



Bureau for Private Postsecondary Education
 1747 N. Market Blvd. Ste 225 Sacramento, CA 95834
 P.O. Box 980818, West Sacramento, CA 95798-0818
 P (916) 574-8900 F (916) 263-1897 www.bppe.ca.gov



NOTICE TO COMPLY – CA-4300511-0721 (Ed. Code §94935 & 5, CCR §75010)

Institution Name:	Northern California Bible College	Institution Telephone:	(925) 846 6464
Institution Code:	4300511	Administrator Name:	David Sell
Street Address:	4439 Stoneridge Dr, Ste 210, Pleasanton, CA 94588	Date of Inspection:	07/15/21

Nature and Facts of the Violation(s), Including a Reference to the Statute or Regulation Violated, and Manner in Which the Institution Must Correct the Violation to Achieve Compliance:

Education Code	Subsection , Description, and Required Correction
<p>5, CCR § 71810</p>	<p>(b) The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following:</p> <p>(1) The specific beginning and ending dates defining the time period covered by the catalog;</p> <p>Page 1 of the school’s catalog failed to specific beginning and ending dates defining the time period covered by the catalog.</p> <p>To remedy this violation, the catalog shall specify the beginning and ending dates defining the time period covered by the catalog in month/date/year format.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC § 94909</p>	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(2) Except as specified in Article 2 (commencing with Section 94802), a statement that the institution is a private institution and that it is approved to operate by the bureau.</p> <p>Although page 17 of the school’s catalog contains a statement identifying the school is provisionally approved by the Bureau, the statement failed to define the term approved in accordance with CEC §94897 (l)(1)(2) and failed to identify that the institution is a private institution.</p> <p>To remedy this violation, the school shall update the statements page 15 of the school’s catalog to state the</p>

<p style="text-align: center;"><i>Reference</i> CEC §94897</p>	<p>institution is a private institution and to state that approved to operate means compliance with state standards as set forth in the California Private Postsecondary Act of 2009 and Division 7.5 of Title 5 of the California Code of Regulations.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p> <p>94897. Prohibited Business Practices</p> <p><i>An institution shall not do any of the following:</i></p> <p><i>(1) Use the terms “approval,” “approved,” “approval to operate,” or “approved to operate” without stating clearly and conspicuously that approval to operate means compliance with state standards as set forth in this chapter. If the bureau has granted an institution approval to operate, the institution may indicate that the institution is “licensed” or “licensed to operate,” but may not state or imply either of the following:</i></p> <p><i>(1) The institution or its educational programs are endorsed or recommended by the state or by the bureau.</i></p> <p><i>(2) The approval to operate indicates that the institution exceeds minimum state standards as set forth in this chapter.</i></p>
<p style="text-align: center;">CEC §94909</p>	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(15) The following statement: “NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION The transferability of credits you earn at (name of institution) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the (degree, diploma, or certificate) you earn in <u>(name of educational program)</u> is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or certificate) that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending (name of institution) to determine if your (credits or degree, diploma, or certificate) will transfer.”</p> <p>Although page 27 the school’s catalog contains the required disclosure, the school inserted the school’s name within the</p>

	<p>section of the disclosure that requires the name of the educational program</p> <p>To remedy this violation, the school shall update the disclosure on page 27 of the catalog to insert the name of the educational program.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC § 94909</p>	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(8) A detailed description of institutional policies in the following areas:</p> <p>(A) Admissions policies, including the institution’s policies regarding the acceptance of credits earned at other institutions or through challenge examinations and achievement tests, admissions requirements for ability-to-benefit students, and a list describing any transfer or articulation agreements between the institution and any other college or university that provides for the transfer of credits earned in the program of instruction. If the institution has not entered into an articulation or transfer agreement with any other college or university, the institution shall disclose that fact.</p> <p>On page 26 of the school’s catalog, within the admission policy, the school failed to identify the admission documentation needed for prospective students to submit who have enrolled in at least one college course at another school.</p> <p>To remedy this violation, the school shall update its catalog’s admission requirements to identify the admission documentation needed prospective students to submit who have enrolled in at least one college course.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(8) A detailed description of institutional policies in the following areas:</p>

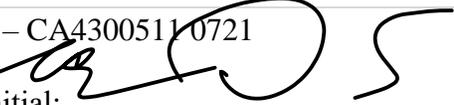
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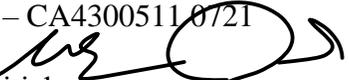
<p style="text-align: center;">CEC § 94909</p>	<p>(A) Admissions policies, including the institution’s policies regarding the acceptance of credits earned at other institutions or through challenge examinations and achievement tests, admissions requirements for ability-to-benefit students, and a list describing any transfer or articulation agreements between the institution and any other college or university that provides for the transfer of credits earned in the program of instruction. If the institution has not entered into an articulation or transfer agreement with any other college or university, the institution shall disclose that fact.</p> <p>The catalog contains inconsistent statements regarding any transfer or articulation agreements between the institution and any other college or university. According to page 27 of the school’s catalog, “NCBC has no official agreements with any other schools for the articulation of transfer credits.” Whereas page 18 of the catalog the school states, under the On-Site learning program at Redemption Church, “Courses taken from Jubilee Bible College are transferrable into NCBC’s degree programs</p> <p>To remedy this violation, the catalog must contain clear and consistent policies regarding transfer or articulation agreements between the institution and any other college or university.</p> <p><u>If the school does maintain transfer or articulation agreements</u> with other schools, the school shall remove the statement on page 27 that the school has no transfer or articulation agreement with any other schools.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p style="text-align: center;">CEC §94909</p>	<p>a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(9) The schedule of total charges for a period of attendance and an estimated schedule of total charges for the entire educational program.</p> <p>On page 21 & 22 of the school’s catalog, the school failed to clearly identify the schedule of total charges for a period of attendance and an estimated schedule of total charges for the entire educational program.</p> <p>To remedy this violation, the school shall state in its catalog, the total charges for a period of attendance and an estimated schedule of total charges for the entire educational program.</p>

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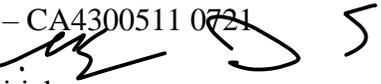
	<p>A copy of the revised catalog shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §76215(b)</p>	<p>(a) A qualifying institution shall include the following statement on both its enrollment agreement and school catalog:</p> <p>“The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident 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 on 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.</p> <p>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.”</p> <p>(b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog:</p> <p>“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 for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.</p> <p>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:</p> <ol style="list-style-type: none"> 1. The institution, a location of the institution, or an educational 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

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	<p>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.</p> <p>4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.</p> <p>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 reimburse proceeds received by the institution in excess of tuition and other costs.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>A student whose loan is revived by a loan holder or debt collector after a period of noncollection 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.</p> <p>However, no claim can be paid to any student without a social security number or a taxpayer identification number.”</p> <p>The school failed to update the STRF Disclosures on page 23 of the school’s catalog, in accordance with new regulations implemented on August 10, 2017.</p> <p>To remedy this violation, the school shall update the STRF disclosure located on page 23 of the school’s catalog.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p>

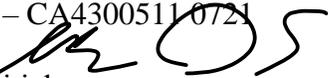
<p style="text-align: center;">CEC § 94909</p>	<p>(8) A detailed description of institutional policies in the following areas:</p> <p>(B) Cancellation, withdrawal, and refund policies, including an explanation that the student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The text shall also include a description of the procedures that a student is required to follow to cancel the enrollment agreement or withdraw from the institution and obtain a refund consistent with the requirements of Article 13 (commencing with Section 94919).</p> <p>Page 22 of the school's catalog contains a refund policy that does not demonstrate compliance with 5, CCR §71750(c)(1).</p> <p>To remedy this violation, the school shall update its catalog to provide refund policy that demonstrate compliance with 5, CCR §71750(c)(1).</p> <p>A copy of the revised catalog shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p> <p>71750. Withdrawals and Refunds. <i>(c) A pro rata refund pursuant to section 94919(c) or 94920(d) or 94927 of the Code shall be no less than the total amount owed by the student for the portion of the educational program provided subtracted from the amount paid by the student, calculated as follows:</i> <i>(1) The amount owed equals the daily charge for the program (total institutional charge, divided by the number of days or hours in the program), multiplied by the number of days student attended, or was scheduled to attend, prior to withdrawal.</i></p>
<p style="text-align: center;">CEC §94909</p>	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(8) A detailed description of institutional policies in the following areas:</p> <p>(B) Cancellation, withdrawal, and refund policies, including an explanation that the student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The text shall also include a description of the procedures that a student is required to follow to cancel the enrollment agreement or withdraw from the institution and obtain</p>

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	<p>a refund consistent with the requirements of Article 13 (commencing with Section 94919).</p> <p>Although page 22 of the school’s catalog contains instructions to withdraw from the school, the catalog failed to contain a description of the procedures that a student is required to follow to cancel the enrollment agreement.</p> <p>To remedy this violation, the school shall update its catalog to include a description of the procedures that a student is required to follow to cancel the enrollment agreement.</p> <p>A copy of the revised catalog shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94909</p>	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(8) A detailed description of institutional policies in the following areas:</p> <p>(B) Cancellation, withdrawal, and refund policies, including an explanation that the student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The text shall also include a description of the procedures that a student is required to follow to cancel the enrollment agreement or withdraw from the institution and obtain a refund consistent with the requirements of Article 13 (commencing with Section 94919).</p> <p>Page 22 of the school’s catalog contains an unenforceable statement regarding books and other materials during the cancellation period. In accordance with CEC §94920 (b), institutions shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. Therefore, the statement regarding books and other materials within the cancellation period, is unenforceable if a student cancels within the cancellation period.</p> <p>To remedy this violation, the school shall update the statement on pages 22 of the catalog to provide accurate information regarding the books and other materials are non-refundable after the cancellation period.</p>

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<p>Reference CEC §94920</p>	<p>A copy of the revised catalog shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p> <p>94920. Mandatory Cancellation, Withdrawal, and Refund Policies <i>An institution that does not participate in the federal student financial aid programs shall do all of the following:</i></p> <p><i>(b) Institutions shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later.</i></p>
<p>CEC § 94909</p>	<p>(a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following:</p> <p>(11) A statement specifying that, if a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.</p> <p>The school's catalog is missing the required statement</p> <p>To remedy this violation, the school shall update its catalog to include a statement specifying that, if a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.</p> <p>A copy of the revised catalog shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §71810</p>	<p>(b) The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following:</p> <p>(6) The institution's policies and practices regarding any form of financial aid, including all consumer information which the institution is required to disclose to the student under any state or federal financial aid program</p>

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	<p>The school's catalog failed to include policies and practices regarding any form of financial aid.</p> <p>To remedy this violation, the school shall update its catalog to include information regarding the institution's policies and practices regarding any form of financial aid.</p> <p>A copy of the revised catalog shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
	<p>Page 47 of the school's catalog refers to the Bureau's old address.</p> <p>To remedy this issue, the school shall update the Bureau's address within the catalog to 1747 N. Market Blvd. Suite 225 Sacramento, CA 95834.</p> <p>A copy of the revised catalog shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below</p>
<p>5, CCR §71800</p>	<p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p> <p>(a) The name and address of the institution and the addresses where instruction will be provided</p> <p>The school's enrollment agreement failed to identify the addresses where instruction will be provided.</p> <p>To remedy this violation, the school shall update its enrollment agreement to identify the address where instruction will be provided.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §71800</p>	<p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p> <p>(b) Period covered by the enrollment agreement.</p> <p>The school's enrollment agreement failed to identify the period covered by the enrollment agreement.</p>

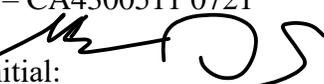
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	<p>To remedy this violation, the school shall identify the period covered by the enrollment agreement for which the enrollment agreement is valid.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §71800</p>	<p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p> <p>(c) Program start date and scheduled completion date.</p> <p>The school’s enrollment agreement failed to identify the program start date and scheduled completion date.</p> <p>To remedy this violation, the school shall identify the program start date and scheduled completion date.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §71800</p>	<p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p> <p>(d) Date by which the student must exercise his or her right to cancel or withdraw, and the refund policy, including any alternative method of calculation if approved by the Bureau pursuant to section 94921 of the Code.</p> <p>The school’s enrollment agreement failed to identify the date the student must exercise his or her right to cancel or withdraw from the enrollment agreement.</p> <p>To remedy this violation, the school shall specify on the enrollment agreement the date (month/date/year format) by which a student must exercise his or her right to cancel or withdraw. As an alternative, the school shall have a line or placeholder to insert the date at the time the student enrolls.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
	<p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p>

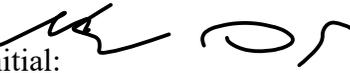
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<p>5, CCR §71800</p>	<p>(d) Date by which the student must exercise his or her right to cancel or withdraw, and the refund policy, including any alternative method of calculation if approved by the Bureau pursuant to section 94921 of the Code.</p> <p>The school's enrollment agreement contains a refund policy that does not demonstrate compliance with 5, CCR §71750(c)(1).</p> <p>To remedy this violation, the school shall update its refund policy within the enrollment agreement that demonstrate compliance with 5, CCR §71750(c)(1).</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p> <p>71750. Withdrawals and Refunds. <i>(c) A pro rata refund pursuant to section 94919(c) or 94920(d) or 94927 of the Code shall be no less than the total amount owed by the student for the portion of the educational program provided subtracted from the amount paid by the student, calculated as follows:</i> <i>(1) The amount owed equals the daily charge for the program (total institutional charge, divided by the number of days or hours in the program), multiplied by the number of days student attended, or was scheduled to attend, prior to withdrawal.</i></p>
<p>5, CCR §71800</p> <p><i>Reference</i> 5, CCR §76120</p>	<p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p> <p>(e) Itemization of all institutional charges and fees including, as applicable:</p> <p>(11) Student Tuition Recovery Fund fee (non-refundable);</p> <p>The school's enrollment agreement failed to itemize STRF within the Fee & Charges section of the enrollment agreement.</p> <p>To remedy this violation the, school shall update the Fee & Charges section of its enrollment agreement to reflect the current STRF assessment of fifty cents (\$0.50) per one thousand dollars (\$1,000) of institutional charges and identify STRF as non-refundable.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>

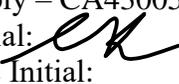
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	<p>76120 Amount of STRF Assessment. <i>(a) Each qualifying institution shall collect an assessment of zero dollars (\$0) per one thousand dollars (\$1,000) of institutional charges, rounded to the nearest thousand dollars, from each student in an educational program who is a California resident or is enrolled in a residency program. For institutional charges of one thousand dollars (\$1,000) or less, the assessment is zero dollars (\$0).</i></p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(b) A schedule of total charges, including a list of any charges that are nonrefundable and the student's obligations to the Student Tuition Recovery Fund, clearly identified as nonrefundable charges.</p> <p>The school's enrollment agreement failed to clearly identify any charges that are nonrefundable within its Fee & Charges section of the enrollment agreement.</p> <p>To remedy this violation, the school shall update its enrollment agreement to clearly identified within the Fee & Charges section, that STRF and Application fee are non-refundable.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC § 94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(c) In underlined capital letters on the same page of the enrollment agreement in which the student's signature is required, the total charges for the current period of attendance, the estimated total charges for the entire educational program, and the total charges the student is obligated to pay upon enrollment.</p> <p>The school's enrollment agreement is missing the underlined capital letters on the same page in which the student's signature is required, the total charges for the current period of attendance, the estimated total charges for the entire educational program, and the total charges the student is obligated to pay upon enrollment.</p> <p>To remedy the violation, the school shall update its enrollment agreement to include in underlined capital letters on the same page in which the student's signature is required: <u>THE TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE, THE</u></p>

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Administrator's Initial: 

	<p><u>ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM, and THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT.</u></p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §76215</p>	<p>(a) A qualifying institution shall include the following statement on both its enrollment agreement and school catalog:</p> <p>“The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident 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 on 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.</p> <p>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.”</p> <p>The school’s enrollment agreement is missing the verbatim STRF Disclosures.</p> <p>To remedy this violation, the school shall include the verbatim STRF disclosure in its enrollment agreement.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(e) (1) A disclosure with a clear and conspicuous caption, “STUDENT’S RIGHT TO CANCEL,” under which it is explained that the student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later.</p> <p>The cancellation policy on page 1 and 2 of the school’s enrollment agreement contained inaccurate information.</p> <p>To remedy this violation, the school shall update the cancellation policy on page 1 and 2 of the enrollment</p>

Notice to Comply – CA4300511 0721

Inspector’s Initial: 

Administrator’s Initial: 

<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following: (e) (2) The disclosure shall contain the institution’s refund policy and a statement that, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.</p> <p>The school’s enrollment agreement failed to include a statement specifying that, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.</p> <p>To remedy this violation, the school shall update its enrollment agreement to include a statement that, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following: (e)(3) The text shall also include a description of the procedures that a student is required to follow to cancel the enrollment agreement or withdraw from the institution and obtain a refund.</p> <p>The school’s enrollment agreement failed to include a description of the procedures that a student is required to follow to withdraw from the institution and obtain a refund.</p> <p>To remedy this violation, the school shall update its enrollment agreement to include a description of the procedures that a student is required to follow to withdraw from the institution and obtain a refund.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
	<p>An enrollment agreement shall include, at a minimum, all of the following: (f) A statement specifying that, if the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.</p>

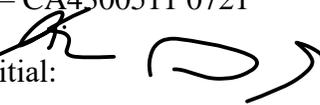
Notice to Comply – CA4300511 0721

Inspector’s Initial:

Administrator’s Initial:

<p>CEC §94911</p>	<p>The school's enrollment agreement is missing the required statement.</p> <p>To remedy this violation, the school shall update its enrollment agreement to include a statement specifying that, if the student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(g) A statement specifying that, 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:</p> <p>(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.</p> <p>(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.</p> <p>The school's enrollment agreement is missing the required disclosures.</p> <p>To remedy this violation, the school shall update its enrollment agreement to include a statement specifying that, 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:</p> <p>(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.</p> <p>(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.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
	<p>An enrollment agreement shall include, at a minimum, all of the following:</p>

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<p>CEC §94911</p>	<p>(h) The transferability disclosure that is required to be included in the school catalog, as specified in paragraph (15) of subdivision (a) of Section 94909.</p> <p>Although page 4 of the school’s enrollment agreement contains the transferability disclosure, the school inserted the school name within part of the disclosure that required the name of the educational program.</p> <p>To remedy this violation, the school shall update its enrollment agreement to include the required statement: “NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION The transferability of credits you earn at (name of institution) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the (degree, diploma, or certificate) you earn in (name of educational program)* is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or certificate) that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending (name of institution) to determine if your (credits or degree, diploma, or certificate) will transfer.”</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(j) The following statements:</p> <p>(2) “A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (toll-free telephone number) or by completing a complaint form, which can be obtained on the bureau’s Internet Web site (Internet Web site address).”</p> <p>The school’s enrollment agreement is missing the required statement.</p> <p>To remedy this violation, the school shall include the following statement within the enrollment agreement, “A student or any member of the public may file a complaint about this</p>

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	<p>institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Web site www.bppe.ca.gov."</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(i) (1) The following statement: "Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement."</p> <p>Page 5 of the school's enrollment agreement is missing parts of the required verbatim statement.</p> <p>To remedy this violation, the school shall update its enrollment agreement to include the full verbatim statement: "Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement."</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94902</p>	<p>(a) A student shall enroll solely by means of executing an enrollment agreement. The enrollment agreement shall be signed by the student and by an authorized employee of the institution.</p> <p>The school's enrollment agreement failed to contain an area for an authorized employee of the institution to sign the enrollment agreement.</p>

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Inspector's Initial:  

Administrator's Initial:

	<p>To remedy this violation, the school shall update its enrollment agreement to include a line for an authorized employee of the institution to sign the enrollment agreement.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>CEC §94911</p>	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(k) The following statement above the space for the student's signature: "I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me."</p> <p>The statement on page 5 of the school's enrollment agreement is missing the word "cancellation" from the verbatim statement.</p> <p>To remedy this violation, the school shall update page 5 of the enrollment agreement to include the full verbatim statement: "I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me."</p> <p>A copy of the revised enrollment agreement shall be submitted the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §71716</p>	<p>(b) The student shall have the right to cancel the agreement and receive a full refund pursuant to section 71750 before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund pursuant to section 71750. If the institution sent the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials.</p> <p>Although the enrollment agreement contains the distance education disclosures, the school's statement inaccurately identifies the effective date of the cancellation that does not comply with 5, CCR §71716 (b). According to page 3 of the school's enrollment agreement, "Cancellation is effective on the date written notice of cancellation is received in the NCBC office."</p>

	<p>To remedy this violation, the school shall update the distance education disclosure within the enrollment agreement to state cancellation is effective on the date written notice of cancellation is sent.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §71716</p>	<p>(c)(1) An institution shall transmit all of the lessons and other materials to the student if the student: (A) has fully paid for the educational program; and (B) after having received the first lesson and initial materials, requests in writing that all of the material be sent.</p> <p>(2) If an institution transmits the balance of the material as the student requests, the institution shall remain obligated to provide the other educational services it agreed to provide, such as responses to student inquiries, student and faculty interaction, and evaluation and comment on lessons submitted by the student, but shall not be obligated to pay any refund after all of the lessons and material are transmitted.</p> <p>The school's distance education disclosure within the enrollment agreement failed to contain all parts of the required information.</p> <p>To remedy this violation, the school shall update the distance education disclosures within the enrollment agreement to state the institution shall transmit all of the lessons and other materials to the student if the student: (A) has fully paid for the educational program; and (B) after having received the first lesson and initial materials, requests in writing that all of the material be sent.</p> <p>(2) If an institution transmits the balance of the material as the student requests, the institution shall remain obligated to provide the other educational services it agreed to provide, such as responses to student inquiries, student and faculty interaction, and evaluation and comment on lessons submitted by the student, but shall not be obligated to pay any refund after all of the lessons and material are transmitted.</p> <p>A copy of the revised enrollment agreement shall be submitted the Bureau's NTC analyst with the last page of this document by the due date listed below.</p>
	<p>Page 5 of the school's enrollment agreement refers to the Bureau's old address.</p>

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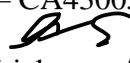
Inspector's Initial: 

Administrator's Initial:



	<p>To remedy this issue, the school shall update the Bureau’s address within the enrollment agreement to 1747 N. Market Blvd. Suite 225 Sacramento, CA 95834.</p> <p>A copy of the revised enrollment agreement shall be submitted to the Bureau’s NTC analyst with the last page of this document by the due date listed below.</p>
<p>5, CCR §74117</p>	<p>In addition to the requirement in Section 94913(b) of the Code, an institution that maintains a website shall provide on the homepage of that website clear and conspicuous links to all the items required in Section 94913(a) of the Code.</p> <p>The school’s homepage (https://ncbc.net/) failed to contain a clear and conspicuous links to the student brochures, a link to the BPPE’s website, and the school’s most recent annual report submitted to BPPE.</p> <p>To remedy this violation, the school shall update its homepage by adding clear and conspicuous links to the student brochures, a link to the BPPE’s website (www.bppe.ca.gov), and the school’s most recent annual report submitted to BPPE.</p> <p>The school shall submit an updated link of school’s website to the Bureau’s NTC analyst by due date listed below.</p> <p>94913. Institutional Web Site Requirements <i>(a) An institution that maintains an Internet Web site shall provide on that Internet Web site all of the following:</i> <i>(1) The school catalog.</i> <i>(2) A School Performance Fact Sheet for each educational program offered by the institution.</i> <i>(3) Student brochures offered by the institution.</i> <i>(4) A link to the bureau’s Internet Web site.</i> <i>(5) The institution’s most recent annual report submitted to the bureau.</i> <i>(b) An institution shall include information concerning where students may access the bureau’s Internet Web site anywhere the institution identifies itself as being approved by the bureau</i></p>
<p>CEC §94913</p>	<p>(a) An institution that maintains an Internet Web site shall provide on that Internet Web site all of the following:</p> <p>(5) The institution’s most recent annual report submitted to the bureau.</p> <p>The school’s website (https://ncbc.net/annual-report) failed to contain the institution’s most recent annual report submitted to the bureau.</p>

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	<p>To remedy this violation, the school shall post on its website, the institution’s most recent annual report submitted to the bureau.</p> <p>The school shall submit an updated link of school’s website to the Bureau’s NTC analyst by due date listed below.</p>
<p>CEC §94913</p>	<p>(a) An institution that maintains an Internet Web site shall provide on that Internet Web site all of the following:</p> <p>(4) A link to the bureau’s Internet Web site.</p> <p>The school’s website (https://ncbc.net/) failed to contain a link to the bureau’s Internet Web site.</p> <p>To remedy this violation, the school post on its website, a clear and conspicuous link to BPPE’s internet website (www.bppe.ca.gov)</p> <p>The school shall submit an updated link of school’s website to the Bureau’s NTC analyst by due date listed below.</p>
<p>CEC §94897</p>	<p>An institution shall not do any of the following:</p> <p>(1) Use the terms “approval,” “approved,” “approval to operate,” or “approved to operate” without stating clearly and conspicuously that approval to operate means compliance with state standards as set forth in this chapter. If the bureau has granted an institution approval to operate, the institution may indicate that the institution is “licensed” or “licensed to operate,” but may not state or imply either of the following:</p> <p>(1) The institution or its educational programs are endorsed or recommended by the state or by the bureau.</p> <p>(2) The approval to operate indicates that the institution exceeds minimum state standards as set forth in this chapter.</p> <p>On the school’s accreditation webpage (https://ncbc.net/accreditation), the school identifies itself as being approved to operate by the BPPE, however the website failed to define the term approved.</p> <p>To remedy this violation the school shall update the school’s accreditation webpage (https://ncbc.net/accreditation), to state that approved to operate means compliance with state standards as set forth in the California Private Postsecondary Act of 2009 and Division 7.5 of Title 5 of the California Code of Regulations.</p>
	<p>(b) An institution shall include information concerning where students may access the bureau’s Internet Web site anywhere the institution identifies itself as being approved by the bureau.</p>

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<p>CEC §94913</p>	<p>On the school's accreditation webpage (https://ncbc.net/accreditation), the school identifies itself as being approved to operate by the BPPE, however the website failed include information concerning where students may access the bureau's Internet Web site.</p> <p>To remedy this violation, the school shall update its website (https://ncbc.net/accreditation) to include BPPE's Internet Web (www.bppe.ca.gov) anywhere the school identifies itself as being approved by BPPE.</p> <p>The school shall submit an updated link of school's website to the Bureau's NTC analyst by due date listed below.</p>
<p>5, CCR § 71660</p>	<p>An institution shall notify the Bureau of a non-substantive change including: change of location of less than 10 miles; addition of a program related to the approved programs offered by the institution; addition of a new branch five miles or less from the main or branch campus; addition of a satellite; and change of mailing address. All such notifications shall be made within 30 days of the change and sent to the Bureau, in writing, to the address listed in section 70020.</p> <p>The school's website and catalog state that the school has a satellite location located at 5883 Eden Park Place in San Jose. The school failed to notify the bureau of its satellite location on Eden Park Place.</p> <p>To remedy this violation, the school shall notify the Bureau's Licensing unit of it the satellite location at 5883 Eden Park Place in San Jose. You may contact the Bureau's Licensing Unit at BPPE.Licensing@dca.ca.gov regarding the information and requirements to update Bureau records. Proof of email shall be provided to the inspector during the inspection.</p>

Only minor violations are listed on a Notice to Comply.

Inspector's Name	Gurinder Sandhu
Inspector's Signature	
Institution Administrator Name/Title:	David Sell/President
Institution Administrator's Signature:	

Education Code can be located at: http://www.bppe.ca.gov/lawsregs/ppe_act.shtml
Code of Regulations can be located at: <http://www.bppe.ca.gov/lawsregs/regs.shtml>

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Inspector's Initial: 

Administrator's Initial: 

RETURN THIS FORM WITHIN THE SPECIFIED TIME FRAME WITH EITHER: 1) VERIFICATION OF COMPLIANCE OR 2) A NOTICE OF DISAGREEMENT

IMPORTANT COMPLIANCE NOTICE

California Education Code §94935 and California Code of Regulations §75010 provide that the Bureau for Private Postsecondary Education (Bureau) shall issue a Notice to Comply for minor violations detected during a compliance inspection by the Bureau.

By no later than 30 days from the date of the inspection, you must either: 1) Remedy the noncompliance item(s), sign the below declaration and submit this form to the Bureau, along with documentation describing how compliance was achieved; or 2) File with the Bureau a written notice of disagreement, specifying the minor violation(s) described in the Notice to Comply with which you disagree, and appealing it by requesting an informal office conference. If a written notice of disagreement is not timely filed with the Bureau, the right to appeal is deemed to have been waived.

Failure to timely remedy the noncompliance item(s) or file a written request for an informal office conference may result in the Bureau taking administrative enforcement action.

DECLARATION

Attached to this document is a list describing how compliance was achieved for each violation and supporting documentation. I declare under penalty of perjury that all violations identified in this Notice to Comply are corrected as described in the attachment.

Signature

Date

Print Name and Title

THIS DECLARATION OR A NOTICE OF DISAGREEMENT MUST BE SUBMITTED TO THE BUREAU BY **August 14, 2021**

Notice to Comply – CA4300511 0721

Inspector's Initial: 

Administrator's Initial: 