



TALK
ENGLISH SCHOOLS

**TALK
ENGLISH
SCHOOLS**

2020

1/1/2020 - 12/31/2020

2800 Leavenworth Street, Ste 205
San Francisco, CA 94133
415-441-1899
admissions@talk.edu
www.talk.edu

Catalog



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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.

I. COMPANY MISSION & METHOD

Welcome to TALK English Schools! It is our intention to provide the best possible environment for all students, teachers and staff members. TALK English Schools is a private institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the 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. Below is some information to further acquaint you with our philosophies and programs. Please feel free to ask any questions which may arise.

Mission Statement

Our mission is to help create a world where communication, understanding, cooperation and respect exist between people of all countries and cultures. We do this by providing language training utilizing the most effective teaching methodology and technology, and by integrating academic, cultural and social activities.

Method

Our method is to explore pedagogical means for real-life communication in the classroom, by developing learners' fluency and communication through interaction in the target language.

TALK utilizes a communicative approach that bases its use on the idea of inductive learning; that is, teaching students how to *use* the language. A class dynamic that is mainly cooperative and student-centered is expected. Cooperative learning is encouraged at all times to emphasize the concept of group success and using peers as a resource to success. Students are encouraged to participate actively in the learning process by contributing their opinions and feelings at all times. TALK also highly values creative and imaginative ways of presenting subject matter. TALK International methodology adheres to the idea of variety, fun material, entertaining, and memorable classes.

Our method is used to help international students, through participation in our high-quality language programs, to:

- 1- improve their English skills within the context of their needs and interests.
- 2- achieve their personal English language goals.
- 3- learn and enjoy with confidence and ease.
- 4- develop an understanding of cross-cultural values, customs, and cultures.
- 5- Become successful lifelong learners.



Location

San Francisco (Main Campus): Classes will be held at this location

2800 Leavenworth Street Suite 205

San Francisco, CA 94133

415 441-1899

www.talk.edu

Accreditation

TALK is accredited by the Accrediting Council for Continuing Education and Training (ACCET), which is recognized by the United States Department of Education.

Ownership

The School is owned by The American Language Kollege Inc., dba TALK English Schools.

Contact Information

HEAD OFFICE		
President	Des Levin	Des.Levin@talk.edu
Vice President of Operations	Shaun Setzler	Shaun.Setzler@talk.edu
Vice President, Business Development	Philippe Kohn	Philippe.Kohn@talk.edu
SCHOOLS		
ATLANTA School Director	Shani Bastiany	Shani.Bastiany@talk.edu
AVENTURA School Director	Ana van Gilst	Ana.vangilst@talk.edu
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FORT LAUDERDALE School Director	Barbara Halwa	Barbara.Halwa@talk.edu
MIAMI Area School Director	Carola Segnini	Carola.Segnini@talk.edu
MIAMI BEACH Area School Director	Carola Segnini	Carola.Segnini@talk.edu
SAN FRANCISCO School Director	Kristen Miller	Kristen.Miller@talk.edu



FAQs

Frequently Asked Questions

Q: What is an F-1 Visa?

A: An F-1 Visa is a visa issued to students who wish to pursue full-time academic studies in the United States.

Q: How do I obtain an F-1 Visa?

A: To obtain an F-1 Student Visa, a student must first secure an I-20 Form from ESLA. After securing the I-20 Form, make an interview appointment at your U.S. Embassy or Consulate. Bring your I-20 Form, passport, application fees, bank statement, and other relevant documents as instructed. Once you pass the interview, your F-1 Student Visa will be mailed to you.

Q: What is an I-20?

A: The I-20 is issued by the school and provides a certificate of eligibility for F-1 Students.

Q: Is TALK approved to issue I-20s?

A: We are authorized by the United States Department of Homeland Security to issue Certificates of Eligibility for Non-Immigrant (F-1 & M-1) and Student Status (I-20 Form). TALK will vouch for the student status of those students with an active Form I-20 issued by TALK. Associated charges in obtaining and maintaining a visa are the responsibility of the student.

Q: How do I apply?

A: Students may apply through the TALK website, in person, or through a TALK Representative. Students (or their parent or legal guardian if under the age of 18) must complete and sign the Application for Admission and submit a non-refundable Application Fee of US \$150.00.

Q: Is there a minimum age limit for admission?

A: Applicants must be at least 16 years of age. Our courses are designed to offer instruction according to proficiency.

Q: What type of individual tutoring do you offer?

A: We can arrange tutoring for ESL, TOEFL, or IELTS. We always can customize your individual tutoring experience to reflect your academic interests and needs.



II. GENERAL INFORMATION

General Course Guidelines

Please take time to learn about TALK's program offerings by familiarizing yourself with our most up-to-date brochure and application, and by visiting our website (www.talk.edu).

Below are the basic academic and program guidelines for the English language program. Guidelines may vary for specialty classes (i.e. TOEFL iBT Complete), and should be confirmed with an admissions representative.

- There are 10 English levels: Low Beginner, Beginner, High Beginner, Low Intermediate, Intermediate, High Intermediate, Low Advanced, Advanced, High Advanced and Fluency.
- The curriculum for each level is designed as a 10-week cycle. Students typically complete one level in 10 weeks.

- Classes:

General English classes are held Monday through Thursday for 3 lessons a day and Friday for 2 lessons or Monday and Tuesday for 9 lessons a day (1 lesson = 50 minutes). Intensive English courses include additional lessons Tuesday and Thursday, each 120 minutes.

TALK uses an integrated skills approach during the daily lessons of General English incorporating all necessary skills such as grammar, reading, writing, listening, speaking and vocabulary. The additional time for Intensive English is a communications-based class focusing primarily on speaking and listening skills through various activities.

- Homework is assigned weekly (up to daily) and is reviewed at the beginning of class to make sure students are practicing acquired skills and progressing at the appropriate rate.

- Weekly Quizzes / Final Exams

Students must pass each weekly quiz with a 70% grade or above. When a student gets a lower grade, the instructor(s) and/or school staff will meet with the student for academic advising.

If the student does not pass the final exam with an average score of 70% or above and have an overall attendance of 80% or above, he/she is closely monitored by the school staff and may be asked to take supplementary remedial classes.

Students who are unable to improve their grades and meet the minimum level of performance will be required to repeat some or all of the same level and will only be able to proceed to the next level upon reaching the minimum competency and grade level.

Start Dates

Program start dates are every Monday (Tuesday in the event of a public holiday). Students join the program every week for varying lengths of time: The minimum length of enrollment is 2 weeks.



Staff and Faculty

Administrative Staff

Vice President of Operations

Shaun Setzler

School Director/DSO

Kristen Miller

Student Services Coordinator

Kitty Chu

Instructors

Patrick Pittman

Patrick has been teaching English and ESL to foreign students for almost 12 years. He has lived in South Korea for about six years, teaching English including in middle school, high school, metropolitan education office, as well as the conversational Business English to Management team in Samsung. In addition, Patrick's strong expertise in film making and stage production makes his teaching more dynamic and real for ESL students. Patrick has earned his bachelor's Degree in English from California State University San Bernardino.

Sabina de los Diaz

Sabina has been involved with language learning and teaching most of her life. She began her bilingual Spanish-English education in Elementary school and her developed interest in languages and cultures prompted her to study Portuguese as an undergraduate student. While studying abroad in Brazil she had her first English teaching opportunity. This fulfilling experience coupled with her own process of learning English as a second language led her to pursue a master's degree in TESOL. She has worked with children with disabilities of all ages which helped her develop patience and an understanding of learning differences.

Toni Cox

Toni began her career in TESOL as an exchange student in South Africa during their first democratic elections in 1994. She taught her host family's maid English after school in the kitchen. Later, she learned Spanish in Guatemala. After a year on academic scholarship at Emory University, Toni returned to finish her undergraduate degree in Sociology, Organizational Studies at University of California, Davis. She admits that UCD was simply more fun. Her appreciation for learning and diverse groups of people led her into the master's program at San Francisco State University where she graduated in 2015. Toni has taught at Diablo Valley College and City College of San Francisco. In her free time, she enjoys rearing Monarch Butterflies, riding her electric bike, and supporting local activism.



Phil Marshall

Originally from Phoenix Arizona, Phil attended San Francisco State University. He studied journalism and discovered his passion for teaching English while living in Colombia. In the nine years since, he's still very much fascinated by the language and all its vibrant idiosyncrasies. These days, he enjoys music, basketball, movies and learning about the world from his students.

Peter Rogers

Peter traveled extensively in his 20's and 30's; and worked in Biotech and as a carpenter in his 40's. When he turned 50 Peter decided to pursue his CELTA and become an ESL teacher. Since 2016, he has taught English to children and adults in Kenya, Ecuador, San Francisco and Berkeley. Peter believes that education is the single most positive means to success, a way to make a living, and being a responsible and caring human being. And since English is still the lingua franca, learning it will open doors to anyone willing to put in their time to learn.

Shana Hernandez

Shana earned her bachelor's degree in Anthropology. She has taught English to children and adults and feels comfortable with students of all ages. She's taught abroad as well as in the U.S. and follows the constructivist theory which believes in the importance of students constructing their own knowledge. She does this through the facilitation of her set objectives and working with Bloom's Taxonomy to help measure her students' learning progress.

Hours of Operation

Office Hours: Monday through Friday 9:00AM to 5:00PM

Class Hours and Explanations:

General English PT (16.2 Clock Hours/Week):

This course is available for part-time students offering a guided path to English proficiency, providing support in the improvement of speaking, reading, writing, grammar, pronunciation and vocabulary. Course start dates are every Monday with levels ranging from beginner (level 1) to advanced (level 10). Each level is 10 weeks in length and includes three sessions per day Monday through Thursday. The General English PT schedule is as follows:

	Monday	Tuesday	Wednesday	Thursday	Friday
Session 1	9:00–9:50	9:00–9:50	9:00–9:50	9:00–9:50	
Session 2	10:10–11:50	10:10–11:50	10:10–11:50	10:10–11:50	



Session 3	12:10–1:00	12:10–1:00	12:10–1:00	12:10–1:00	
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General English (18 Clock Hours/Week):

This course is available to full-time students on an F1 student visa offering a guided path to English proficiency, providing support in the improvement of speaking, reading, writing, grammar, pronunciation and vocabulary. Course start dates are every Monday with levels ranging from beginner (level 1) to advanced (level 10). Each level is 10 weeks in length and includes three sessions per day Monday through Thursday and conversation class on Thursday. The General English schedule is as follows:

	Monday	Tuesday	Wednesday	Thursday	Friday
Session 1	9:00–9:50	9:00–9:50	9:00–9:50	9:00–9:50	9:00-9:50
Session 2	10:10–11:50	10:10–11:50	10:10–11:50	10:10–11:50	10:10-11:00
Session 3	12:10–1:00	12:10–1:00	12:10–1:00	12:10–1:00	
Session 4		1:30-2:20 2:40-3:30			

*Students can choose either a 4-day schedule to include conversation class on Tuesday from 1:30-3:30 or 5-day schedule to include conversation class on Friday from 9-11.

OR

	Monday	Tuesday	Wednesday	Thursday	Friday
Session 1	9:00–9:50	9:00–9:50			
Session 2	10:10–11:50	10:10–11:50			
Session 3	12:10–1:50	12:10–1:50			
Session 4	2.10 – 3.50	2.10 – 3.50			
Session 5	4.10 – 5.00	4.10 – 5.00			
Session 6	5.10 – 6.00	5.10 – 6.00	No Session 6 for Part time Students		

Intensive English (22 Clock Hours/Week):

This course is available to full-time students on an F1 student visa and includes an additional four



clock hours of English instruction above the General English course. This course offers a guided path to English proficiency, providing support in the improvement of speaking, reading, writing, grammar, pronunciation and vocabulary. Course start dates are every Monday with levels ranging from beginner (level 1) to advanced (level 10). Each level is 10 weeks in length and includes three sessions per day on Monday/Wednesday, four sessions per day on Tuesday/Thursday and/or two sessions on Friday. The Intensive English schedule is as follows:

	Monday	Tuesday	Wednesday	Thursday	Friday
Session 1	9:00–9:50	9:00–9:50	9:00–9:50	9:00–9:50	9:00-9:50
Session 2	10:10–11:50	10:10–11:50	10:10–11:50	10:10–11:50	10:10-11:00
Session 3	12:10–1:00	12:10–1:00	12:10–1:00	12:10–1:00	
Session 4		1:30-2:20 2:40-3:30		1:30-2:20 2:40-3:30	

***Elective Session 4 will also be added for Intensive Students once they enroll (ex., PDA preparation, conversation, 1:1 lesson, etc)**

Exam Prep (18 Clock Hours/Week):

This course is available to full-time students on an F1 student visa offering a focus on test preparation for the TOEFL or IELTS examination. Check availability as this course will only be offered given enough student demand (typically 10 or more students). Start dates are every Monday and the course is 10 weeks in length and includes three sessions per day Monday through Thursday and two sessions on Friday. When offered, the schedule is as follows:

	Monday	Tuesday	Wednesday	Thursday	Friday
Session 1	9:00–9:50	9:00–9:50	9:00–9:50	9:00–9:50	9:00–9:50
Session 2	10:10–11:50	10:10–11:50	10:10–11:50	10:10–11:50	10:10–11:00
Session 3	12:10–1:00	12:10–1:00	12:10–1:00	12:10–1:00	



One-to-One (Clock Hours Vary):

This class is ideal for beginners or those requiring specialized English such as business English, pronunciation, test preparation or accent reduction. It can be taken alone or in addition to any TALK course, but is most effective when combined with our General English or Intensive English courses. With One-to-One classes we can customize a schedule that fits your busy lifestyle. A TALK teacher will work with you to achieve your desired level of English proficiency or improve specific areas. One-to-One classes are designed to be flexible and meet your personal learning objectives.

Foreign Languages (Clock Hours Vary):

This program is provided as a one-to-one course and is available on-demand. Students will focus mastering the desired language of their choosing with a focus on improving speaking, reading, writing, grammar, pronunciation and vocabulary.

Super Intensive English (27 Clock Hours/Week):

This program is not being offered in the current calendar year covered by this catalog.

Holiday Calendar

TALK will be closed in observance for:

- New Year's Day (or observed)
- Martin Luther King Jr Day
- Presidents' Day
- Teacher Appreciation Day (March 2)
- Patriots' Day
- Memorial Day
- Independence Day (or observed)
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day (or observed)
- New Year's Day



III. ADMISSION INFORMATION

General Information

TALK does not have an articulation agreement with any institution and does not accept credits from any other school or provide credit for prior experiential learning from any institution or school. TALK does not participate in federal and state financial aid programs. 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 money not paid from the federal financial aid program funds.

Admission Instructions

TALK is authorized to issue I-20's, which enables foreign applicants to apply for an F-1 student visa. For those students wishing to study on an F-1 Student Visa, TALK will provide the form I-20 as long as the student meets the TALK admissions requirements and provides proper documentation as required by USCIS, SEVIS and the Department of Homeland Security.

How to Apply

Enrolling students must be at least 16 years of age and have the financial means necessary to pay for school fees and normal living expenses. Students must express desire to learn or develop their English skills. In addition, students must either have a high school diploma or alternatively must take our ability-to-benefit exam upon arrival, which is a diagnostic English exam designed to determine which course level is suitable for such students and best meets their English learning needs and goal. We offer all levels from the most Beginner to Proficiency based on the needs of our student population any given week.

Required Application Materials

- Students (or their legal guardian, if under the age of 18) must complete and sign the Application for Admission
- Submit a non-refundable Application Fee of US \$150.00
- For international students, please provide the following additional documents:
 - Bank statement showing a minimum available balance of \$300 USD per week of study for a period of three months and must be provided in English
 - Copy of biograph page of passport
 - Non-refundable international shipping fee of US \$75.00 for form I-20

Application Confirmation & Payment



TALK will send written Application acknowledgement, Course Confirmation and Invoice, within three working days of receiving the Application for Admission and Application Fee. Details of accommodations and airport transfer (if required) will be sent as soon as they are available. In the unlikely event that TALK does not accept the student's application, all monies paid will be refunded in full. The invoice must be paid no less than 30 days prior to the course start date. Fees are calculated in complete weeks and part of a week is counted as a full week.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION.

The transferability of credits you earn at TALK is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution is 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 TALK to determine if your certificate will transfer.

IV. ACADEMIC POLICY

TALK instructors are carefully selected having a minimum of three years teaching experience, or equivalent qualifications, and undergoing a training process that includes an orientation, peer observation, student feedback and bi-annual observations.

Curricula and Teaching Materials

General English levels 1 through 10 are designed as a 10-week progression. Supplementary material is often used by instructors that is level-appropriate and relates to the core curriculum. TALK highly values and encourages instructors' creativity in classes and lesson planning. TALK uses The American English File textbook series from the Oxford University Press publisher for levels 1 to 6 and Keynote textbook series from National Geographic Learning for levels 7 to 10. These books are included in the tuition price and provided to students on their first day of class.

	Level	Book(s)
1	LOW BEGINNER	AMERICAN ENGLISH FILE STARTER
2	BEGINNER	AMERICAN ENGLISH FILE 1
3	HIGH BEGINNER	AMERICAN ENGLISH FILE 2
4	LOW INTERMEDIATE	AMERICAN ENGLISH FILE 3
5	INTERMEDIATE	AMERICAN ENGLISH FILE 4
6	HIGH INTERMEDIATE	AMERICAN ENGLISH FILE 5



7	LOW ADVANCED	WORLD CLASS 1
8	ADVANCED	KEYNOTE 4
9	HIGH ADVANCED	WORLD CLASS 2
10	FLUENCY	KEYNOTE PROFICIENT

Description of library and other learning resources

TALK provides students the option of purchasing the textbook matching their individual level as described in the Curricula and Teaching Materials section of this Catalog. TALK students have access to our library of books and resources located on a shelf in the reception area of the school. Students must speak with a TALK staff member if they would like to borrow any academic resources from the library. The TALK staff member will then allow them access to check out materials. The library provides additional English Language instructional resources from varied publishers for the students.

Objective of Classes and Satisfactory Academic Progress

TALK 's primary focus is to deliver a quality academic program to help our students achieve their English language goals. Typically, a student will complete a level and advance to the next in 10-weeks' time. However, students naturally progress at different rates depending on a variety of factors including: attendance, participation and homework completion, previous knowledge, additional classes or tutoring, and use of English outside the classroom.

QUIZZES, EXAMS AND GRADING SCALE

All quizzes and exams are based on a 100 percent grading scale. Between 100 – 70 is considered a passing grade. Between 69 – 0 is not passing.

Weekly Quizzes

A weekly quiz is given every Thursday to evaluate the progress of students, and is comprised of the material covered during the week in class and from homework. Students must pass each weekly quiz with a 70% grade or above. In the event that a student does not pass, the school staff may speak with the student about taking supplementary remedial classes or changing the student's level.

Final Exams

Final exams are given at the end of a level and are comprised of all material covered during the entire ten weeks of class and homework. Instructors are responsible for creating an appropriate final exam for their class(es). The final exam must test on all major language skills (grammar, reading, and writing, listening and speaking) and be in line with the educational goals of the level.

If the student does not pass the final exam with an average score of 70% or above and have an overall attendance of 80% or above, he/she is monitored by the school staff, and may be asked to take supplementary remedial classes.



Student Progress Policy

Students' progress is based on attendance percentage, final exam scores and weekly quiz scores. Students are required to comply with TALK's Attendance Policy and maintain a minimum of 80% attendance. A passing quiz score is 70%. A passing final exam score is 70%. The final exam tests on material covered during the entirety of the level. Weekly quizzes serve as an indicator of students' readiness for the final exam because they test on the material covered each week of the level leading to the final exam.

Levels should be taken sequentially and are typically completed in ten weeks (180 clock hours).

The student's eligibility to advance to the next or higher level is determined by the final exam score and overall attendance percentage. Students who receive a final exam score of 70% or higher, and are maintaining an attendance percentage of 80% or higher, are eligible to continue to the next level without any conditions. Students who receive a final exam score less than 70% and/or have an attendance percentage less than 80%, must follow a learning plan which may include taking supplementary remedial classes, and/or repeating the same level. In such cases, the School Staff creates a Student Learning Plan. The School Staff gives the student a copy, keeps one in the student's file, and enacts it as necessary.

If a student fails to meet the requirements to advance to the next level after two complete rotations (20 weeks / 360 clock hours) in one level, the student will be asked to complete his/her enrollment, and may elect to transfer out.

Attendance must be recorded on the class roster daily by the instructor, and the data on the class roster must be transferred to the database on a weekly basis by School Staff.

Quizzes are to be given on a weekly basis and scored by the instructor. Scores must be transferred to the database on a weekly basis by School Staff. Final exams must be given at the end of a level and scored by the instructor and/or School Staff. Scores must be transferred to the database no later than one week after the exam has been completed.

Progress Reports are distributed to students during weeks 1 and 6 of a level showing progress up to that point. The Progress Report is a record of individual progress in the course. The Progress Report is compiled from the database and includes: weekly quiz score(s), final exam score(s), and attendance percentage.

In the event that a student returns from an authorized time-off (i.e. leave of absence, extended vacation) or reenrolls and more than twelve weeks has lapsed, the student must sit for the placement test again in order to accurately evaluate the student's level and be re-placed accordingly, up or down.

Course Completion Policies & Requirements



In order to complete a course and receive a Certificate of Completion, students must meet the following requirements:

- Attend at least 80% of classes.
- Attain a final test grade of 70% or higher. Final test grade is the grade attained by the student on the final test administered upon completion of a level.

Student Records – Retention Policy

Student transcripts and degree or certificate are maintained indefinitely and all other records are maintained for a period of five years. Student records should be securely stored at all times. This is to provide information to the student and regulatory bodies.

Accounting and financial files in hard copy files are maintained for a period of at least five years in order to comply with requirements of the tax code. Accounting and financial records in electronic format have been maintained since the beginning of the business to maintain the integrity of our accounting system.

Appeal Policy

A student may request to advance levels (appeal his/her current level) at any time during the student's enrollment prior to the scheduled final exam. The student must submit the request in writing to the School Director and/or Assistant School Director prior to the scheduled final exam.

The School Director / Assistant School Director should review the student's weekly quiz scores and attendance and ask for input from the teacher(s) on in-class performance. The School Director / Assistant School Director may choose to discuss these elements further with the student.

If the student is requesting to advance to the next level, and has received passing scores on weekly quizzes and maintained 80% attendance, he/she may be allowed to take the final exam early. In some cases, the placement test may be used in place of a final exam if the student is requesting to advance more than one level higher. This should only be used when the teacher(s) agrees that the student should advance more than one level.

Students are made aware of final exam results by the School Staff within two attendance days. If a student does not pass a final exam and would like to appeal his/her results, he/she must put an appeal request in writing and submit to the School Director / Assistant School Director within three days of receiving final exam score results. The School Director / Assistant School Director should review the final exam, weekly quiz scores and attendance in order to make a decision of whether or not to take another final exam and/or change level.

The School Director / Assistant School Director must inform the student of the decision in writing within one week of receiving an appeal request.

Attendance Policy



TALK's attendance policy is within Department of Homeland Security guidelines, and guidelines as follows:

Minimum Standard:

All students are required to maintain a minimum of eighty percent (80%) attendance rate. 80% attendance rate is required for completion of each level and for completion of a course.

Tracking and Informing of Attendance:

Student attendance is taken daily for each session by marking the class roster during class time. Attendance is entered from the class roster into the TALK computerized database by school staff on a weekly basis. School staff runs a monthly report to check cumulative attendance.

Every five weeks, students receive a progress report which includes the cumulative attendance percentage.

At any time, students may inquire with school staff on their cumulative attendance percentage.

Tardiness and Early Departures:

Students are expected to be in class on time every day. Tardiness to class disrupts both the teacher and fellow students. Students who are late by more than 15 minutes after the start of the session will be marked absent for that session.

Early departures are students leaving before the end of the session. Early departures will be marked absent for that session.

Excused Absences:

During approved vacations or leaves of absence students are not attending class; therefore, attendance is not tracked.

Any other absences will count as absences in the calculation of attendance percentages and will not increase the maximum number of allowable absences.

Attendance Warnings:

If the student's cumulative attendance falls below 80%, then attendance is checked for the four weeks prior to that date. If the attendance of a student enrolled under an F-1 visa falls below the required level for a 4-week period, the student will receive an Attendance Warning. The student will continue to receive Attendance Warning if the attendance percentage does not improve. If the student does not improve his/her attendance after receiving three Attendance Warnings, this will result in termination of the program. This may also result in the termination of Form I-20 for F-1 visa students.

Consecutive Absences:

A student who is absent for two consecutive weeks without an approved leave of absence or vacation will be terminated. This may also result in the termination of Form I-20 for F-1 visa students.

Vacation Policy



TALK's vacation policy is in accordance with the regulations of the Department of Homeland Security and the following guidelines.

Students may select one vacation option from two, with which they will comply while enrolled at TALK.

OPTION 1 – Accumulated Vacation

1. Students must request vacation in writing, other than in emergency situations.
2. Students earn one week of vacation for each four-week study period.
3. Students are eligible for a vacation after twelve weeks of study.
4. Students can only take vacation after completing the required weeks of study, not before, but cannot take vacations at the end of their study period.
5. Students have to attend school for a minimum of eight weeks between two vacations.
6. Students can only take vacation provided that their attendance for the four-week period prior to vacation is 80% or higher.
7. Students can take a maximum of ten consecutive weeks of vacation if accumulated.
8. Students must return to school after completing their vacation and resume their studies.
9. Enrollment must be paid prior to going on vacation.
10. Vacation will be added to the students' program end dates (only if applicable).
11. Students are not eligible for refund for vacation weeks added to their enrollment.
12. Students who transfer between TALK schools with no gap in studies may use weeks accumulated from the previous TALK school during the enrollment at the new TALK school. (No gap equals ending class on Friday and starting class on Monday of the following week.) Students transferring between TALK schools with a gap in studies will lose weeks accumulated from the previous TALK school. Accumulation will begin from the first day at the new TALK school.

OPTION 2 – Annual Vacation

1. Students must request vacation in writing, other than in emergency situations.
2. Students are eligible for one vacation per calendar year. No other vacation may be granted during the same calendar year.
3. The length of the vacation is ten weeks (the equivalent of one term).
4. Students are eligible for the Annual Vacation after studying a minimum of 26 weeks (the equivalent of an academic year).
5. Students can only take vacation after completing the required weeks of study, not before, but cannot take vacations at the end of their study period.
6. Subsequent vacations may be taken at any time in the next calendar year.



7. Students must attend school for a minimum of eight weeks between two vacations, in the event that vacations are requested near the end of one calendar year, and the beginning of the next.
8. Students can only take vacation provided that their attendance for the four-week period prior to vacation is 80% or higher.
9. Students must be enrolled in a minimum of ten weeks (one term) upon return to school after completing their vacation.
10. Enrollment must be paid prior to going on vacation.
11. Vacation will be added to the students' program end dates (only if applicable).
12. Students are not eligible for refund for vacation weeks added to their enrollment.
13. Students who transfer between TALK schools with no gap in studies may count weeks from the previous TALK school toward the academic year eligibility requirement. (No gap equals ending class on Friday and starting class on Monday of the following week.) Students transferring between TALK schools with a gap in studies will begin counting weeks toward the academic year eligibility requirement from the first week at the new TALK school.

Steps for applying for vacation:

1. Fill out the Vacation/LOA Request Form and submit it at least 10 business days before your vacation start date.
2. After checking your eligibility for vacation, a response to your request will be given to you in writing. Keep it for your records. You can take vacation only if your request has been approved.
3. If you are enrolled under an F-1 visa and are travelling abroad, you will need to have your I-20 signed by a Designated School Official (DSO) before you leave the country or you will not be able to re-enter. You must also provide the flight itinerary for the departure and return.
4. **IMPORTANT!!** If you entered the USA with a tourist visa and requested a change of status to receive your F-1 status, you lose the F-1 status: **IF YOU LEAVE THE USA, YOU CANNOT ENTER AGAIN WITHOUT A NEW F-1 VISA.** You must go to an U.S. Embassy to request a new F-1 student visa.

If you have any questions about this policy, please ask us.

Leave of Absence Policy

TALK's Leave of Absence (LOA) policy is in accordance with the regulations of the Department of Homeland Security and the following guidelines:



1. Students must request the LOA in writing in advance of the start date of the leave of absence, unless unforeseen circumstances prevent the student from doing so.
2. Students must travel outside of the USA for the duration of the leave of absence. If you are on an F-1 visa, your I-20 must be signed by the Designated School Official (DSO) before departing the USA.
3. Students must use available vacation, if eligible, before requesting or being eligible for a leave of absence.
4. The leave of absence may not exceed 5 months or 50% of the published program length, whichever is shorter.
5. Multiple leaves of absence may be permitted provided the total of the leaves does not exceed 50% of the published program length.
6. Students can only take a leave of absence provided that their attendance for the four-week period prior to leave of absence is 80% or higher.
7. For extended absences of 12 weeks or longer, students are required to take the placement test for re-entry into the program.
8. An approved leave of absence may be extended for an additional period of time provided that the extension request meets all of the above requirements, and the total length of the leave of absence does not exceed the specified limit, as noted in item # 4 or # 5.

Steps for applying for a leave of absence:

- Fill out the Leave of Absence Request Form and submit it at least 10 business days prior to the start of the LOA period. Provide your proof of travel with dates of departure and return (flight itinerary or plane tickets).
- After checking your eligibility for a LOA, the response to your request will be given to you in writing. Keep it for your records.
- If you are enrolled under an F-1 visa you will need to have your I-20 signed by a Designated School Official (DSO) before you leave the country or you will not be able to reenter. TALK will extend your I-20 for your return. If not, TALK will shorten your I-20 and you will have to request a new initial I-20 before you return to the USA.
- You will need a valid passport and visa to reenter the country. Check the expiration dates of your documents before you travel!
- Don't forget to extend your medical insurance coverage!

IMPORTANT!! If you entered the USA on a different visa and requested a **change of status** to receive your F-1 status, you lose the F-1 status: **IF YOU LEAVE THE USA, YOU CANNOT ENTER AGAIN WITHOUT A NEW F-1 VISA.** You must go to a U.S. Embassy to request a new F-1 student visa. (There are exceptions to this rule. Speak to your DSO to confirm.)

Medical Leave Policy



A medical leave is a temporary break in study for documented medical purposes. TALK's Medical Leave of Absence or Reduced Course Load policy is in accordance with the regulations of the Department of Homeland Security and the following guidelines:

1. Students must request the medical leave of absence in writing in advance of the start date of the leave of absence, unless unforeseen circumstances prevent the student from doing so. If a student does not request a medical leave within two consecutive weeks, the student will be withdrawn. If the student is on an F-1 visa, the Form I-20 may be terminated.
2. Medical documentation from a US licensed medical doctor, doctor of osteopathy, or licensed clinical psychologist must be provided to the Designated School Official (DSO). The documentation should include the medical condition, dates of medical leave, and be signed by the doctor.
3. Students must remain in the USA for the duration of the medical leave.
4. The medical leave may not exceed an aggregate of 12 months throughout the entire length of the student's enrollment, or 50% of the published program length, whichever is shorter.
5. Multiple medical leaves may be permitted provided the total of the leaves does not exceed 12 months and the total of all leaves of absence (LOA and/or medical) does not exceed 50% of the published program length.
6. For extended absences of 12 weeks or longer, students are required to take the placement test for re-entry into the program.
7. An approved medical leave of absence may be extended for an additional period of time provided that the extension request meets all of the above requirements, and the total length of the medical leave of absence does not exceed the specified limit, as noted in item # 4 or # 5.

Steps for applying for a leave of absence:

- Fill out the Medical Leave Request Form and submit it at least 10 business days prior to the start of the LOA period. Provide your medical documentation.
- After checking your eligibility for a medical leave, the response to your request will be given to you in writing. Keep it for your records.
- Don't forget to extend your medical insurance coverage!

Student Policies

1. ENGLISH ONLY!

It is expected that students speak only in English during classes. Speaking English outside of class and the school is highly encouraged and will help students improve faster.

2. Insurance

F-1 visa students are required to have insurance in case of a medical emergency. TALK recommends that all students have insurance. If students do not have their own coverage, TALK has a policy that is available for purchase, however it is the



student's responsibility to evaluate it, as TALK has no expertise in this area.

3. **Cell Phones**

As a courtesy, students are requested to put cell phones in silent mode, or turn off during class sessions. All calls and texting must be limited to break times, before and after class.

4. **Dress Code**

Students are expected to maintain a neat and clean appearance befitting student attending school.

5. **Conduct**

Students are expected to conduct themselves in a responsible manner that will reflect upon them and the program in terms of morality, honor, truth, and abide by the regulations of the program.

6. **Evacuation Procedures**

In the event of a fire, students should know where all fire/emergency exits are located. Students should familiarize themselves with fire extinguisher points.

7. **Complaints**

All students are encouraged to bring any issues or complaints to school staff, but may contact the Bureau for Private Postsecondary Education (BPPE) at any time. Formal complaints must be made in writing and be directed to the School Director. TALK understands that some students might not feel comfortable voicing a concern or complaint: TALK encourages dialogue and offers services in the native language if appropriate and possible.

V. STUDENT SERVICES

TALK provides a wide variety of student services. The staff is highly knowledgeable and always willing to assist students with visa matters, transportation, banking, insurance, driver's licenses, and recreation.

Class field trips to local museums, amusement parks, and social events expose students to various aspects of American culture and allow them to practice language skills learned in the classroom in real-life situations.

The staff and faculty are always available to assist students in the pursuit of their educational or vocational goals. Students will find the staff and faculty more than willing to write letters of recommendation, correct personal essays for university applications, and offer their professional advice.



Placement Services

As TALK is a language school, we do not provide job placement services for students.

Conduct, Discipline and Dismissal Policy

TALK may expel or suspend any student whose behavior does not comply with school rules and/or local, state or federal laws. Such offenses include but are not limited to:

Underage purchase, attempted purchase or consumption of alcohol, cigarettes or tobacco; possession of illegal substances; damage to property of any kind; violent or threatening behavior towards self or others; failure to comply with staff and faculty.

Attendance:

unsatisfactory attendance regarding classes or activities (whether or not such attendance is in breach of any visa attendance requirements).

Consecutive Absences: A student who is absent for two consecutive weeks without an approved leave of absence or vacation will be terminated. This may also result in the termination of form I-20 for F-1 visa students.

Probation:

TALK does not offer a probation period to students.

Student Grievances

NOTICE TO STUDENTS: ACCET COMPLAINT PROCEDURE

At any time, a student can reach out to the Bureau for Postsecondary Education (BPPE) to register a complaint and is not required to utilize the TALK or ACCET procedure.

This institution is recognized by the Accrediting Council for Continuing Education & Training (ACCET) as meeting and maintaining certain standards of quality. It is the mutual goal of ACCET and the institution to ensure that educational training programs of quality are provided. When problems arise, it is suggested that students make every attempt to find a fair and reasonable solution through the institution's internal complaint procedure, which is required of ACCET accredited institutions and frequently requires the submission of a written complaint. Refer to the institution's written complaint procedure which is published in the institution's catalog or otherwise available from the institution, upon request. Note that ACCET will process complaints which involve ACCET standards and policies and, therefore, are within the scope of the accrediting agency.

In the event that a student has exercised the institution's formal student complaint procedure, and the problem(s) have not been resolved, the student has the right and is encouraged to take the following steps:



1. Complaints should be submitted in writing and mailed, or emailed to the ACCET office. Complaints received by phone will be documented, but the complainant will be requested to submit the complaint in writing.

2. The letter of complaint must contain the following:

- a) Name and location of the ACCET institution;
- b) A detailed description of the alleged problem(s);
- c) The approximate date(s) that the problem(s) occurred;
- d) The names and titles/positions of all individual(s) involved in the problem(s), including faculty, staff, and/or other students;
- e) What was previously done to resolve the complaint, along with evidence demonstrating that the institution's complaint procedure was followed prior to contacting ACCET;
- f) The name, email address, telephone number, and mailing address of the complainant. If the complainant specifically requests that anonymity be maintained, ACCET will not reveal his or her name to the institution involved; and
- g) The status of the complainant with the institution (e.g. current student, former student, etc.).

3. In addition to the letter of complaint, copies of any relevant supporting documentation should be forwarded to ACCET (e.g. student's enrollment agreement, syllabus or course outline, correspondence between the student and the institution).

4. **SEND TO:**

ACCET
CHAIR, COMPLAINT REVIEW COMMITTEE
1722 N Street, NW
Washington, DC 20036
Telephone: (202) 955-1113
Fax: (202) 955-1118 or (202) 955-5306
Email: complaints@accet.org
Website: www.accet.org

Note: Complainants will receive an acknowledgement of receipt within 15 days.

NOTICE TO STUDENTS: BPPE Grievance

At any time, a student can reach out to the Bureau for Postsecondary Education (BPPE) to register a complaint and is not required to utilize the TALK or ACCET procedure.

*Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400,
Sacramento, CA 95833*

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 or P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897

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

Housing

Residence and host family housing options are available to students for a fee. The approximate cost ranges from \$275 to \$400 per week depending on the option selected by the student. Accommodation options and rates are available through the onsite school staff, TALK website and sales representative.

HOST FAMILY

TALK works with great care to ensure we provide you with the best host family experience to fully immerse yourself in American culture. In order to provide this experience, TALK partners with Sara's Homestay who oversees all aspects of the host placement and oversight process.

- Most hosts are located near public transportation within one hour and 15-minute travel commute from the school.
- Single accommodations with the option of breakfast only or breakfast and dinner daily

RESIDENCE

Student residences are located off campus and are accessible to TALK via public transportation or on foot. The residences are directly managed by Vantaggio Suites. They manage a total of three properties in San Francisco; Vantaggio Abigail, Vantaggio Garland and Vantaggio Turk.

- Private and shared rooms are available.
- Rooms are furnished with a desk, chair, towels, linens, dishes, silverware, mini refrigerator, microwave, and cable TV.
- Rent includes continental breakfast and weekly housekeeping.
- Shared laundry room is available for a fee-per-use.
- Each location includes an onsite kitchen, dining area, and recreation room.
- A refundable security deposit of \$300 for a shared room and \$450 for a private room is to be paid at the time of check-in.

Students must abide by all Vantaggio Suites and TALK English Schools housing regulations and terms and conditions. A minimum stay of 4 weeks is required.



WHAT TO PACK

Because the weather can vary, having a wide assortment of clothes for warm and cool weather is best. San Francisco visitors should dress in layers and always bring a light jacket, jeans, light sweaters and long sleeve shirts.

School Facilities

CLASSROOMS

Our classrooms are located at the TALK School with multimedia availability. Each classroom can comfortably accommodate up to twenty-five students.

MULTIMEDIA

You will enjoy free Wi-Fi through the school, which can be accessed on your personal computers or mobile devices.

SOCIAL ACTIVITIES

TALK activity coordinators plan exciting activities each month. We plan local excursions in San Francisco and destinations outside the Bay Area.

Medical Centers

Concentra Urgent Care

26 California St, San Francisco, CA
(415) 781-7077
www.concentra.com

Van Ness Avenue Care

1625 Van Ness Ave, San Francisco, CA 94109
(415) 600-6200
www.sutterhealth.org

University of California San Francisco Medical Center

2356 Sutter St, San Francisco, CA 94115
(415) 353-7111
www.ucsfhealth.org

Sutter Street Care Center

1375 Sutter St #208, San Francisco, CA 94109
(415) 600-4140
www.sutterhealth.org

California Pacific Medical Center

2333 Buchanan St, San Francisco, CA 94115
(415) 600-6000
www.cpmc.org



Eye Doctors

EyeCare America

655 Beach St, San Francisco, CA 94109

(877) 887-6327

www.eyecareamerica.org

City Optometry

530 Bush St #101, San Francisco, CA 94108

(415) 291-8560

www.city-optometry.com

LensCrafters

685 Market St, San Francisco, CA 94105

(415) 896-0680

www.local.lenscrafters.com

Banking

CITIBANK

www.citibank.com

1801 Van Ness Ave, San Francisco, CA 94109

(415) 627-3999

BANK OF AMERICA

www.bankofamerica.com

1455 Stockton St, San Francisco, CA 94133

(415) 817-9102

WELLS FARGO

www.wellsfargo.com

350 Bay St, San Francisco, CA 94133

(415) 222-3370

Post Office

US POSTAL OFFICES

www.usps.com

- 1640 Stockton St, San Francisco, CA 94133
(800) 275-8777

- 1400 Pine St, San Francisco, CA 94123
(800) 275-8777

UPS STORE

www.theupsstorelocal.com



1288 Columbus Ave, San Francisco, CA 94133
(415) 885-7177

California Driver's License

DEPARTMENT OF MOTOR VEHICLES (DMV)

www.dmv.ca.gov

(800) 777-0133

- San Francisco DMV
1377 Fell St, San Francisco, CA 94117

- Daly City DMV
1500 Sullivan Ave, Daly City CA 94015

Local Attractions

Alcatraz Island

One of San Francisco's most popular things to do, **Alcatraz** Island offers visitors to the city a behind-the-scenes view to this infamous federal prison. Step back in time to explore the prison remnants and learn more about this national landmark's rich history.

*Tickets to visit Alcatraz are in high demand - **book online** in advance.



PIER 39

Located steps from our Fisherman's Wharf hotel, Pier 39 is one of San Francisco's most charming attractions. The kids will love the playful sea lions and street performers, while you'll enjoy world-class shopping, dining and entertainment.

Ghirardelli Square

Once home to the world-famous Ghirardelli chocolate factory, Ghirardelli Square is now a thriving area filled with specialty shops, award-winning restaurants and eclectic galleries.



Cable Car Turnaround



Travel with ease to top neighborhoods like Union Square, Chinatown and Nob Hill via San Francisco's world-renowned cable car system. The only moving National Historic Landmark, these classic modes of transportation will easily transport you to any area of the city.

Bay Area Highlights

(Including surrounding areas)

San Francisco: Also known as “SF” or “The City”, San Francisco is the center of culture and entertainment in the Bay Area. San Francisco is one of the top tourist destinations in the world, ranking 35th out of the 100 most visited cities worldwide, and is renowned for its cool summers, fog, steep rolling hills, eclectic mix of architecture, and landmarks including the Golden Gate Bridge, cable cars, Alcatraz Island and its former prison, and its Chinatown.



San Jose: This city is the third-largest city in California and the tenth-largest in the U.S. San Jose is the largest city within Silicon Valley and is also the most populous city in Northern California. Here you can visit the famous Tech Museum, Winchester Mystery House, Japanese Friendship Garden, Rosicrucian Egyptian Museum & Planetarium, and the San Jose Museum of Art.



Palo Alto: Situated next to Stanford University, Palo Alto is well-known for its affiliations with such technology giants as Google, Facebook, Apple Inc., Hewlett-Packard and Logitech. Palo Alto residents are among the most highly educated in the country. Visitors to Palo Alto might enjoy shopping and eating in some of the many businesses located on bustling University Ave located in downtown Palo Alto, taking a tour of Stanford University and visiting Palo Alto’s Foothill Park, located a short drive from downtown.

Berkeley: Located in the eastern Bay Area (the East Bay), Berkeley is famous for the University of California: Berkeley, which is one of the best universities in the US and the world. The famous rivalry with its neighbor Stanford University makes for some very exciting college sports games. Berkeley’s Telegraph and Shattuck Avenues, both located downtown, offer

a variety of restaurants and shops that are sure to please any taste.

Oakland: Oakland is the Bay Area’s newest center for nightlife. With a number of bars and clubs located within only a few blocks of each other, it is easy to stay up all night dancing and merrymaking in the East Bay. Oakland is home to the beautiful and recently restored Fox Theater, which is the Bay Area premier music venue.



Santa Cruz: Santa Cruz is a beautiful seaside city located along the scenic Highway 1. You may remember it from the hit film, *The Lost Boys*, which was released in 1987. Here you can experience a number of typical seafood restaurants, a fun and entertaining boardwalk filled with arcade games and rides, and visit the University of California: Santa Cruz. You can also try a number of water sports such as surfing, paddle boarding and boogie boarding.

Monterey: This is a city rich with history and famous for the painters and authors who populated it in the 19th and 20th centuries. Here you should visit the world-class Monterey Bay Aquarium, Cannery Row (made famous by the John Steinbeck novel), Fisherman’s Wharf, and the annual Monterey Jazz Festival. Monterey is also a great town for local seafood.



Napa Valley: Home to over 100 wineries, Napa Valley, or Napa County, is synonymous with vineyards and wine. Since the 1960’s, Napa County has been among the first rank of wine regions along with France, Italy, Portugal and Spain. Here you can go on a guided or self-guided wine tasting tour by bus, car or bike and try some of the amazing wine selections we have to offer in California.



PUBLIC TRANSPORTATION – All the information you NEED to know!

Bus:

MUNI

www.sfmta.com

San Francisco: Includes busses, historic street cars and metro cars. Lines run within San Francisco and Daly City. Connects to BART and Caltrain stations.

One way fare: \$2.75

Cable Car one way fare: \$7.00

Monthly pass: valid only for the month of purchase (purchase on CLIPPER CARD)

Adult “M” Fastpass: \$75.00 – valid for muni rides only

Adult “A” Fastpass: \$94.00 – valid for muni & BART rides within San Francisco

SAMTRANS

www.samtrans.com

Local: Lines run within San Mateo County from Palo Alto (south) to San Francisco (north). Stops include Belmont, SFO Airport, Caltrain and BART stations.

One way fare: \$2.25 - \$4.00

Day pass: \$5.50

Monthly pass: \$65.60 - \$96.00

Trains/Metro:

CALTRAIN

www.caltrain.com

Local: Serves dozens of stations between Gilroy (south) and San Francisco (north). Stops include Belmont, SFO and San Jose Airports, AT&T Park in San Francisco and the Millbrae BART station.

Ticket prices are divided by ZONES. See the system map to determine price of your fares. CLIPPER CARDS can be used on Caltrain.

BART

www.bart.gov

Bay Area: 5 lines serve San Francisco and all surrounding areas; South (Millbrae, SFO Airport, Daly City) and East (Berkeley, Oakland, OAK Airport, Richmond, Walnut Creek, Fremont)

Ticket prices vary depending on distance of trip. Automatic ticket machines are at each station.

Make it easy: BUY A CLIPPER CARD!

A CLIPPER CARD is a “smart card” that works on various Bay Area transit. Buy a CLIPPER CARD online at <http://www.bart.gov/tickets/sales/index.aspx>.



Want to explore California, or even further?

AMTRAK

www.amtrak.com

Train: Serves all of California and the continental United States. Closest stations are located in San Francisco and San Jose.

Ticket prices vary on the distance travelled.

GREYHOUND

www.greyhound.com

Bus: Serves all of California, the United States and Canada. Closest stations are located in San Francisco and San Jose.

Ticket prices vary on the distance travelled.

Airports:

SAN FRANCISCO (SFO)

www.flysfo.com

SAN JOSE (SJC)

www.flysanjose.com

OAKLAND (OAK)

www.flyoakland.com

Need to figure out HOW to get there? Planning a trip?

www.maps.google.com

Put in your destination, click DIRECTIONS and select PUBLIC TRANSPORTATION option!

VI. FINANCIAL INFORMATION

METHODS OF PAYMENT

Application Fee and course fees can be paid in one of the following ways:

1. By international credit card (American Express, Visa or MasterCard),
2. By direct transfer from your bank to ours, to: TALK International, c/o Wells Fargo Bank, Galleria Branch, Fort Lauderdale, FL 33304 - USA Account Number 20 000 256 225 13 Swift Number WFBIUS6S (for International use only)



3. By check (in US Dollars and drawn on a US bank), or by International Money Order or Traveler's Check. In the case of a returned check, an additional a \$50 processing fee will be incurred and only credit card or bank check will be accepted; or

4. Through a TALK Representative.

PAYMENT PLANS (if applicable)

All students on a payment plan are subject to the terms and conditions of their payment plan.

CHANGE FEE

TALK reserves the right to charge a Change Fee of US \$100.00 (payable at the time the request is made):

1. Before start date: Each time the course, accommodation or center is changed or postponed after TALK has confirmed the initial enrollment. Additionally, when a change request for a previously confirmed accommodation is received less than 14 days in advance of the scheduled arrival date, an equivalent week's accommodation penalty fee will be charged.

2. After start date: If a student requests a change of school location, course dates, accommodation or program type after course start date, a minimum of 4 weeks' notice is recommended. If changing to a location or program with lower fees, the difference in fees will not be refunded. If changing to a more expensive location or program, the difference in fees will be charged. Students will not be charged a change fee for upgrading or extending their course, provided they do not change their center.

TALK is not obliged to fulfill any change request, except for cancellations and withdrawals.

REFUND POLICY

STUDENT'S RIGHT TO CANCEL

REFUND DUE DATES If an applicant never attends class or cancels prior to the course start date, all refunds due will be made within 45 days of the course start date or the date of cancellation, whichever is earlier. For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and be paid within 45 days from the Date of Determination (DOD). The DOD is the date (1) the student gives notice of withdrawal to the institution, (2) the institution administratively withdraws the student; or (3) the institution terminates the student for cause.



CHANGE REQUESTS There is a non-refundable Change Fee of US \$100.00 (payable at the time the request is made). TALK is not obliged to fulfill any change request, except for cancellations and withdrawals.

1. Before start date: Each time the course, accommodation or school is changed or postponed after TALK has confirmed the Application. Additionally, changes requested for accommodations less than 14 days prior to the arrival date, are subject to a fee equivalent to a week's accommodation fee.
2. After start date: If a student requests a change of school location, course dates, accommodation or program type after course start date, a minimum of 4 weeks' notice is required. If changing to a location or program with lower fees, the difference in fees will not be refunded. If changing to a more expensive location or program, the difference in fees will be charged. Students will not be charged a change fee for upgrading or extending their course, provided they do not change their school.

CANCELLATIONS PRIOR TO START DATE OR NO SHOW:

1. If an applicant has his/her visa application rejected, TALK will provide a full refund of all monies paid, less non-refundable charges and any actual housing and other costs incurred.
2. If TALK cancels a program after a student's enrollment, TALK will refund all monies paid by the student.
3. Except under the circumstance identified in item 4 below, if an applicant accepted by TALK cancels prior to the start of scheduled classes or never attends class (no show), TALK will refund all monies paid, less any actual housing and other costs incurred by TALK and a maximum total of US \$500 identified non-refundable charges including Application fee, courier fees, change fees & travel insurance.
4. If an applicant enters the United States on an I-20 obtained through TALK and subsequently cancels prior to the start of classes or never attends class (no show), TALK will retain:
 - 4.1 For a program of less than 12 weeks, the tuition charges according to the scaled price list for four weeks, actual housing and other costs incurred by TALK, and a maximum total of \$500 for non-refundable charges including Application Fees, courier fees, change fees and insurance.
 - 4.2 For a program of 12 weeks or more, the tuition charges according to the scaled price list for six weeks, any actual housing and other costs incurred by TALK and, a maximum total of \$500 for non-refundable charges, including Application Fee, courier fees, change fees and insurance.

WITHDRAWAL / TERMINATION AFTER CLASS START: TUITION REFUNDS & MODIFICATION TO PAYMENTS

Students have the option to pay in cash for the period of enrollment or agree to be financially obligated for the same period of enrollment by entering into a recurring payment agreement (to take advantage of long-term pricing). The Period of Financial Obligation (PFO) is the period for which the student is legally obligated to pay for the enrollment period to which it relates. The PFO always equals the enrollment period and cannot exceed 12 months. Refunds or modifications to the recurring payment



agreement may only be done as follows:

1. Tuition: Used weeks of tuition will be prorated according to the scaled price list and charged back to the student when any refund or modification to the recurring payment agreement is calculated. Waived application fees will not be charged back to the student.
2. Refund amounts will be based on a student's LDA. When determining weeks completed, a partial week will be calculated as a full week provided the student was present at least one day during that week.
3. First PFO: For students whose last day of attendance occurs at any point in the first four weeks of their initial PFO, TALK will retain the charges applicable to the first four weeks. For students, whose last date of attendance occurs after the first four weeks but before or at the mid-point of their PFO, TALK will retain a prorated amount of tuition. For students whose last date of attendance occurs after the midpoint, TALK will retain all amounts paid.
4. Subsequent PFOs: For students who have completed the first PFO or extended their enrollment at the institution but whose last date of attendance occurs before or at the midpoint of any subsequent PFO, the institution may retain a prorated amount of tuition for that period. For students whose last date of attendance occurs after the midpoint of any subsequent period of financial obligation, the institution may retain all the tuition for that period.

WITHDRAWAL OR TERMINATION AFTER START OF ACCOMMODATIONS: REFUNDS/MODIFICATION TO PAYMENT PLANS

1. TALK acts strictly as an agent for the student and may contract in its own name to facilitate the booking process based upon the students' requirements as indicated in this Application Form. Student understands and accepts that TALK is entitled to the difference between what the provider charges and the price the student pays, as a facilitation fee.
2. A student must provide notification of withdrawal in writing to be eligible for a refund or payment plan modification
3. Accommodation prices are calculated on a weekly basis and partial weeks are calculated the same as whole weeks. Homestay accommodations pricing is based on a start date of the Sunday prior to the course start date and ending on the Saturday after the course end date. Additional charges will apply where accommodations are required before the first Sunday or after the last Saturday.
4. Students must give 4-weeks' written notice to the School Director. For terminations before 50% of course completion, Student is required to pay for the period of accommodations unless bound by the terms and conditions of a separate housing agreement.

EXTENSIONS

Students who extend their studies will be subject to the pricing payment and refund policies in place at the time of their extension request, will not be required to pay an additional Application Fee and will receive the cumulative weekly pricing for the period of extension.



BANKRUPTCY

TALK English Schools 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, or has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

LOANS

TALK English Schools does not provide financial aid in any form to students.

SCHEDULE OF TOTAL CHARGES

ITEMIZATION & TOTAL TUITION FEES	
Note: Indicate if any of the charges are paid to an entity other than the institution that is specifically required for participation in the educational program.	
Registration Fee of \$150.00 (Non-refundable) _____	\$150.00
Student Tuition Recovery Fund Fee (Non Refundable) _____	\$0.00
Equipment (Included) _____	\$0.00
Textbooks _____	_____
Tuition Fee (Prorated upon withdrawal. Refer to refund policy) _____	_____
Housing (If applicable) _____	_____
TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE _____	_____
ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM _____	_____
(Student is responsible for this amount. The period of financial obligation is for the entire program length and equals the enrollment period.)	
THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT _____	_____
Additional Fees, as applicable: please refer to terms and conditions.	



TALK ENGLISH SCHOOLS								2020 PROGRAM FEES			
ATLANTA • AVVENTURA • BOSTON • FORT LAUDERDALE • MIAMI • MIAMI BEACH • SAN FRANCISCO											
TUITION											
• ENGLISH COURSES (Price/Week)											
	1-4 WEEKS	5-15 WEEKS	16-31 WEEKS	32-52 WEEKS							
General English FT (16 LPW) or General English (18 LPW)	\$325	\$325	\$375	\$370							
Exam Prep, including TOEFL/IBT Complete, IELTS (16 or 18 LPW)	\$375	\$345	\$335	\$330							
Business English (16 LPW) or Business English Plus (18 LPW)	\$375	\$345	\$335	\$330							
Intensive English (22 LPW)	\$400	\$370	\$360	\$355							
• BUSINESS COURSES (Price/Course)											
Business Courses for Professional Development (18 LPW). Inquire regarding schools and schedules.		1-2 COURSES	3-4 COURSES	5-6 COURSES							
		\$1,000	\$2,850	\$2,700							
• TUITION PACKAGES (Price/Week)											
	3-4 WEEKS	5-15 WEEKS	16-31 WEEKS	32-52 WEEKS							
Professional Development Activity** (PDA)	N/A	\$432*	\$425	\$390							
All-Inclusive Tuition Package**	\$450	\$435	\$425	\$390							
* Professional Development Activity includes Application Fee, International Express Delivery, Tuition, Placement with Host Company, Letters of Recommendation and Certificate of Completion. Boston, Miami and San Francisco only. Books not included. Minimum 12 weeks.											
** All-Inclusive Tuition Package includes Application Fee, International Express Delivery and one of the following course options (where available): 1. General English + 3 One-to-One lessons per week, or 2. Intensive English; or 3. Professional Development Activity; or 4. Business English Plus. Books not included. Minimum 2 weeks.											
ACCOMMODATIONS											
• HOMESTAY* (Price/Week)											
	Atlanta	Avventura	Boston	Fort Lauderdale	Miami	Miami Beach	San Francisco				
With breakfast only	\$260	\$260	\$290	\$290	\$275	\$300	\$275				
With 10 meals/week	\$240	\$280	\$255	\$255	\$255	\$300	\$245				
With 18 meals/week, 12 plus weeks	\$240	\$280	\$315	\$275	\$355	\$300	\$345				
• STUDENT RESIDENCE*											
Student Residence, single & shared	Varies by location, please check separate accommodation chart										
* Accommodations begin on the Sunday before the course start date and end on the Saturday after the course end date.											
SUPPLEMENTS (Non-Refundable)											
Application Fee	\$150	AIRPORT TRANSFER FROM / TO		1ST / EACH ADDITIONAL PASSENGER							
International Express Delivery	\$75	ATL / Atlanta metro		\$100 / \$25							
Change of Status (COS) Fee	\$250	BOS / Boston metro		\$140 / \$25							
Accommodations Application Fee	\$75	FLL / Fort Lauderdale metro		\$75 / \$25							
Homestay Extra Nights (per night)	\$65	MIA / Miami metro		\$740 / \$25							
Homestay Minor Fee (16 & 17 years, per week)	\$25	MIA / Miami metro		\$100 / \$25							
Student Insurance (per week)	\$25	MIA / Fort Lauderdale metro		\$140 / \$25							
One-to-One (Price/50-minute Lesson)	\$75	SFO / San Francisco metro		\$125 / \$75							
GROUPS & SPECIALIZED PACKAGES (price per student)											
• JUNIOR / UNIVERSITY TOURS											
	2-Week Package		3-Week Package								
Fort Lauderdale includes Application Fee, Airport Transfer, Accommodations App. Fee, General English FT, Homestay, activities and tips.	Jan 5-18 or 12-25: \$2,200	Jul 5-18 or 12-25: \$2,200	Jan 5-25: \$2,300	Jul 5-25: \$2,300							
Boston includes Application Fee, Airport Transfer, Accommodations App. Fee, General English FT, Homestay, University Workshop, University Tours and activities.	Jul 5-18 or 12-25: \$2,500	Jul 5-25: \$2,550									
San Francisco includes Application Fee, Airport Transfer, Accommodations App. Fee, General English FT, Homestay, University Tour, Silicon Valley Tour and activities. Offered for groups of 5 or more.	Jul 5-18 or 12-25: \$2,950	Jul 5-25: \$3,950									
• FAMILY PACKAGE (Please complete separate Family Application Form)											
	Adult/Teen Package Price		Kid Package Price								
WINTER 2019/2020: Package includes Application Fees, 4/8 room and apartment styled accommodations. Prices vary by school. Contact us for information. Offered in Boston, Fort Lauderdale and Miami Beach.	-		-								
SUMMER 2020: Package includes tuition, children's weekly presentations on Fridays, one week-day afternoon activity. Does not include Application Fee. Dates Jan 15- August 14. Minimum 2 weeks. Offered in Atlanta, Boston, Fort Lauderdale, Miami Beach and San Francisco.	\$240 per week		\$200 per week								
• GROUPS											
We offer customized English packages for groups of all types, including Teens, Adults, Sports Players & Teachers. Contact us for information.											

Version 2020.1

STUDENT TUITION RECOVERY FUND (STRF)

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.



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.

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.

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

1. The institution, a location of the institution, or an 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 of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

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



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

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