



NOTICE TO COMPLY – CA-64494378-0319 (Ed. Code §94935 & 5, CCR §75010)

Institution Name:	Business and Insurance School	Institution Telephone:	(877) 800-2822
Institution Code:	64494378	Administrator Name:	Ryan Bridges <i>Diana Uribe</i>
Street Address:	3400 Irvine Ave Ste 218 Newport Beach CA 92660	Date of Inspection:	March 27, 2019 <i>Admin.</i> <i>Admission Manager</i>

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

Education Code/ Code of Regulations	Subsection, Description, and Required Correction
5, CCR 71810(b)(1)	<p>5, CCR 71810(b)(1) Catalog (b) The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following: (1) The specific beginning and ending dates defining the time period covered by the catalog;</p> <p><i>Deficiency: The institution failed to include specific beginning date defining the time period covered by the catalog.</i></p> <p><i>Remedy: Update the catalog to include the specific dates, including the year that the catalog covers. (currently on the front cover)</i></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>
CEC 94909(a)(9)	<p>CEC 94909(a)(9) Minimum Requirements for School Catalog (a) Except as provided in subdivision (d), prior to enrollment, an institution shall provide a prospective student, either in writing or electronically, with a school catalog containing, at a minimum, all of the following: (9) The schedule of total charges for a period of attendance and an estimated schedule of total charges for the entire educational program.</p> <p><i>Deficiency: The institution failed to include in the catalog a schedule of total charges for a period of attendance and an estimated schedule of total charges for the entire educational program. A breakdown of charges must be shown. If they are the same then a statement indicating they are the same shall be included, otherwise a breakdown of the charges shall be included. Page 17 under cost of attendance groups the programs together, this needs to be clarified for each program.</i></p>

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	<p>Remedy: Revise the catalog to include the schedule of total charges for a period of attendance and an estimated schedule of total charges for the entire educational program.</p> <p>Submit the corrected documentation to the Bureau within 30 days.</p>
<p>5, CCR 76215(a)</p>	<p>5, CCR 76215(a) Student Tuition Recovery Fund Disclosures (a) A qualifying institution shall include the following statement on both its enrollment agreement and school catalog: "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."</p> <p>Deficiency: The institution failed to include the most recent STRF Disclosure in the catalog. The disclosure was updated in September of 2017.</p> <p>Remedy: Remove the outdated STRF language from the catalog and replace it with the current STRF disclosure language.</p> <p>Submit the corrected documentation to the Bureau within 30 days.</p>
<p>5, CCR 76215(b)</p>	<p>5, CCR 76215(b) Student Tuition Recovery Fund Disclosures (b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog: "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</p>

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

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

Deficiency: *The institution failed to include the most recent STRF Disclosure in the catalog. The STRF disclosure was updated in September of 2017.*

Remedy: *Remove the outdated STRF language from the catalog and replace it with the current STRF disclosure language.*

Submit the corrected documentation to the Bureau within 30 days.

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<p>CEC 94920(a)(b)(c)(d)</p>	<p>CEC 94920(a)(b)(c)(d) Mandatory Cancellation, Withdrawal, and Refund Policies An institution that does not participate in the federal student financial aid programs shall do all of the following: (a) The institution shall advise each student that a notice of cancellation shall be in writing, and that a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. (b) Institutions shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. (c) The bureau may adopt by regulation a different method of calculation for instruction delivered by other means, including, but not necessarily limited to, distance education. (d) The institution shall have a refund policy for the return of unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund.</p> <p><i>Deficiency: The institution failed to include a policy consistent with the Mandatory Cancellation, Withdrawal, and Refund Policies.</i></p> <p><i>Remedy: Change the institution's refund policy to be consistent with CEC 94920. Revise the catalog, enrollment agreement, website and anywhere else the refund policy is stated so that it is consistent with CEC 94920.</i></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>
<p>5, CCR 71810(b)(14)</p>	<p>5, CCR 71810(b)(14) Catalog. (b) The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following: (14) Policies on student rights, including the procedure for addressing student grievances;</p> <p><i>Deficiency: The institution failed to provide complete information in the catalog regarding the procedure for addressing student grievances.</i></p> <p><i>Remedy: The institution shall update the grievance policy in the catalog to include the contact information/address of where the grievance shall be sent, or email address if applicable.</i></p>
<p>CEC 94911(b) 5, CCR 71800(e)(11)</p>	<p>CEC 94911(b) Minimum Requirements for Enrollment Agreements</p>

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	<p>An enrollment agreement shall include, at a minimum, all of the following:</p> <p>(b) A schedule of total charges, including a list of any charges that are nonrefundable and the student's obligations to the Student Tuition Recovery Fund, clearly identified as nonrefundable charges.</p> <p>5, CCR 71800(e)(11) Enrollment Agreement.</p> <p>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</p> <p>(e) Itemization of all institutional charges and fees including, as applicable:</p> <ul style="list-style-type: none"> (1) Tuition; (2) Registration fee (non-refundable); (3) Equipment (4) Lab supplies or kits; (5) Textbooks, or other learning media; (6) Uniforms or other special protective clothing; (7) in-resident housing; (8) Tutoring; (9) Assessment fees for transfer of credits; (10) Fees to transfer credits; (11) Student Tuition Recovery Fund fee (non-refundable); (12) Any other institutional charge or fee. <p>(f) Charges paid to an entity other than an institution that is specifically required for participation in the educational program.</p> <p>Deficiency: <i>The institution failed to include the Student Tuition Recovery Fund fee in the itemized list of charges and identify it as non-refundable.</i></p> <p>Remedy: <i>Revise the enrollment agreement itemization list to include the current STRF fee and identify it as nonrefundable. The STRF assessment fee is currently zero dollars (\$0.00) for institutional charges of one thousand dollars (\$1,000).</i></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>
<p>5, CCR 76215(a)</p>	<p>5, CCR 76215(a) Student Tuition Recovery Fund Disclosures</p> <p>(a) A qualifying institution shall include the following statement on both its enrollment agreement and school catalog:</p> <p>"The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.</p>

	<p>You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.”</p> <p>Deficiency: <i>The institution failed to include the current version of the STRF disclosure that is required to be in the enrollment agreement. The disclosure was updated in September of 2017.</i></p> <p>Remedy: <i>Replace the outdated STRF disclosure on page 6 of the enrollment agreement with the current version of 76215(a).</i></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>
<p>5, CCR 71800(d)</p>	<p>5, CCR 71800(d) Enrollment Agreement. <i>In addition to the requirements of section 94911 of the Code, an institution shall provide to each student an enrollment agreement that contains at the least the following information:</i> <i>(d) Date by which the student must exercise his or her right to cancel or withdraw, and the refund policy, including any alternative method of calculation if approved by the Bureau pursuant to section 94921 of the Code.</i></p> <p>Deficiency: <i>The institution states a refund policy that is not consistent with Mandatory Refund Policy and calculation requirements as per CEC 94920, and 71750(c). The policy stated is not currently approved as an alternate refund policy by the bureau.</i></p> <p>Remedy: <i>Revise the refund policy so that it is consistent with CEC 94920, 5, CCR 71750. Remove the current policy from all written and website/ electronic materials including but not limited to the Catalog, Enrollment Agreement, and website.</i></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>
<p>CEC 94898</p>	<p>CEC 94898(b)(1)(2)(c) Merging Classes, Converting Method of Delivery, Changing Locations (b) After a student has enrolled in an educational program, the institution shall not do either of the following: (1) Make any unscheduled suspension of any class unless caused by circumstances beyond the institution’s control. (2) Change the day or time during the period of attendance in which any class is offered to a day when the student is not scheduled to attend the institution or to a time that is outside of the range of time that the student is scheduled to attend the institution on the day for which the change is proposed unless at least 90 percent of the students who are enrolled consent to the change and the institution offers full refunds to the students who do not consent to the change. For the purpose of this paragraph, “range of time” means the period beginning with the time at which the student’s first scheduled class session for the day is set</p>

	<p>to start and ending with the time the student's last scheduled class session for that day is set to finish.</p> <p>(c) If an institution enrolls a student in an educational program that is conducted at a specific site at the time of enrollment, the institution shall not convert the educational program to another method of delivery, such as by means of distance education. This subdivision does not apply to an educational program that also includes a distance education component, if the student is notified during the enrollment process, in writing, that the program contains a distance education component.</p> <p>Deficiency: <i>The institutions enrollment agreement contains verbiage indicating that the method of delivery of the class shall be at the direction of the school after enrollment.</i></p> <p>Remedy: <i>The enrollment agreement shall disclose where classes are held, including the method of delivery. Remove the conflicting verbiage from the enrollment agreement and any other place it is so stated.</i></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>
<p>CEC 94913(a)(1-5)(b) 5, CCR 74117</p>	<p>CEC 94913(a)(1-5)(b) Institutional Web Site Requirements</p> <p>(a) An institution that maintains an Internet Web site shall provide on that Internet Web site all of the following:</p> <ol style="list-style-type: none"> (1) The school catalog. (2) A School Performance Fact Sheet for each educational program offered by the institution. (3) Student brochures offered by the institution. (4) A link to the bureau's Internet Web site. (5) The institution's most recent annual report submitted to the bureau. <p>(b) An institution shall include information concerning where students may access the bureau's Internet Web site anywhere the institution identifies itself as being approved by the bureau.</p> <p>5, CCR 74117 Websites Requirements.</p> <p>In addition to the requirement in Section 94913(b) of the Code, an institution that maintains a website shall provide on the homepage of that website clear and conspicuous links to all the items required in Section 94913(a) of the Code.</p> <p>Deficiency: <i>The institution failed to include clear and conspicuous links to all the items required in Section 94913(a) of the Code.</i></p> <p>Remedy: <i>All required documentation as per 94913 shall be posted on the home page of the institution's website. All documentation shall be the most current version.</i></p> <p>Website: <u>www.businessinsuranceschool.com</u></p> <p><i>Submit the corrected documentation to the Bureau within 30 days.</i></p>

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Inspector's Initial: *LE*
Administrator's Initial: *TU*

Only minor violations are listed on a Notice to Comply.

Inspector's Name	Laura Cheah
Inspector's Signature	
Institution Administrator Name/Title:	Ryan Bridges, CEO/Director <i>Diana Urbe</i> <i>Admin. Admission</i>
Institution Administrator's Signature:	 <i>(authorized by phone.)</i>

Education Code can be located at: http://www.bppe.ca.gov/lawsregs/ppe_act.shtml

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

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

IMPORTANT COMPLIANCE NOTICE

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

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

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

DECLARATION

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

Signature

Date

Print Name and Title

THIS DECLARATION OR A NOTICE OF DISAGREEMENT MUST BE SUBMITTED TO THE BUREAU BY APRIL 26, 2019

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Inspector's Initial: *JE*

Administrator's Initial: *JL*