

College of Southern California

www.collegesc.com

2975 Wilshire Blvd., Suite 210
Los Angeles, CA 90010

2019-2020 School Catalog

Fifth Edition
Effective August 19, 2019

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College of Southern California

School Catalog

2975 Wilshire Blvd., Suite 210, Los Angeles, CA90010 (213) 380-1818

www.collegesc.com

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Approval Disclosure Statement

College of Southern California is private institution and that it is approved to operate by the Bureau of Private Postsecondary Education. Approval to operate means that institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009(as amended) and Division 7.5 of title 5 of the California code of regulations.

College of Southern California approved to have classes from California Department of Insurance.

College of Southern California may not imply that the Bureau endorses program, every course in this catalog has also been approved.

Approved are the following courses:

- **Life Pre-Licensing**

This program is designed to enhance his/her personal and professional advanced potential. 40 hours of Life and Health and 12 hours of Code & Ethics agent pre-licensing education must be completed in order to successfully complete the pre-licensing examination. In order to successfully complete the course and receive 52 hours of pre-licensing credits, students are required to attend at least 100% of the scheduled classes which is prerequisite by Department of Insurance to take license examination and obtain a passing grade of 70% or better on the final examination. The curriculum will familiarize students with basic aspects of life insurance, annuity, pension plan, retirement plan, health insurance, disability insurance, long term care, and government plan.

- **Property(Fire) and Casualty Pre-Licensing**

This program is designed to enhance his/her personal and professional advanced potential. 40 hours of Property & Casualty and 12 hours of Code & Ethics agent pre-licensing education must be completed in order to successfully complete the pre-licensing examination. In order to successfully complete the course and receive 52 hours of pre-licensing credits, students are required to attend at least 100% of the scheduled classes which is prerequisite by Department of Insurance to take license

examination and obtain a passing grade of 70% or better on the final examination. The curriculum will emphasize terminology, Dueling insurance, Inland marine insurance, Personal auto insurance, Commercial insurance, and Worker compensation.

- **Code and Ethic**

This program is designed to enhance his/her personal and professional advanced potential. Code and Ethic course always combine with Property and Casualty or Life except who already incensed either one. When students, who licensed from other state, want to get California license, they can take Code and Ethics course only. This 12 hour course students are required to attend at least 100% of the scheduled classes which is prerequisite by Department of Insurance to take license examination and this course provides an introduction and basic understanding of the history, purpose, and function of the California Insurance Code, basic insurance concepts, terminology, and the ethical standards and behavior that is expected and legally required from every license agent/broker, and insurance company.

- **FINRA (NASD) Series 6/63**

This program is designed to enhance his/her personal and professional advanced potential. This course is designed to prepare for license test. It does not have requirements by Financial Industry Regulatory Authority (FINRA). Our institution is designed for 32 hour course. This course is designed to explain what the student needs to know about securities, securities markets, investment risk, investment companies, variable contracts, retirement plans, the regulation governing the sale and solicitation of these products and how these products are tracked and traded. This course will cover all topics tested on the Series 6 and 63 exams.

- **FINRA (NASD) Series 7/63**

This program is designed to enhance his/her personal and professional advanced potential. This course is designed to prepare for license test. It does not have requirements by Financial Industry Regulatory Authority (FINRA). Our institution is designed for 64 hour course. This course is designed to explain what the student needs to know to obtain licensure to sell most types of securities, including stock, corporate and municipal bonds, mutual funds. This program focuses completely on passing the license exams.

College of Southern California 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, NOR has 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.).

College of Southern California is not accredited by an accrediting agency recognized by the United States Department of Education. The College does not offer associate, baccalaureate, masters, or doctoral degrees. A student enrolled in an unaccredited institution is not eligible for federal financial aid programs.

California statute requires that a student who successfully completes a course of study be awarded an appropriate certificate verifying the fact.

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.

Prospective students are encouraged to visit the physical facilities of the school and discuss personal educational and occupational plans with school personnel prior to enrolling or signing the enrollment agreement.

Persons seeking to resolve problems or complaints should first contact the instructor in charge. Requests for further action may be made to Aaron Rhee.

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 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA, 95833, www.bppe.ca.gov, Telephone: (916) 431-6959, Toll Free: (888) 370-7589, 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.

All information in the content of this school catalog is updated annually and/or required by Bureau. This catalog is current, and correct and is certified as true by Aaron Rhee, President.

Aaron Rhee, President

Mission

Our mission is to empower our students to become licensed agents. The academic objective of our all programs (Life, Property & Casualty, Series 6, and Series 7) is to stimulate and assist to acquire necessary knowledge to become licensee in insurance field. The institution focuses on individual and direct all its efforts toward providing the assistance needed to prepare students for licenses that rewarding and provide the basis for successful career.

Philosophy

The theory is taught in the classroom. The school's academic goals are to stimulate and assist the student to acquire necessary knowledge to become licensed in the insurance field.

Courses

See the approved courses on page 1.

Course syllabi are attached and made a part of this catalog.

Expected Outcome – Our courses are designed for students who have no prior experience in the insurance field and wish to pass the insurance exam. The reasonably diligent student can expect to pass the insurance exam. Requirements for licensee are finishing proper courses, such as the required 52 hours, and must pass proper exam.

Students are provided with books that will be the main source of material used for instruction.

Course Outline

See the section of approved courses, detail see the attached course syllabi.

*Class begins one hour prior to each day for Student and Exchange Visitor Program (SEVP) student, class cover vocabulary, word, terminology and basic language for each class.

Facilities& Equipment

The school is equipped with administrative offices and classrooms approximately: 3,000 square feet of carpeted classrooms in a modern office building located at 2975 Wilshire Blvd., Suite 210, Los Angeles, CA90010. Two classrooms with TV & DVD player and one classroom with a projector with speakers are provided for instructors to use.

Students can use materials which provide information for relative field. Our institution offer Wi-Fi service. A conference room and a kitchen area with water fountain and a dining table are provided as well. Restrooms are available in the building for student use.

Library

Students can use books and materials which include sample test questions and practice exams provided by the institution. The operating hour is between 10 am and 8 pm.

An alternative resource used other than a library is the Internet. We provide our students to use the Internet as a resource for information, along with sample test questions and practice exams. We provide the Wi-Fi service.

Materials such as the provided book will be used to outline the course and the information needed to pass the exam.

Current Schedule of Student Charges

Program	Hours	Tuition	Reg. Fee	Total Cost of Training
Life Pre-Licensing	52	\$315.00	\$60.00	\$375.00
Code and Ethics	12	\$175.00	\$60.00	\$235.00
Property and Casualty Pre-Licensing	52	\$315.00	\$60.00	\$375.00
Life, Property and Casualty Pre-Licensing	92	\$650.00	\$60.00	\$710.00
<i>(Both programs for a discounted tuition)</i>				
FINRA Series 6/63	32	\$590.00	\$60.00	\$650.00
FINRA Series 7/63	64	\$935.00	\$60.00	\$995.00

Books are provided but not refundable.

Tuition for each course must be collected by the first day of class.

Estimated schedule of total charges for the entire educational program:

Life Pre-Licensing – It will be \$375.00 when student complete 52 hours which is requirement of State examination. This amount includes 12 hours of Codes and Ethics.

Property and Casualty Pre-Licensing -It will be \$375.00 when student complete 52 hours which is requirement of State examination. This amount includes 12 hours of Codes and Ethics.

Life, Property and Casualty Pre-Licensing - It will be \$710.00 when student complete 92 hours which is requirement of State examination. This amount includes 12 hours of Codes and Ethics.

Codes and Ethics – It will be \$235.00 when student who had license from other State, complete 12hours which is requirement of State examination.

FINRA Series 6/63 – It will be \$650.00 when student complete 32 hours. This amount includes Series 6 and Series 63.

FINRA Series 7/63 – It will be \$995.00 when student complete 32 hours. This amount includes Series 6 and Series 63.

Purposes of Charges

Registration: To pay the cost of establishing student file and other paperwork associated with enrolling the student in a program.

Tuition: The fee to cover the educational training of a student in a program.
(Books are included).

Mandatory Student Charges

Registration: Non-refundable, \$60.

Tuition: Refundable up to 100% of the program. For detailed explanation and sample please refer to Cancellation and Refund section of this Catalog.

Student Tuition Recovery Fund Fee: \$0 per \$1,000 of institutional charges, non-refundable

*See the section on the Student Tuition Recovery Fund (STRF) to find out more information about fee.

Optional Student Charges

None. Books and materials are include but not non-refundable.

Refund and Cancellation

Please refer to that section of this Catalog.

Schedule of Sessions

Classes are scheduled based on student need. Classes are offered Monday through Saturday day class and Monday through Thursday for evening classes. Also Class schedule has been notified to Department of Insurance 20 days prior to begin the class.

Holidays Observed

Holiday	2019	2020
New Year's Day	1/01/19	1/01/20
Martin Luther King's Birthday	1/21/19	1/20/20
President's Day	2/18/19	2/17/20
Memorial Day	5/27/19	5/25/20
Independence Day	7/04/19	7/04/20
Labor Day	9/02/19	9/07/20
Columbus Day	10/14/19	10/12/20
Veterans Day	11/11/19	11/09/20
Thanksgiving	11/27/19-11/29/19	11/25/20-11/27/20
Christmas Eve & Day	12/24/19-12/25/19	12/24/20-12/25/20

The school may does not close for student holiday schedules or recess.

Requirement to be licensee

Life Agent—Minimum 18 years old, eligible to legal work in California, and certified to complete 52 hours (20 hour of Life + 20 Hours of Health + 12 hours of Codes and ethics) course from approved school from California Department of Insurance, and pass 60 % or above (90 /150 questions) the California state 3 hours examination.

Property and Casualty Agent & Broker - Minimum 18 years old, eligible to legal work in California, and certified 52 hours (20 hour of Property + 20 Hours of Casualty + 12 hours of Codes and ethics) course from approved school from California Department of Insurance, and pass 60 % or above (90 /150 questions) the California state 3 hours examination.

Investment company and Variable Contracts product Representative – No Prerequisite and pass (70% or above from 100 questions) the FINRA Series 6 examination during the 135 minutes limited, and (or) pass (72% or above from 60 questions) the FINRA Series 63 examination during 75 minutes limited from the Financial Industry Regulatory Authority.

General Securities Representative - No Prerequisite and pass (72% or above from 250 questions) the FINRA Series 7 examination during the 360 minutes limited (two sessions) from the Financial Industry Regulatory Authority.

*Licensee needs to pay fee for Examination, License, and Live Scan

Entrance Requirements/Admissions Procedure

The only requirement for each course (Life, Property & Casualty, Code & Ethics, FINRA series 6-63, FINRA series 7-63) is a minimum age of 18 years old, shall possess high school diploma or its equivalent (General Equivalency Diploma) or otherwise successfully take and pass, 70% or more, the College of Southern California Admission Test (CSCAT), as required by section 94904 of ED. Code.

Applicant seeking admission to school, must successfully take the College of Southern California English Proficiency Test (CSCEPT) that measures students' reading ability to navigate through the class materials even though class is held with English. All instruction will occur in English. Students must complete the CSCEPT with 70% or above accuracy.

Each applicant will have an in-person interview where the applicant's goals will be discussed. Find out which course student should take or which course is required by department of Insurance and company that student want to go. A tour of the facilities will be provided and the course will be explained. Interviews and enrollments can be arranged by appointment any day when the school is open.

International student - College of Southern California is not authorized by the Department of Homeland Security to issue SEVIS I-20(M) forms (Certificate of Student Eligibility) for international students so that they may obtain student visas from a U.S. Embassy or Consulate. International students must meet the same entrance requirements for the program they wish to enter that are applicable to domestic students. In addition, an international student applicant must: 1. Submit an affidavit of financial support from his/her sponsor(s) verifying financial support for the student during his/her enrollment at our institution; or 2. Submit bank statement verifying sufficient funds to cover tuition, fees, costs and living expenses while enrolled in the school; and 3. Have a SEVIS issued I-20 Form for attendance at the school. The SEVIS I-20 shall not be issued until all admission requirements have been met. School will charge \$100 for issue I-20 form. International students who are in the United States and already have a student visa will be processed as a transfer in the SEVIS system. Other individuals already in the United States under a temporary status, which requires a change of status, must file an I-539 (Application to Extend/Change Nonimmigrant Status) and pay the required fee to the United States Bureau of Customs and Immigration Services prior to admission.

Conduct

Any student not conducting themselves in an orderly and professional manner, which includes use of drugs and alcohol during schools hours, dishonesty, disrupting classes, use of profanity, excessive tardiness, insubordination, violation of safety rules, or not abiding by the school rules will lead to either probation or dismissal from classes.

Class Size

The maximum size classes are 40 students per classroom.

Student Teacher Ratio

The student teacher average ratio is 20:1.

Placement Assistance Program (Employment Guarantee Disclaimer)

College of Southern California does not guarantee employment after completion of each program. There is no placement assistance. Our Programs prepares an applicant for successfully passing California Department of Insurance and the Financial Industry Regulatory Authority examination to be licensee.

Transfer of Credit

College of Southern California has not entered into an articulation or transfer agreement with any other college, university or institution and does not accept transfer credit from any institution. Our institution does not award credit for Prior experiential learning, examinations or achievement tests. We don't have Ability to Benefit Students.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at College of Southern California is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Certificate of Completion you earn in the Life Pre Licensing, Property and Casualty Pre licensing, FINRA Series 6/63, and FINRA Series 7/63 are also at the complete discretion of the institution to which you may seek to transfer. If the Certificate of Completion 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 College of Southern California to determine if your Certificate of Completion will transfer.

Attendance Policy

The school stresses attendance to allow you to complete the program as rapidly as possible. However we realize that unusual events may occur. If student are going to be unable to attend class, inform to school.

Absences will be considered unexcused unless students have an unforeseen emergency, inform the instructor or school officer. If a student is absent from class, the student may make up that class at no additional charge. The student should meet with their instructor to arrange scheduling. All classes must be completed within six months of starting the program.

At no time is any student or graduate to be admitted into a class unless their name appears on the class roster or they have made advance arrangements with the Director. Anyone not scheduled for a class will be denied entrance.

Department of Homeland Security mandates that international students maintain a class schedule of 18 clock hours per week. Attendance will be taken at the beginning of every classes. To successfully complete a course, absences must not exceed 20% of the total number of classes.

International Students must begin one hour prior to each class session for Student and Exchange Visitor Program(8 C.F.R. 214.2(m)(9)(iii) for entire courses.

Students must complete all lessons before they are allowed to graduate.

Attendance Probation

If a student does not have cumulative attendance of at least 80% at the end of any Course, student will be placed on Attendance Probation for the next course. Student will be notified of his or her Attendance Probation status in writing. The student must meet with an Admission Officer and abide by the terms outlined in the Attendance Probation Notice. At the end of the course on Attendance Probation, a student must be making progress toward meeting the 80%cumulative attendance requirement. After no more than four courses on Attendance Probation, a student must meet the 80% acumulative attendance requirement. Failure to do so may result in termination from the

school. If a student is absent from class, the student may make up that class at no additional charge. The student should meet with their instructor to arrange scheduling. All classes must be completed within six months of starting the program.

Tardiness Policy

Tardiness is being more than fifteen minutes late for a class; leaving class early is leaving 15 minutes prior to the end of class. Three incidents of either tardiness or leaving class early without a legitimate excuse will be considered an absence. In addition, students may be marked tardy if they do not return on time from the scheduled breaks. Missing an hour or more of class due to tardiness, leaving early or extended breaks will be marked as an absence. Attendance will be reported to the office every week.

Leave of Absence

A leave of absence is a temporary break in a student's attendance during which s/he is considered to be continuously enrolled. For international students, the school will grant leave of absence as long as the periods requested are in compliance with the regulations of the Department of Homeland Security, and sound educational and professional practice. In general, students should comply with the following leave of absence regulations:

1. Student must request the leave of absence in writing in advance of the beginning Date of the leave of absence, unless unforeseen circumstances prevent the student from doing so. If a student does not request a leave of absence, and is absent for Fourteen consecutive calendar days, s/he will be automatically dropped from the course and be placed on attendance probation for the next course.
2. The leave of absence is limited to 180 calendar days in any 12-month period or one-half the published program length, whichever is shorter. Multiple leaves of absence may be permitted provided the total of the leaves does not exceed this limit.
3. The student must sign and date the Leave of Absence Request (available at the Office of Admissions) and specify a reason for the leave. The reason must be specified in order for the institution to have a reasonable expectation of the student's return within the time frame of the leave of absence as requested.
4. The student must attest to understanding the procedures and implications for Returning or failing to return to his/her course of study.
5. The student will receive a copy of the school's approval of his/her Leave of Absence Request if granted.
6. There are no additional charges as a result of the leave of absence.

Standard of Progress, Grading & Graduation Requirements

- **Life Pre-Licensing**

40 class hours of Life and Health and 12 class hours of Code & Ethics agent pre-licensing education must be completed in order to successfully complete the pre-

licensing examination. In order to successfully complete the course and receive 52 hours of pre-licensing credits, students are required to attend 100% of the scheduled classes which is prerequisite by Department of Insurance to take license examination and to obtain a passing grade of 70% or better on the final examination.

- **Property(Fire) and Casualty Pre-Licensing**

40 class hours of Property & Casualty and 12 class hours of Code & Ethics agent pre-licensing education must be completed in order to successfully complete the pre-licensing examination. In order to successfully complete the course and receive 52 hours of pre-licensing credits, students are required to attend 100% of the scheduled classes which is prerequisite by Department of Insurance to take license examination and obtain a passing grade of 70% or better on the final examination.

- **Code and Ethic**

Code and Ethic course always combine with Property and Casualty or Life except who already incensed either one. When students, who licensed from other state, want to get California license, they can take Code and Ethics course only. In order to successfully complete the course and receive 12 hours of pre-licensing credits, students are required to attend 100% of the scheduled classes which is prerequisite by Department of Insurance and to obtain a passing grade of 70% or better on the final examination.

- **FINRA (NASD) Series 6/63**

This course is designed to prepare for license examination. It does not have requirements by Financial Industry Regulatory Authority (FINRA). Our institution is designed for 32 hours course. In order to complete course, student s are required to attend 70% of schedule class and to obtain passing grade of 70% or better on final examination.

- **FINRA (NASD) Series 7/63**

This course is designed to prepare for license test. It does not have requirements by Financial Industry Regulatory Authority (FINRA). Our institution is designed for 64 hours course. In order to complete course, student s are required to attend 70% of schedule class and to obtain passing grade of 70% or better on final examination.

Students must satisfactorily complete all requirements before they are allowed to graduate and be issued the Certificate of Completion. Students who do not meet satisfactory grades will be allowed to repeat examinations at the discretion of the instructor. No leaves or interruptions will be granted or enforced for unsatisfactory grades. A student may request a transcript from the school in writing at no charge. All records and grades are permanently maintained by the school for a period of five years and are protected from fire, theft and other perils. All tests are administrated and graded by the instructor.

*1 class hour means 50 minute of class and 10 minute break

Grading

Pass 70% -100%

Fail 0 – 69%

Re-Admission

A student terminated for lack of attendance or lack of progress may be considered for re-admission only once. However, they must show positive proof that the problem(s) causing the reason for termination has been corrected. Students who wish to re-enroll must arrange to meet with the Director for re-evaluation.

Refresher Course/Practice Sessions

Refresher courses may be taken by the graduates. For refresher courses, the graduate is required to arrange scheduling with the Director or instructors.

Student Services

Students who need extra information on/off the campus or who feel that they have a need of counseling or advising may feel at ease doing so with their instructor or the Director. Counseling and advising are conducted on an open door basis. The institution provides test prep examples and explanation. Test application assistance is also available. Students can also use the convenience such as kitchen area, internet, etc. Academic counseling is also available for students seeking answers to general questions, such as school policies and procedures, program requirements, prerequisites, course offerings, services, transferability of courses, etc. Students are to schedule academic counseling appointments in advance with the Office of Admissions.

School has been authorized for Live Scan and Finger print service from California Department Justice. The students who want to be licensee, must submit Live Scan to Department of Insurance prior to apply license with fee.

For those international students who are going through any personal dilemma due to homesickness or lack of adjustment to the United States, our friendly staff is culturally attuned to their needs and concerns. Further, the staff assists international students in obtaining a change of status, transfer, or reinstatement.

Housing

The institution does not provide housing or dormitory facilities for students. If a student Needs assistance finding housing, an Admission Officer or Student Services Officer is available to guide the student through various options. Students are encouraged to apply for housing as early as possible. The Housing Information Sheet available at the Office of Admissions lists information and referrals to reasonably priced housing options that are nearby the school campuses. Housing near the schools may be available. Housing in the Los Angeles area costs approximately \$1,100 to \$2,000 per month for Studio. No endorsement or evaluation of the housing options is intended. College of Southern California has no responsibility to find or assist a student in finding housing.

Student Tuition Recovery Fund

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. 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 either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid STRF assessment, and suffered an economic loss as result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to third party for license fees or any other purpose, or to provide equipment or materials

for which a charge was collected within 180 days before the closure of the school.

3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act or the Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on judgment against the institution for a violation of Act.

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

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.

Questions or for more information regarding the STRF, you may be directed to the Bureau for Private Postsecondary Education by calling toll free number (888) 370-7589 or visit website www.bppe.ca.gov.

* Effective January 1, 2015, STRF assessment rate has been changed from \$0.50 per \$1,000.00 of school charge to \$0.00. Although school no longer will be collecting assessment, school still will be required to submit STRF Assessment Reporting Forms.

NONREFUNDABLE: It is 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. This is non-refundable. If the student has received federal student financial aids funds, the student is entitled to a refund of moneys not paid from federal student financial aid programs.

Cancellation & Refunds Policy

Students have the right to cancel this agreement for any course of instruction and obtain a refund of charges paid, including any equipment such as books, materials and supplies or any other goods related to the instruction offered in this agreement, through attendance at the first class session, or the seventh day after enrollment, whichever is later.

Cancellation shall occur when students give a written notice of cancellation to a selected address of the institution shown below this agreement. Students can do this by mail, hand delivery, or telegram. The written notice of cancellations, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid to:

College of Southern California
Attn: Aaron Rhee, Director
2975 Wilshire Blvd, #210, Los Angeles, CA 90010

The written notice of cancellation need not take any particular form and, however expressed, is effective if it shows that you no longer wish to be bound by this agreement. Students will be given two notices of cancellation forms to be used the first day of class, but they can use any written notice that they wish.

To determine the refund students would deduct a registration fee sixty dollars (\$60.00) from the total tuition charge. Students would divide this figure by the number of hours in the program. The quotient is the hourly charge for the program. The amount owed by the student for purpose of calculation a refund is derived by multiplying the hours by the hourly charge for instruction, plus the registration fee. It is the policy of the institution to pay the refund in the disclosed distribution policy found in the school catalog.

NONREFUNDABLE: It is 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. This is non-refundable. 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 programs. See the section of Student Tuition Recovery Fund for more information.

Cancellation after completing 60% of the course will result in no refund.

Financial Aid and Private Loan

College of Southern California does not participate in federal or state financial aid Program, and does not offer financial aid.

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.

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.

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.

Notice of Student Rights to Cancel

The student has a right to cancel the agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later, as described in the Notice of Cancellation form that will be given to you on the first day of class.

Read the Notice of Cancellation form for an explanation of your cancellation rights and responsibilities. If you have lost your Notice of Cancellation form, ask the school for a sample copy.

After the end of the cancellation period, you have the right to stop attending school at any time and receive a refund for the portion of the course not taken. Your refund rights are described in the Enrollment Agreement. If you have lost your Enrollment Agreement, ask the school for a description of the refund policy. See the Cancellation and Refund policy section for more information.

If the school closes before you graduate, you may be entitled to a refund. Contact the California State Department of Consumer Affairs, Bureau for Private Postsecondary Education, by calling (888)370-7589 or Web site www.bppe.ca.gov.

Retention of Student record

The school retains physical student records for a minimum of five years from date of completion or withdrawal. Transcripts and digital copies of student records are kept permanently under safe storage.

The school will maintain an access list which includes the identity of persons who have requested and have been denied or who have had access to student records, the dates of said requests, and the reasons for such access. The access list is not required of school personnel.

Complaint/Grievance Procedure

From time to time, differences in interpretation of school policies will arise among students, faculty, and/or the administration. We suggest to student to do this to exhaust the institutions grievance procedure before filing a complaint with BPPE. When such differences arise, usually in miscommunication or misunderstanding is a major contributing factor. For this reason, we urge both students and staff to communicate any problems that arise directly to the individual(s) involved. If the problem cannot be

resolved in this manner, the Director of the School should be contacted. Normally, the informal procedure of "discussing" the difference will resolve the problem.

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.

Administration & Faculty

Aaron Rhee	Executive Director/Admission/Instructor (Life, P&C) MSAE degree, 27 Years school administrative experience, Insurance Licensee, Experience Insurance business
Gerald Lee	Instructor (FINRA 6/63, Life, P&C) JD and BS degree, 18 years experienced Insurance and Securities Business, Licensee
Paul Nam	Instructor (FINRA 6/63, Life, P&C) BS degree, 15 years experienced Insurance and Securities Business, Licensee