Students will gain knowledge and skills entrepreneurs need to start and/or manage a small business, understand the steps involved in the process of the creation/development of business ideas and turn those ideas into a successful business model. Study of feasibility, planning, and implementation of a new business venture.

BUS 353 Leadership

Explore organizational leadership theories and examine how to strategically lead self and others while fostering a culture of performance. Use of tools that leverage organizational and individual development. Use tools, strategies, and theories to develop knowledge, skills, and attitudes.

BUS 354 Quality Management

Concept of "quality" in organizational culture and how it has developed over time. Study of techniques such as employee empowerment, quality-improvement tools, cross-functional teams, leadership for quality, continuous learning, process management, Taguchi methods, ISO 9000 standards, and the role of inspection in quality management. Issues such as Total Quality Management (TQM) will be studied.

BUS 355 Strategic Management

Study of relationships between organizations and their environments from a corporate policy perspective. Study of organizational structure and development, competition analysis, long and short-range planning, creating mission and vision statements, implementing goals, performance indicators and evaluation.

BUS 371 Multinational Management

Examination and analysis of multinational management functions and processes including planning, organizing, leading, and controlling across cultures and borders in globally diverse environments and organizations. Topics include cross-cultural strategic planning, leadership, and human resource management.

BUS 383 E-Commerce

Introduction to internet-based business models in organizations. Study will assist students in recognizing opportunities and overcoming challenges in online business transactions. Study of e-commerce management, use of information systems and integration with human resources, knowledge management strategies, eMarketing and relationships between the internet, government, and society.

BUS 384 Business Law and Ethics

Law and ethics as they apply in a business environment. To develop in students a general understanding of basic legal principles and how they affect the conduct of business on a practical level. Law legal systems of the United States are used to demonstrate the interaction of law and business, develop a general approach to business law and ethics. Study introduction to law in general, litigation and alternatives, criminal law, torts and contracts, property law, employment law and business ethics. The interaction of law and business disciplines, such as management, finance, human resources, accounting, and sale and marketing is emphasized.

BUS 385 Business and Society

Explore inter-relationships between business and society, including the tensions between various stakeholders and the growing pressures to approach business with corporate responsibility and sustainability as primary underlying influences. This course takes a look at business and society relationships from various global perspectives, including developing countries and societies, and different cultural norms and beliefs.

BUS 386 Business Policy & Strategy

This course addresses the formulation, implementation, monitoring and control of business strategies and supporting organizational policies. Study to evaluate the comprehensive business enterprise through an integrated view of the various functional disciplines. This course attempts to develop the conceptual and abstract skills required by leaders of businesses.

BUS 434 Intermediate Accounting 1

Study of financial reporting concepts and generally accepted accounting principles including the accounting cycle, current assets, and current liabilities, emphasizing analysis of financial events and financial reporting alternatives.

BUS 435 Cost and Managerial Accounting

Preparation of accounting information for use in management as an aid to decision making. May include cost behavior and cost-volume-profit analysis, cost allocations, determining the cost of a product or service, inventory control,

performance evaluation, profitability analysis and use of accounting information in decision making and capital budgeting.

BUS 436 Internal Audit

Examines the professional responsibility of auditors; professional auditing standards and ethical responsibilities; audit programs, procedures, and evaluation of evidence; review and evaluation of internal controls and risks; and effective audit communication.

BUS 437 Tax Management and Strategy

Covers tax planning considerations and strategies related to domestic and international for-profit organizations. Includes tax and capital structure and organizational forms and how they affect tax liability. Teaches how taxes affect decision-making, asset prices, equilibrium returns and the financial and operational structure of firms.

BUS 443 Corporate Finance

Surveys the components of the three basic issues that embody the financial management of a firm: capital budgeting, capital structure and short-term finance and networking capital. Also examines corporate governance, ethics and international issues.

BUS 456 Management Information Systems

Examine information systems used in business organizations. Includes discussions of system design, implementation, and control of computer-based systems for managerial planning, decision-making and control of an enterprise.

BUS 457 Entrepreneurship 2

This course continues where Entrepreneurship 1 ended and addresses entrepreneurship in international markets. The key success factors in creating a new internationally oriented business venture will be examined from the perspective of the entrepreneur.

BUS 462 Consumer Behavior

This course provides the student with a comprehensive theoretical and practical foundation of knowledge regarding the forces (such as economic, social, psychological, and cultural factors) that shape the attitudes and behaviors of consumers of products and services.

BUS 472 Global Business Perspectives

Surveys the functions and operations of business organizations in a global marketplace. Studies the structure, operation, financing, relationships, and responsibilities of firms in context of current legal, social, regulatory, and environmental issues. Requires critical thinking, communication, research, and individual and group problem solving.

BUS 458 Investment Analysis

Introduction of investment analysis. Includes capital market theory, portfolio theory and management, and derivatives. Discuss current issues with respect to the securities markets.

BUS 473 Cross-Cultural Management

Examine the importance of effectively managing soft skills in a global organizational context. Specifically emphasizes the impact of national culture in shaping values, behaviors and employment practices in organizations operating within a global environment.

BUS 474 Global Macroeconomic Issues

Explores the macroeconomic interdependence of global economics. Examine the working of monetary and fiscal policies under various exchange-rate regimes and use international case studies to assess the policy trilemma, the trade-off among exchange rate stability, price stability and independent monetary policy.

BUS 475 Emerging Markets Strategies

Examine the characteristics and issues special to emerging markets. Includes financial globalization and development, exchange rate volatility and financial crises and institutional voids. Focus on strategy for successful multinational enterprise (MNE) operations. Also examines issues in corporate governance and business ethics.

BUS 476 Global Financial Management

Extends the principles of finance to an international context. Emphasize currency fluctuation, measuring and hedging exchange rate risk, comparative capital structure, multinational investment, international capital budgeting and taxes.

BUS 463 Marketing Analysis and Strategy

Advanced study of the managerial aspects of marketing includes the decision areas pertaining to the marketing environment, opportunity analysis, marketing strategy and product, channel, price, and promotional decisions. Uses cases to aid the student in experiencing real-life business situations.

BUS 464 Brand Management Marketing

Introduces branding as it relates to consumer behavior. Includes creating and sustaining shareholder value through brands. Uses theory and real-world cases to examine branding in terms of positioning, design and packaging, integration, brand equity and corporate identity. Requires initiation and completion of a brand audit.

BUS 465 International Marketing

Addresses the importance of gathering, analyzing, disseminating, and responding to international sources of marketing intelligence. Students learn to analyze environmental forces, make marketing mix decisions, and plan and implement international market entry strategies.

BUS 466 Special Topics in Marketing

Study specialized area of marketing. Subject matter depends on the expertise of the instructor. Topics announced before each offering. Normally requires a research paper or project.

BUS 467 Advertising and Promotion Management

Covers various advertising techniques used in radio, TV, magazines, newspapers, direct mail and billboards, including the relative advantages of the different media. Also reviews the integration of advertising as one element within the promotional and marketing mix.

FRE 401 Elementary Arabic

This course is designed for non-Arab speakers. Students learn pronunciation, vocabulary building, reading, writing, and grammar.

FRE 402 Website Design

Study of creating, coding and posting basic HTML and CSS files to the Internet. Equipped with a historical understanding of the web's evolution and key industry-standard design guidelines. Students will build, plan, and design their own web page.

FRE 403 City Life

Students will learn how city grows, urban planning, and infrastructure influence quality of life. Topics include race, class, gender, and creating solutions. Teaching method includes interactive seminars, site visits, Case studies, Group projects.

FRE 404 Creative Thinking

Students will learn to generate ideas, overcome mental blocks, and solve complex problems. Topics include Interactive workshops, case studies, brainstorming exercises, and self-assessment tools.

FRE 405 Digital Content Creation

Students will learn photography, video editing, graphic design, and creative design using tools and apps like Canva. This includes online platform presence such as TikTok, YouTube, and LinkedIn.

FRE 406 Digital Art

Students will learn art fundamentals such as composition and color theory. They will use digital tools such as Adobe Photoshop, Illustrator, or Procreate. Students will learn to create digital illustrations, photo manipulations, animations, and 3D models. Students will build a portfolio and make a project.

BUS 490 Training Program Graduation Project

Students will work in a business corporation or organization related to minor specialization under the supervision of the instructor and a member of the host organization. The length of the program is 8 weeks, 6 hours a week. Students are required to apply academic knowledge, participate in work activities, and write a final report after the end of the program.

BUS 499 Graduation Project

This is a capstone graduation project. Students will conduct work and research that covers most concepts in their specialized minor. Student will write a final report that includes his work, methodology, finding, and results.

Tuition and Fees

Bachelor of Business Administration				
	Application Fee	Tuition per year 30 Credits per year	Total Program Cost 4-years 120 Credits	Other costs
Utah Students	\$0.00	\$3,000 per year	\$12,000	\$0.00
Florida Students	\$0.00	\$4,500 per year	\$18,000	\$0.00
International Students ¹ (Category A)	\$0.00	\$3,000 per year	\$12,000	\$0.00
International Students ² (Category B)	\$0.00	\$2,250 per year	\$9,000	\$0.00

1. International (A): Arabian Gulf countries, East Asian, Southeast Asia, Europe Union.

2. International (B): African Union, Arabian non-gulf Union.

Other states or countries to be considered on a case-by-case basis.

Textbooks:

At the start of each course, the faculty member will provide a syllabus that indicates any textbooks required for the course, which are to be purchased by the student through a third party within the first week of the semester. The estimated cost of textbooks is about \$50.00 to \$100.00 per course.

Additional Fees, if Applicable:

Repeat Course Fee: Tuition per credit charge.

Payment

Tuition is due for each semester before the start date of the semester. Payment may be made by bank transfer or credit card. If any discount or grant applies, it will be written in a separate agreement form.

As agreed, as per the executed enrollment agreement, the student will be responsible for payment of any collection fees or attorney fees incurred by Gulf University.

Financial Aid

Gulf University does not provide financial assistance, nor does it participate in federal or state financial aid programs.

Cancellation and Refund Policy

If, for any reason, an applicant is not accepted by Gulf University, the applicant is entitled to a refund of all monies paid.

Cancellation

A prospective student with an executed enrollment agreement is provided with a three-business-day cooling-off period during which a student may rescind (cancel) the enrollment agreement and receive a refund of all money paid, less reasonable application fee, if applicable. The cooling-off period ends at midnight on the third business day after the latest of:

- The day on which the student signs the enrollment agreement.
- The day on which the student pays the postsecondary school for services, other than an application fee, if applicable.
- The day on which the student first attends postsecondary school.
- The day on which the student first gains access to the postsecondary school's services.

No later than 30 days after receiving the notice of cancellation, Gulf University will provide any refund due. Cancellation may occur when the student provides a written notice of withdrawal to Gulf University via email to the Administration at: registration@gulfiu.com

Refund - Withdrawal

Students may withdraw from Gulf University at any time after the cancellation period (described above) and receive a pro-rated refund if they have been scheduled for up to 50% of the scheduled weeks in the current semester, based on the withdrawal or dismissal date of determination. The date of determination is the date Gulf University withdraws a student or the date stamp on the email from a student requesting withdrawal. Withdrawal may occur when the student provides a written notice of withdrawal to Gulf University via email to: registration@gulfiu.com

Any refund due will be paid within 30 days of the notification of withdrawal or dismissal determination by Gulf University. If the student has been scheduled to complete more than 50% of the scheduled weeks in a semester for which the student was charged, the tuition is considered earned, and the student will receive no refund.

For the purpose of determining a refund under this section, a student shall be deemed to have been withdrawn or dismissed from a program of instruction when any of the following occurs:

- The student notifies Gulf University, in writing, of withdrawal.
- Gulf University terminates the student enrollment for failure to maintain satisfactory progress; failure to abide by the policies and procedures of Gulf University; and/or failure to meet financial obligations to Gulf University.

Tuition Refund Calculation Sample

Withdrawal	Semester Tuition Refunded
Week = Monday-Sunday Mountain Standard Time	\$3,000.00 Tuition = \$187.50 Per Week
Week 1	\$2,812.50: After the cancellation period has concluded.
Week 2	\$2,625.00
Week 3	\$2,437.50
Week 4	\$2,250.00

Withdrawal	Semester Tuition Refunded
Week = Monday-Sunday Mountain Standard Time	\$3,000.00 Tuition = \$187.50 Per Week
Week 5	\$2,062.50
Week 6	\$1,875.00
Week 7	\$1,687.50
Week 8	\$1,500.00
Week 9 – 16	Tuition is earned for the semester, and no refund is due.

Course Withdrawal

Students may withdraw from a single course at any time after the cancellation period (described above) and receive a pro-rated refund if they have been scheduled for up to 50% of the scheduled weeks in the current semester, based on the withdrawal date. The date of determination is the date Gulf University withdraws a student or the date stamp on the email from a student requesting course withdrawal. A course withdrawal may occur when the student provides a written notice of course withdrawal to Gulf University via email to: registration@gulfiu.com

Any refund due will be paid within 30 days of the notification of a course withdrawal or dismissal determination by Gulf University. If the student has been scheduled to complete more than 50% of the scheduled weeks in a semester for which the student was charged, the tuition is considered earned, and the student will receive no refund.

Academic Policies

Satisfactory Progress

Gulf University's standards of satisfactory progress apply to all students. Students must continually maintain satisfactory progress to continue their education at Gulf University. To maintain satisfactory progress, students must achieve a minimum academic standard, progress at a satisfactory rate toward program completion, and complete the program of study within 1.5 times the normal scheduled length of the program in each semester. The standards for academic progress consist of the following elements:

1. Undergraduate Program: Minimum 2.0 Grade Point Average

Grading System		
Letter Grade	Grade Point Average Scale	Numeric Grade
A	4.0	90 - 100
B	3.0	80 - 89
C	2.0	70 - 79
D	1.0	60 - 69
F	0.0	0 - 59
W	0.0	Withdrawal
I	0.0	Incomplete: Coursework must be completed and graded before the end of the next semester, or the IC reverts to a "F".

All student work to be graded will be returned with a grade within ten (10) days.

2. Attendance Requirements as outlined below.

Attendance

Coursework is delivered asynchronously. Asynchronous education is a self-paced, flexible educational format where students access lectures, readings, and assignments on their own schedule rather than attending live, real-time sessions. Asynchronous learning allows students to engage with course content anytime, within weekly deadlines, without needing to be online simultaneously with faculty, except for three (3) live class sessions per course. Dates and times will be announced at the start of each course. Required weekly activities and due dates are posted within the course content within the learning management system.

Probation and Dismissal

If a student fails a course and/or is not meeting satisfactory progress, as outlined above in a semester, the student must repeat and successfully pass the course in the next semester, or meet progress requirements. The student will be placed on probation for one semester. If the student successfully completes the terms of probation, the student is

removed from probation. If a student fails probation terms, the student will be dismissed from the program by Gulf University.

Probation will only be provided if a student can still complete the program 1.5 times the length of the program. If at any given evaluation period, the student cannot complete the program 1.5 times the program length, the student will be dismissed from the program by Gulf University.

Graduation Requirements

Students will receive their diploma (Bachelor of Administration Degree) after the successful completion of all aspects of their program and after meeting all financial obligations.

Withdrawal

A student shall be deemed to have been withdrawn or dismissed from a program of instruction when any of the following occurs:

- The student notifies Gulf University, in writing, of withdrawal.
- Gulf University terminates the student enrollment for failure to maintain satisfactory progress; failure to abide by the policies and procedures of Gulf University; and/or failure to meet financial obligations to Gulf University.

Academic Advising

Academic advising may be initiated by Gulf University personnel or the student when the need is identified.

Records

Gulf University records consist of the following permanent scholastic records for all students who are admitted, even if withdrawn:

Records maintained for not less than 60 years:

- Official Transcript
- Diploma

Records maintained for not less than 10 years:

- Admissions Documentation and Enrollment Agreement
- Record of Payments
- Record of Refund, if applicable
- Any Financing Agreement, if applicable
- Performance Information in Course of Enrollment, to include final grade

When a request for an official transcript or diploma is received by Gulf University, it will be provided no later than 60 days after receiving the request.

Grievance

Gulf University is committed to providing a fair, respectful, and supportive environment for all. Any person who believes they have been treated unfairly, or who has a concern about a university decision, action, or behavior, may raise a grievance without fear of retaliation. Whenever possible, concerns should first be addressed informally with the person involved or with an appropriate university representative or university office.

If the matter cannot be resolved informally, a written grievance may be submitted to Administration at: admin@gulfiu.com within thirty (30) days of the incident. The university will review the complaint promptly, gather any needed information, and provide a written response or decision within two weeks. All grievances will be handled as confidentially as possible, and retaliation against anyone who raises a concern in good faith is prohibited.

If the student complaint cannot be resolved after exhausting the institution's grievance procedure, the student may file a complaint with the Utah Department of Commerce – Division of Consumer Protection. The student must contact the Department for further details. 160 East 300 South, Salt Lake City, UT 84111, 800.721.7233 | Consumer Protection Website: <http://dcp.utah.gov>

Placement Services

Gulf University does not provide placement services. Gulf University does not and cannot promise or guarantee either employment nor level of income or wage rate to any Student or Graduate.

Faculty

Name	Qualifications
 Mr. Asif Killedar	Art Teacher Diploma and Government Diploma in Art Abhinav Kala Mahavidyalaya, India 2 years teaching experience at Boston World School (IGCSE), India
 Mrs. Qudsia Kamran	Master of Science in Mass Communication, Master of Arts in English Allama Iqbal Open University, Islamabad PK, Punjab University, Lahore, PK 15 years teaching experience, Punjab College for Women, Islamabad, PK
 Mrs. Rana Tarek	MBA of Business Administration (in progress) Chinese University in Egypt 1 year teaching experience as English teacher in Saudi Arabia.
 Mrs. Rosheen Gill	Master of Science, Mathematics National College of Business Administration and Economics (NCBA&E), Pakistan, 2021 6 years teaching experience, St. Anthony's College, Pakistan
 Mrs. Suman Sikdar	Master of Business Administration Shri Shankaracharya Institute of Professional Management & Technology, Raipur, India 12 years teaching experience, Central Inst. of Tech. and Creative Techno College, Angul

Outcomes

After the first year of operation, Gulf University will publish the following data in our catalog and on our website:

- The graduation or completion rate for its students.
- The percentage of students who return after the first year.

- The rate at which the school's students pass the licensure exam (if required).
Not required, Gulf University's program does not lead to licensure.
- The basis for any representation made by the school regarding the impact of its program on a student's future earnings, if applicable.
Not required, Gulf University provides no representation of student future earnings, see Placement Services above.