

College of Southern California

www.collegesc.com

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

2014-2015 School Catalog

Effective January 2014

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College of Southern California

School Catalog

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www.CollegeSC.com

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Approval Disclosure Statement

The College of Southern California was licensed from the Bureau for Private Postsecondary Education. Our institution was complied with state standards as set forth in the Ed. Code. Every course in this catalog has also been approved. Institutional approval must be re-approved every three years and is subject to continuing review.

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/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 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 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 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 hr 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 hr 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.

Instruction is in residence with facility occupancy levels:
Maximum of 40 students per session.

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.

Students or any member of the public may file complaint about this institution with Bureau for Private Postsecondary Education.

Unresolved complaints may be directed to the Bureau for Private Postsecondary Education:

2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Toll-Free (888) 370-7589
Fax (916) 263-1897
www.bppe.ca.gov

All information in the content of this school catalog is current and correct and is so 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 is to stimulate and assist to acquire necessary knowledge to become licensee in insurance field. The institution focus 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.

Course

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 attached course syllabi.

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, CA 90010. Two classrooms with TV & DVD player and one classroom with a projector with speakers are provided for instructors 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.

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

<u>Program</u>	<u>Hours</u>	<u>Tuition</u>	<u>Reg. Fee</u>	<u>Total Cost of Training</u>
Life Pre-Licensing	52	\$285.00	\$60.00	\$345.00
Code and Ethics	12	\$145.00	\$60.00	\$215.00
Fire and Casualty Pre-Licensing				
	52	\$285.00	\$60.00	\$345.00
Life, Fire and Casualty Pre-Licensing				
	92	\$570.00	\$60.00	\$630.00
<i>(Both programs for a discounted tuition)</i>				
NASD Series 6/63	32	\$570.00	\$60.00	\$630.00
NASD 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.

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.

Optional Student Charges

None.

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 both day and evening classes. Also Class schedule has been notified to Department of Insurance 20 days prior to begin the class.

Holidays Observed

Holiday	2014	2015
New Years Day	1/01/14	1/01/15
Martin Luther King's Birthday	1/20/14	1/19/15
President's Day	2/17/14	2/16/15
Memorial Day	5/26/14	5/25/15
Independence Day	7/04/14	7/04/15
Labor Day	9/01/14	9/07/15
Columbus Day	10/13/14	10/12/15
Veterans Day	11/11/14	11/11/15
Thanksgiving	11/27/14-11/28/14	11/26/15-11/27/15
Christmas Eve & Day	12/24/14-12/25/14	12/24/15-12/25/15

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

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 or otherwise successfully take and pass the relevant examination as required by section 94904 of ED. Code.

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.

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

There is no placement assistance. This prepares an applicant for successfully passing the State of California, Department of Insurance examination.

Transfer of Credit

The institution has not entered into an articulation or transfer agreement with any other college or university.

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 College of Southern California is 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. There are also no ability-to-benefit students.

Attendance, Absence & Tardiness Policy

1. Students must complete all lessons before they are allowed to graduate.
2. One absence is defined as missing or not being present for one four/eight hour scheduled class.
3. The school stresses attendance to allow you to complete the program as rapidly as possible. However we realize that unusual events may occur. If you are going to be unable to attend class please call the school.
4. Students who are tardy 15 minutes or more will not be admitted no class.
5. Interruptions and leaves of absence must be requested in writing to the Director, which may be granted for valid reasons.
6. 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.
7. 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.

Standard of Progress, Grading & Graduation Requirements

There are written tests required to graduate from the program. A student must get a minimum 70% on the final exam.

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.

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.

Housing

The institution does not have dormitory facility and does not have any responsibility to find or assist students in found housing.

Student Tuition Recovery Fund

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, of are enrolled in residency program attending certain schools regulated by the Bureau for Private Postsecondary Education.

You may be eligible for STRF if you are a California resident or enrolled in residency program, prepaid tuition, paid STRF assessment, and 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 student to third party for license fee 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 by the school prior to closure in excess of tuition and other costs.
4. There was material failure to comply with the Act or the Division within 30 days before the school closed or, if 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.

It is important that you keep copies of the enrollment agreement, receipts or any other information that documents the monies paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Drive, #400, Sacramento, CA 95833, (888) 370-7589.

Cancellation & Refunds

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.

The student has the right to cancel the agreement and receive a full refund pursuant to section 71750 before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund pursuant to section 71750 of the Regulations. If the first lesson and materials is sent before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of materials.

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.

The institution shall transmit all of the lessons and other materials to the student if the student: (A) has fully paid for the educational program; and (B) after having received the first lesson and initial materials, request in writing that all of the material be sent. If the institution transmits the balance of the material as the student requests, the institution shall remain obligated to provide the other educational services it agreed to provide, such as responses to student inquiries, student and faculty interaction, and evaluation and comment on lessons submitted by the student, but shall not be obligated to pay any refund after all the lessons and materials are transmitted.

Notice of Student Rights

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.

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, at the address and telephone number printed below for information.

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
Toll-Free (888) 370-7589
Fax (916) 263-1897
www.bppe.ca.gov

Refund Information

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

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.

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

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.

Students may eligible for STRF if they are California residents or are enrolled in residency program, prepaid tuition, paid STRF assessment, and suffered economic loss as result of any of following:

1. The school close before the course of instruction was completed.
2. The school 's failure to pay refund or charge on behalf of student to third party for license fee 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. Refer to the catalog for more detail.
3. The school's failures 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 a judgment against the institution for a violation of the Act.

Students are not eligible for protection from the STRF and they 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 programs or other payer, and you have no separate agreement to repay the third party. However, no claim can be paid to any student without a social security number or a taxpayer identification number.

Any question a student may have regarding this enrollment agreement 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, toll-free telephone number (888) 370-7589 or by fax (916)263-1897.

A student or any member of the public may filed 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 website www.bppe.ca.gov.

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

Complaint/Grievance Procedure

From time to time, differences in interpretation of school policies will arise among students, faculty, and/or the administration. 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.

If the complaint cannot be resolved after exhausting the institution's grievance procedure, the student may file a complaint with the appropriate state agency, being the Bureau for Private Postsecondary Education.

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/Instructor (Life, P&C)