

College of Southern California

www.collegesc.com

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

2012-2013 School Catalog

Effective January 2012

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School Catalog

2975 Wilshire Blvd., Suite 210, Los Angeles, CA 90010 (213) 380-1818

www.CollegeSC.com

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Approval Disclosure Statement

The College of Southern California was granted institutional approval from the Bureau for Private Postsecondary Education pursuant to California Educational Code Section 94909. The Bureau's approval means that the institution and its operation comply with the minimum standards established under the law for occupational instruction by private postsecondary educational institutions. Every course in this catalog has also been approved. Institutional approval must be re-approved every three years and is subject to continuing review. All training is in English and there is no English as a second language at this time.

Approved are the following courses:

- **Life Pre-Licensing**

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 historical, legal, and practical understanding of insurance; emphasizing Life and Disability Insurance.

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

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 property loss, worker's compensation, and disability insurance and familiarize students with classifications, types and distribution systems under current insurance practices.

- **Code and Ethic**

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.

- **NASD Series 6/63**

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.

- **NASD Series 7/63**

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 by the State of California, Department of Insurance.

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.

Equipment & Facilities

The school is equipped with an administrative office 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.

Restrooms are available in the building for student use.

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.

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
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<u>Program</u>	<u>Hours</u>	<u>Tuition</u>	<u>Reg. Fee</u>	<u>Total Cost of Training</u>
Life Pre-Licensing	52	\$270.00	\$60.00	\$330.00
Code and Ethics	12	\$130.00	\$60.00	\$190.00
Fire and Casualty Pre-Licensing	52	\$270.00	\$60.00	\$330.00
Life, Fire and Casualty Pre-Licensing	92	\$540.00	\$60.00	\$600.00
<i>(Both programs for a discounted tuition)</i>				
NASD Series 6/63	32	\$540.00	\$60.00	\$600.00
NASD Series 7/63	64	\$935.00	\$60.00	\$995.00
Books are provided at no additional cost.				

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, to a maximum of \$75.00.

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	2012	2013
New Years Day	1/01/12	1/01/13
Martin Luther King's Birthday	1/16/12	1/21/13
President's Day	2/20/12	2/18/13
Memorial Day	5/28/12	5/27/13
Independence Day	7/04/12	7/04/13
Labor Day	9/03/12	9/02/13
Columbus Day	10/08/12	10/14/13
Veterans Day	11/12/12	11/11/13
Thanksgiving	11/22/12-11/23/12	11/28/13-11/29/13
Christmas Eve & Day	12/24/12-12/25/12	12/24/13-12/25/13

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

Entrance Requirements/Admissions Procedure

The only requirement for each course is a minimum age of 18 years old. 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 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 administered 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.

Counseling & Advising

Students 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. Test application assistance is also available.

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, or 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

Buyer's Right to Cancel. You have the right to cancel the enrollment agreement and obtain a refund. The institution, for all students, without penalty or obligation, shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed seventy-five dollars (\$75.00), if the notice of cancellation is made prior to or on the first day of instruction.

Cancellation shall occur when you give written notice of cancellation at the address of the College shown on the front page of this catalog. You can do this by mail or hand

delivery. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid.

The written notice of cancellation need not take any particular form and however expressed, is effective if it shows that you are no longer wish to be bound by this Agreement.

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

You may withdraw from a course after instruction has started and receive a pro-rata refund for the unused portion of the tuition and others refundable charges if you have completed 60% or less of the instruction. For example if the student completes only 16 hours of a 52-hour course and paid \$330.00 tuition, \$60.00 non-refundable registration fee, \$55 for books, and the student would receive a refund of \$148.92.

\$330.00 tuition – 60.00 registration fee - \$55 for book =215.00. 215.00/52 hours in the program = \$4.13. \$4.13 per hour in the program X 16 hours attended = \$66.08total charge for time attended. 66.08+ \$60.00 registration fee + \$55 books = \$181.08 total charges. \$335.00(total amount paid) -\$181.08(total charged) =\$148.92. Refund due is \$148.92.

The school will also refund money collected for sending to a third party on the student's behalf such as license or application fees. If the school cancels or discontinues a course or educational program, the school will make a full refund of all charges. Refunds will be paid within 30 days of cancellation or withdrawal.

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)
James Kim	Director of Operations

Gloria Park	Director of Education	
Brandon Lee	Director of Admissions	
Francy Oh-Ha	Director of Public Relations	
Kyoung Kim	Director of Student Affair	
James Ha	Instructor	Life, Property & Casualty Broker-Agent
Dennis Mariglia	Instructor	Life, Property & Casualty Licensed Agent
Gerald Lee	Instructor	Life, NASD Series 6, 7 and 63
LeeAnn Zerbel	Instructor	Fire & Casualty Broker-Agent
Belinda Williams	Instructor	Life, Code & Ethics
Moon Suk Ko	Instructor	NASD Series 6, 7 and 63
Jusung Rim	Instructor	Fire & Casualty Brocker-Agent, Life