

# California Institute of Advanced Therapy

## School Catalog

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## **MISSION**

The mission of California Institute of Advanced Therapy is to educate students to gain knowledge of massage/tuina techniques through learning modern and oriental massage/tuina techniques and promote students to develop intellectual, analytical, and critical abilities for achieving their high level of professional career with professional ethical images to improve health of people.

## **OBJECTIVES**

Our goal is to facilitate students through classroom training in order to master massage/tuina techniques to be certificated, obtain employment, stay in the field or start their own business where there is demand.

## **ABOUT SCHOOL**

The institute is a private institution. It is approved to operate by the Bureau, and that approval to operate means compliance with state standards as set forth in the CEC and 5, CCR. An institution may not imply that the Bureau endorses programs, or that Bureau approval means the institution exceeds minimum state standards. The school is licensed to operate. It can be found on the bureau's website [www.bppe.ca.gov](http://www.bppe.ca.gov). California Institute of Advanced Therapy is located at 1305 Franklin St, #220, Oakland, CA 94612, 408-775-6199 [www.advtherapyedu.com](http://www.advtherapyedu.com). The school established with a classroom, library and equipped with massage tables, tools, supplies, etc. for students to learn massage/tuina. WIFI is also available at the school.

School does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, and has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under chapter 11 of the United States Bankruptcy code (11 U.S.C. Sec 1101 et seq.).

## **FACULTIES**

The school instructors are certified massage therapists by CAMTC. They are Aohua Jin, Doris Lee, Fang Wu Zeng, Fumin Wang, Fute Ying, Juan Xia, Qiaosheng Dong, Shuchun Wang and Yan Ning. They all have many years of teaching and working experience and some of them own stores in the field of massage/tuina therapy in US or China. Students will not only learn theories and techniques of massage/tuina therapy but also gain hands-on experience by learning from our instructors who have abundant working experience in the field.

## **ADMISSION REQUIREMENTS**

All students enrolled into a massage/tuina program must be 18 years of age and hold an English or Chinese high school diploma to be admitted to a program. Students must be in good health and can fully capable of learning massage/tuina techniques and performing and receiving the required massage/tuina movements.

## **Language of Enrollment**

Students are required to be able to read, listen and orally communicate in Chinese language in equivalent to high school level in order to enroll into a massage/tuina program in the school. Our training programs are taught in Chinese and materials are mainly provided in Chinese language. Students are also encourage to be able to communicate in English language in order to be best suit the job market as a massage/tuina therapist.

## **NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION**

The transferability and acceptance of the credit hours/certificate that you earn at this school is at the complete discretion of an institute to which you may seek to transfer. If the credit hours/certificate that you earn at this institute are not accepted by the institutes to which you seek to transfer, you may require to repeat some or all of coursework at that institution. For this reason, you should make certain that attendance at this institute will meet your educational goals. This may include contacting an institution to which you may seek to transfer for taking a course at this school to determine if your credit/certificate will transfer.

Students credit hours that are earned at this school will be issued to the institute that students seek to transfer upon receiving a student's written request. A student's transfer can be acquired at the school office or a written request with the student's name, social security number, date of birth, address, phone number, email address, date of attendance, reason of transfer, completed school name, address and CAMTC school code of the school that students seeks to transfer. Email requests will not be accepted. Transfer hours may not exceed 50% of 500 hours that is required by CAMTC. Students are entitled to request up to two official transcripts at no cost. An additional official transcript will be issued at \$50 each. The fee for official school transcripts may change at any time in sole discretion of the school as per requirement. To receive the transcript, the student must have no outstanding balance due.

## **RECOGNITIONS OF CREDITS FROM OTHER INSTITUTES**

School recognizes instructional hours except experiential learning hours earned at other CAMTC licensed schools where curriculum is substantially similar to the content or scope of our programs. For students attending Massage Therapy Course, transferring hours may not exceed 50% of 500 hours as it is required by CAMTC. CAMTC will consider up to 125 hours of equivalent in anatomy and physiology, contraindications, health and hygiene, and/or business ethics study. CAMTC also reserves the right, in its sole discretion, to not accept any or all transfer hours. If it is required, students need to complete the required study hours in the program in order to complete the program. The transcripts shall clearly identify transfer hours, including but not limited to school name, school approval code of CAMTC, address, phone or website, number of hours transfer, class requirements met CAMTC requirements, and reasons for transfer. Transcripts submitted must be official and sent directly from the originating school to the school administration office at 1305 Franklin St. #220, Oakland, CA 94612, 408-775-6199 for evaluations. Unofficial transcripts submitted via the student are not acceptable. Records submitted become the property of the school and will not be released to the student. If a student does not complete the enrollment at the school, the student records will be kept on file for about one year; then, be destroyed. Moreover, school has not entered into an articulation or transfer agreement with any other college or university and does not accept transcripts from schools that were not approved by CAMTC.

## **STUDENT SERVICES**

### **Foreign Students**

The school does not admit foreign students to any of our school programs.

### **Job Placement Assistance**

School does not provide job placement assistance to students to find employment opportunities in the field of massage/tuina. However, we will provide references or advice to students for employment.

### **Financial Assistance**

School does not have access to any federal or state student financial aid nor student loan programs as the school and school programs are not accredited from an accrediting agency recognized by the United States Department of Education. A student may choose to find private educational lending through alternative sources.

### **Accommodation Services**

School does not provide accommodation services nor has dormitory facilities under its control. Availability of housing surrounding school is abundant. Students are recommended to find their own room or place to live as expected. A room or apartment can be found in the area from \$800 to \$1800 depends on the individual's needs.

### **Library and Policy**

School established a library and provides books and materials for students to develop in the field. These reference materials include books and charts on human anatomy and physiology, professional business ethics, oriental massage/tuina theories and techniques of massage/tuina therapy, nutrition, Qi-Gong and related materials. Students can visit the library during school business hours. All books and materials must be signed to be used in the library. All materials must be returned at the end of the business hours. All reference books and

materials are property of the school and are not to be taken away from the premises at any time. Library Hours are Monday to Friday: 8:30AM – 5:00PM; closed on Holidays. For various requests, please email or call school office at [caatinst@gmail.com](mailto:caatinst@gmail.com), 408-775-6199.

### **STUDENT'S RIGHT TO CANCEL**

Students have the right to cancel the enrollment agreement and obtain a full refund paid through attendance at the first class session or the seventh day after enrollment whichever is later. Cancellation notices must be in writing with providing the student's name, address, phone numbers and dates of cancellations or withdrawal, signed and dated, and deliver in person. A cancellation will occur when the student gives his/her written notice of cancellation to a school official. Pro-rated of refund will be calculated from the day of receipt of withdrawal/refund request. Cancellation/Withdrawal may also be effectuated by a student's notice or by a student's conduct, including but not necessarily limited to lack of attendance.

### **ATTENDANCE REQUIREMENTS**

All instructions including hands-on practice take place at 1305 Franklin St. #220, Oakland, CA 94612. All course work at the school is based on hours. Students are required to be on time and physically present for the entire duration of their course in order to receive a school certificate. Attendance via skype, phone, or other electronic calling device is not permitted. School does not accept distance learning hours, including but not limited to externships, apprenticeships, homework, and self-study or credits through challenge examinations, achievement tests, or experiential learning. Tardiness is considered; anything exceeding 15 minutes are counted and accumulated toward absence and receive a warning. Accumulation of such absences of five times will result make-up time and may associate with fees. The school arranges make-up classes for students according to their situation. All missed theory classes or hands-on practice hours are required to make up prior to graduation.

### **Requirements of Experiential Learning**

Students are required to complete theoretical learning of a subject before participating hands-on practice of the subject. Students who are absent for theoretical learning of a subject must make up the lost theory hours prior to hands-on practice. Students who transfer from other schools must either take the theoretical class or take an exam of the subject at this school for evaluation before being allowed to participate hands-on practice.

### **PROBATION AND DISMISSAL POLICY**

Students will be placed on academic probation including talking with the school officials and receiving a warning from school officials when completing a subject with a grade below C or cannot complete the subject of learning. The student is given one chance to repeat the classroom learning with no cost. A written record of any evaluation or warning shall be maintained in the student's record.

School reserves the right to dismiss or terminate a student from any inappropriate acts, including but not limited to inappropriate acts of a sexual nature, abusive or threatening behavior, possession or under influence of a controlled substance, repeated tardiness and absences from classes, sleeping in class, insubordination to instructors, school administrators,. Termination under these circumstances will be immediate and the student may be asked to leave the school facility immediately. A student can also be dismissed or suspended for failure to meet his/her financial responsibility to the school.

### **LEAVE OF ABSENCE**

A student may request a leave of absence of a program for a reason that prevents students from effectively engaging in the classroom. A leave of absence may be filed up to the time of the next same training program. The completed and uncompleted theory and hands-on classes will be outlined and reviewed by the program director. The student must sign and acknowledge. Filing leave of absence will extend time for students to complete a program and protect students from policy and tuition changes beyond the date stated on the enrollment agreement signed upon registration.

## **HYGIENE, DRESS CODE AND DRAPING**

Students are expected to maintain a high standard of personal hygiene while attending classes or during skill practice. Students are also expected to adhere to the following dress policy:

- No sleeveless shirts, tank tops, low scooping V necks or revealing cleavage, no holes in clothes
- T-shirts should have at least a ¼ length sleeve and cover the midriff completely.
- Do not wear perfumes, cologne or body sprays
- Fingernails must be trimmed short, clean, no acrylic nails
- Hair should be clean and not hang below the shoulders; should be neatly tied back and up
- Clean socks, no barefoot
- Fresh breath and good dental hygiene is recommended
- Beards and moustaches must be neatly trimmed
- Refrain from wearing any piercing on your face during class
- Wash hands before and after massage/tuina, using restroom and eat
- No chewing gum in the classroom or hands practice
- Use a towel/sheet to cover from lower shoulders to middle of upper legs during skill demonstration and hands-on practice

Students are encouraged to dress comfortably in flexible clothing or wear professional attire that allows freedom of movement. A student arrives to class with inappropriate cloth, poor hygiene or strong scents may ask to rectify.

## **STUDENT RIGHTS/GRIVANCE POLICY**

We value and respect every student and will work hard to make their learning experience valuable and rewarding. If a problem occurs during your training, we want to work with you to find a fair and satisfying solution. The procedures of complaints are included but not limited to the following:

1. A student may note a complaint by communicating orally or in writing to any instructor or school officials. If the complaint is in writing, we request that the complaint is submitted with the nature of the incident, approximate date of occurrence, name of individual, sign and date and give it to a school official.
2. If the students has made the complaint orally, we will work with you to investigated the incident, including interviews with all the persons involved in the complaint within 24 hours.
3. If an oral complaint is not resolved with either a reasonable solution or time, the student should file a written complaint. Upon the receipt of a written complaint, it will be forwarded to the person responsible for the conduct. A school official will meet with you if necessary and review all pertinent documentation for making every effort to find a fair solution to address your concerns.
4. After a student submits a written complaint, the school shall within 10 days after receipt of the complaint provide the student with a written response, including a summary of the school's findings and disposition.
5. If the investigation was found and determined that the complaint is invalid or unfounded, the complaint will be dismissed with no further action and the reasons for the rejection providing to the student.
6. If the investigation was found and determined to be valid, action will be taken to resolve the situation which may include a refund of tuition fees
7. A written record of the complaint and the details of the resolution along with all pertinent documents will be filed in the student's record and be logged in the "Student Record of Complaints Log"
8. If the complaint is a violation of the law and is not resolved within 30 days after initially filing by the student, the school will notify law enforcement authorities, BPPE and all appropriate accrediting bodies of the complaint about investigation findings and resolutions, including communicate directly with any person in control regarding the complaints and their investigation and resolution or lack of resolution.
9. Students may at any time communicate directly with the BPPE or any other appropriate government agency regarding their complaints.

## **RETENTION OF STUDENT RECORDS**

School maintains records of names, addresses, email addresses, phone numbers and any documents and forms that are signed by students or instructors of students during their training in the school. Student records are retained and locked in a fireproof cabinet at the school principal place of business for a minimum of five (5) years. Student transcripts and certificates of completion will be kept indefinitely. Students' financial records are kept in separate folders. Restricted access to students' records and electronic files are limited to authorized personnel.

## **METHOD OF INSTRUCTION AND TRAINING MATERIALS**

The course theoretical content is delivered through classroom lectures. Technique content is delivered through instructor demonstrations, return demonstration by students and verified or rectified by instructors. Students are required to complete theory class study before participating hands-on practice of the subject. Students are expected to give and receive massages/tuina. Students' knowledge evaluation is continuous throughout the course with exams and hands-on demonstration by students and rectified and verified by the instructor for the presented subject material. All instructions including hands-on practice take place at 1305 Franklin St. #220, Oakland, CA 94612. Instructional materials include anatomy model and chart, massage tables, tools, massage supplies, video display and etc.. classroom discussion may also take place in the classrooms. Student-teacher ratios for hands-on practice is 25:1.

### Grading

Students will be graded as 35% on attendance, 35% on skill demonstration, and 30% on exams.

| Theory Grading Standard |                  |               | Hands-on Grading Standard |             |
|-------------------------|------------------|---------------|---------------------------|-------------|
| Grade Level             | Grade Percentage | Performance   | Grade Level               | Performance |
| A                       | 90% - 100%       | Excellent     | P                         | Pass        |
| B                       | 80% - 89%        | Good          | F                         | Fall        |
| C                       | 70% - 79%        | Average       |                           |             |
| D                       | 60% - 69%        | Below Average |                           |             |

### Withdrawals and Incompletes

Students, who are withdrawn or did not complete a full program of study, shall be credited up to the last whole module that was completed in the program. Students will have an option to restart a class following the last satisfactorily completed module of study. For example, if a student completed chapters 1 and 2 of Massage Therapy course but withdrew some classes in the following chapters, the student shall restart back at the beginning of module 3 at a later opportunity in their chosen schedule to do so but not to exceed 24 months from the original starting date. Incomplete hours shall appear as "incomplete" on a transcript; partial hours of completion of a module shall not be listed on students' transcript. The student is required to pay the difference in tuition for the time of the student's study overlapping hours in the program.

## **GRADUATION REQUIREMENTS**

Students who successfully complete a training course are required to successfully complete the total 512 hours of the course, including theory, hands-on practice, assignments and assessments. Students' theory knowledge is evaluated by exams throughout the course. Students must score a minimum of 60% on any given written examination and maintain a cumulative Grade Point Average (GPA) of 70% or "C" or above. Students' hands-on knowledge is evaluated by an instructor with a Pass/Fail grade. Students must receive a Pass grade for hands-on demonstration to successfully complete a program.

Students who successfully complete all the required training subjects including theory and hands-on hours of a program will receive a school issued certificate of completion with the course title and clock hours on the certificate. Successful completion includes without limitation of satisfaction of all financial obligations to the school, satisfaction of attendance record, and written and demonstration exams.

## **CAMTC CERTIFICATION REQUIREMENTS**

In order to obtain CAMTC Certification, an applicant must submit a fully completed application and meet all of the following requirements:

- Be 18 years of age or older;
- Pay the Certification Fee; click on CAMTC Fee Schedule.
- Submit fingerprints to an authorized agency in California for a Live Scan using only the CAMTC form at Request for Live Scan Service (the authorized agencies charge you a fee for this service) and pass a criminal background check;
- Have all schools you attended for massage training submit original Official Transcripts directly to CAMTC in accordance with CAMTC's Policies and Procedures for Approval of Schools. Your school(s) must send your OFFICIAL SCHOOL TRANSCRIPT(s) directly to CAMTC electronically via email to [transcripts@camtc.org](mailto:transcripts@camtc.org). Transcripts must demonstrate that you have successfully completed, at a CAMTC Approved School, curricula in massage and related subjects totaling a minimum of 500 hours (or the credit unit equivalent), which incorporates appropriate school assessment of student knowledge and skills. (See below for more information about closed schools and out-of-state education.) Of the 500 hours, a minimum of 100 hours shall be in anatomy and physiology, contraindications, health and hygiene, and business and ethics
- Have not violated any of the provisions of the California Massage Therapy Act or any policy, procedure, or regulation of CAMTC.
- Make a good, clean photocopy of the front of your Driver's License or Official State Identification to include with your Application.
- Get your Passport Photo taken.

You'll need to include a recent (less than 60 days old) passport photo of yourself along with your completed CAMTC Application. Don't take this picture yourself; instead, please locate a local vendor that advertises and specializes in passport photos to ensure that your photo is taken properly. Be sure to legibly print your name and Driver's License or Official State Identification number on the back of the photo that will be taped to your Application.

California Business and Professions Code section 4611 makes it an unfair business practice for anyone not certified by CAMTC to use the titles: Licensed, Certified, Certified Massage Therapist, Certified Massage Practitioner, CMT, or CMP.

Attendance and/or graduation from a California Massage Therapy Council approved school does not guarantee certification by CAMTC. Applicants for certification shall meet all requirements as listed in California Business and Professions Code section 4600 at. Seq..

A student or any member of the public with questions that have not been satisfactorily answered by the school or who would like to file a complaint about this school may contact the California Massage Therapy Council at: One Capital Mall, Suite 320, Sacramento, CA 95814, [www.camtc.org](http://www.camtc.org), phone (916) 669-5336, or fax (916) 669-5337.

## **POLICY REVIEW AND REVISION**

School abides by the policies and procedures set forth in its policy documents. Students are expected to familiarize with the school's policies and procedures. Schools shall review all policies and procedures for revision, retention or deletion annually and revise them as often as required to ensure its accuracy and relevance.

## **PROGRAMS**

### **Massage Therapy Course (512 hours).**

The course covers all the essentials skills for students to become a successful independent or employed massage

therapist. It enhances skills to treat various illnesses or symptoms. School is not approved by CAMTC yet. The education completed at the school cannot be used to satisfy any requirements for CAMTC certification as a massage therapist. Students who are not eligible to apply or become a CAMTC certified massage therapist can work as a massage therapist in the state of California where a CAMTC certificate is not required. Please find more information at the United States Department of Labor's Standard Occupational Classification codes for massage therapists is 31-9011 and visit [https://www.bls.gov/oes/current/oes\\_stru.htm](https://www.bls.gov/oes/current/oes_stru.htm).

School will offer Massage Therapy Courses in 2025 after being approved by CAMTC from Monday to Friday from 8:00AM to 5:00PM. Course work is based on hours. Total hours of training of the course are 512 hours. The dates of the course are 1/2/2025 to 3/31/2025, 4/1/2025 to 6/30/2025, 7/1/2025 to 9/30/2025, 10/01/2025 to 12/31/2025.

Textbook adepts "Massage Therapists (Beginner, Intermediate, Advanced)", Vocational Skills Appraisal Textbooks, Published and Distributed by China Labor and Social Security Press, Publisher: Zhang, Mengxin, 2004. The content of CAMTC education requirements is edited. Reference textbook includes Trail Guide to The Body 6th Edition by Andrew Biel, Massage Anatomy by Dr. Abby Ellsworth and Peggy Altman.

Students are required to review the class material, self-assess with practice questions at back of each module or classroom handouts and practice the movements that learn during the class as quizzes may be given in the classes to ensure obtaining the knowledge of the subjects.

Schools shall review all subjects including theory and practice, assignment, assessments, etc. to closely follow requirements of BPPE and CAMTC and revise, retain or delete annually or as often as required for the accuracy and relevance.

#### Massage Therapy Course (512 hours)

| Subject                                                     | Theory Hours | Practice Hours |
|-------------------------------------------------------------|--------------|----------------|
| 1. Introduction to Massage/Tuina                            | 1            |                |
| 2. Anatomy & Physiology Knowledge                           | 60           | 20             |
| 3. Massage/Tuina Contraindications                          | 35           |                |
| 4. Health and Hygiene Knowledge                             | 20           | 1              |
| 5. Business and Ethics                                      | 15           | 10             |
| 6. Knowledge of Oriental & Massage/Tuina                    | 13           | 22             |
| 7. 15 Hand Techniques                                       | 30           | 45             |
| 8. Massage/Tuina Techniques                                 | 16           | 212            |
| Total Theory & Hands-on Hours (Exam & Skill Demos 12 Hours) | 190          | 310            |

#### Course Description

##### Anatomy & Physiology

The course provides an overall knowledge of structure and function of the human body in order for massage therapist to have a thorough understanding of the structure and function of the human body. In this subject, students will become familiar with the human body, beginning at the most superficial level and continuing into all body systems. Emphasis is placed on the integumentary (skin), skeletal, muscular, and nervous systems as these are the areas the student will address most directly. Students will also explore the relationship between muscles and human movement (kinesiology), and expertly learn the origin, insertion and action of individual muscles and muscle groups. A considerable amount of class time will be given to developing palpation skills and participating in hands-on training activities that will further help to strengthen knowledge of muscle movement and locations.

### Massage/Tuina Contraindications

The course teaches knowledge of contraindications and precautions during performing massage/tuina to enhance safe massage practice of massage therapist in the field and better improve the health of clients.

### Health & Hygiene

The course teaches a set of practices for maintaining public health and preventing spread of diseases. Students will learn the standard massage/tuina practice, precautions and prevention of spreading disease, infection control and therapist hygiene in order to for massage therapist maintaining a healthy environment during massage/tuina.

### Business & Ethics

This subject gives the knowledge that is needed to best integrate ethical standards into business practices. This subject emphasize on the ins and outs of building a successful, ethical practice working environment and business ethics that masseuses should have. Students will learn the importance of professional ethics for being a successful professional massage therapist for providing effective, enjoyable and safe services to clients within professional and ethical boundaries. The student will also learn the importance of clear, accurate and effective methods of communication with clients and other health care professionals, service procedures, business management, including building marketing, client retention, time management, resume writing, interviewing, and generating a robust and mutually beneficial referral network.

### Massage/Tuina Therapy Theory and Techniques

The subject emphasize on modern massage techniques, including Swedish/oil massage, hot stone massage, deep tissue massage, and foot reflexology. The class provide a good amount of time to teach knowledge of traditional Chinese Medicine theory and techniques to treat common issues/symptoms for students to become an successful independent massage therapist and easily step into the field of massage/tuina.

## **TUITION AND REFUND POLICY**

Below lists the total charges of the course of current period. Students should obtain the latest copy of the school catalog for current class schedule and fees.

### Admission Payment Information

| Item                              | Massage Therapy Course |
|-----------------------------------|------------------------|
| Registration Fee (non-refundable) | \$200.00               |
| Tuition                           | \$6800.00              |
| Textbook (non-refundable)         | \$50.00                |
| STRF (non-refundable) 6e11        | \$0.00                 |
| <b>TOTAL AMOUNT</b>               | <b>\$7050.00</b>       |

Note: BPPE does not collect STRF (Student Tuition Recovery Fund) assessment fee since April 2024. The purpose and operation of STRF information can be found in STRF section below. School does not collect fees for equipment, lab supplies or kits, uniforms or other clothing, in-resident housing, tutoring, assessment fees for transfer of credit and any other institutional charge fee nor collect any money or charges from students for transmittal on the student's behalf to a third party, i.e. library usage, license fee, examinations fee etc..

Tuition and fees are required to be paid on or before the first day of class at school office at 1305 Franklin St, #220, Oakland, CA 94612, (408) 775-6199.

## **REFUND POLICY**

Students have right to withdraw from a course of instruction at any time. If a notice of cancellation is made through attendance at the first class session or the seventh day after enrollment whichever is later, school will

return a full refund. If a notice of cancellation is submitted after the seventh day of enrollment, the school will remit a refund less the registration fee of \$200 within 30 days following student's withdrawal. The registration fee of \$200.00 (Two Hundred dollars) is non-refundable for students cancellation after the seventh day of instruction. A cancellation will occur when the student gives a written notice of cancellation to a school official. Pro-rated of refund will be calculated starting from the day after receiving the student's withdrawal/refund request. The student is eligible for a pro-rated refund if a student complete 60% or less of the course. No refund is issued after completion of 60% of a course. Textbook fee is not refundable. Please keep a copy of submission of refund request as your proof.

Refund Calculation Example: If a student completes 24 days of 64 days of Massage Therapy course and has 40 days of remaining course and paid \$6800.00 tuition. The student is entitled to a refund of \$4250.00 as calculated below:

$$\$6800.00(\text{total tuition paid}) / 64 (\text{total class days}) \times 40 (\text{days not attend}) = \$4250.00 (\text{refund amount})$$

For the purpose of determining your time of withdrawal, you shall be deemed to have withdrawn from the course when any of the following occurs:

- You delivered a written withdrawal notice to a school official.
- You failed to attend classes for an accumulation of five (5) days without notifying the school. The date of withdrawal shall be deemed to be the last date of recorded attendance date.
- School terminates your enrollment.

## **LATE PAYMENTS**

Accounts with past due balances are subject to late payment fees of up to 10% of the tuition. Students are provided with a grace period following the payment deadline before being dropped from the course. Students who have not made satisfactory payment arrangements by the end of the grace period will be dropped from their course, and have a hold placed on their account. This hold will prevent students from accessing services such as ordering or getting official or unofficial transcript, and receiving school certificate. Once the payment issue is resolved, the hold(s) will be removed from the student's account and the student is allowed to attend classes.

## **STUDENT LOAN**

If a student obtains a loan to pay for an educational program, the student have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student received federal student financial aid funds, the student is entitled to a refund of the money not paid from federal financial aid funds. If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur.

1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

## **STUDENT TUITION RECOVERY FUND (STRF)**

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by a student in an educational program at a qualifying institution, who is or was California residents while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid no your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

It is the student's right and responsibilities with respect to the Student Tuition Recovery Fund. It is a state requirement that a student who pays his or her tuition is required to pay a state-imposed assessment for the Student Tuition Recovery Fund.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

***Keep a Copy of Your Agreement.*** It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau of Private Postsecondary Education at 1747 N. Market Blvd. Suite 225, Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA 95798-0818. Telephone and Fax #'s (888) 370-7589, (916)574-8900, or by fax (916) 263-1897.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an education program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution, or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimbursed proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd. Suite 225, Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA 95798-0818. Telephone and Fax #'s (888) 370-7589, (916)574-8900, or by fax (916) 263-1897.

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