

Pacific Coast Horseshoeing School Catalog

"**The State**" of California and "**The Bureau**" for Private Postsecondary Education *and Taxation (added to clarify purpose)* believe that the owners, operators and staff of private, for profit, schools are liars, cheats and thieves. They believe that the sole purpose of a for-profit school is to fraudulently seduce the unsuspecting public into paying for training that is either irrelevant or never given, labeling owners of for-profit schools as predators.

"**The State**" and "**The Bureau**" further believe that you, the student, is incapable of making correct decisions about your life without their guidance. They believe that you are stupid, feeble, uninformed and not responsible for your own choices and actions. You are powerless to defend yourself against the predatory aggressiveness of private vocational schools. Because of your intellectual, emotional and financial retardation, you are a victim; therefore, you need the protection of "**The State**" and "**The Bureau**".

"**The State**" and "**The Bureau**" feel that the tens of thousands of existing laws in the State of California were insufficient to prosecute owners of private vocational schools whose behavior was illegal. Therefore, they enacted the California Private Postsecondary Education Act of 2009.

Under this mantel of 'protection' the government justifies its involvement in the private and business lives of its citizens. To legitimize their existence and to demonstrate their caring and compassion for you, the victim, "**The State**" and "**The Bureau**" require the following paperwork (and taxes disguised as fees).

For the next eight weeks you are a ward of "**The State**" and "**The Bureau**".



The black lettering is the state requirements. The red is Pacific Coast Horseshoeing School's compliance of those requirements.

94909. Minimum Requirements for School Catalog (a) 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:

(1) The name, address, telephone number, and, if applicable, Internet Web site address of the institution **Pacific Coast Horseshoeing School, 5225 Carbondale Road, Plymouth, CA 95669 (209) 245-3920 www.farrierschool.com.**

(2) Except as specified in Article 2 (commencing with Section 94802), a statement that the institution is a private institution and that it is approved to operate by the bureau. **This institution is approved to operate by the bureau.**

(3) The following statements: (A) "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 (address), Sacramento, CA (ZIP Code), (Internet Web site address), (telephone and fax numbers)." **"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 Bureau for Private Postsecondary Education, 1625 North Market Blvd., Suite S-202, Sacramento, CA 95834. Phone: (916) 574-7720 Toll Free: (888) 370-7589 Web site: www.bppe.ca.gov**

(B) "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." **"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."**

(C) "A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (toll-free telephone number) or by completing a complaint form, which can be obtained on the bureau's Internet Web site (Internet Web site address)." **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) 574-7720 or by completing a complaint form, which can be obtained on the bureau's Internet Web site www.bppe.ca.gov."**

(4) The address or addresses where class sessions will be held. **5225 Carbondale Road, Plymouth, CA 95669**

(5) A description of the programs offered and a description of the instruction provided in each of the courses offered by the institution, **Horseshoeing** the requirements for completion of each program, including required courses, any final tests or examinations,

1. Students must obtain a 70% overall average of the combined scores from (a) written exams, (b) forge scores and (c) trimming and horseshoeing scores.
2. The average score for the top three shoeings must be 70% or above.
3. All grade shoes must be turned in for evaluation before 5 pm, Friday of week seven.
4. All fees must be paid in full on or before Wednesday of the last week of the course. These fees include, but not limited to, tuition fees, dormitory fees, lost tool fees, lost or damaged video fees, lost or damaged book fees, damaged dormitory fees and any other monies owed Pacific Coast Horseshoeing School the owners, instructors or vendors. any required internships or externships **None** and the total number of credit hours, clock hours, or other increments required for completion. **320 hours of instruction**

(6) If the educational program is designed to lead to positions in a profession, occupation, trade, or career field requiring licensure in this state, a notice to that effect and a list of the requirements for eligibility for licensure. **None**

(7) Information regarding the faculty and their qualifications. **Bob Smith is the founder, owner, and head instructor and has been shoeing horses since 1974. Chuck Presnail is the forge instructor because Bob hired him.**

(8) A detailed description of institutional policies in the following areas: (A) Admissions policies, **You must have the tuition money.**

including the institution's policies regarding the acceptance of credits earned at other institutions or through challenge examinations and achievement tests, **PCHS does not accept credits earn at other institutions and does not have challenge examinations or other achievement tests.**

admissions requirements for ability-to-benefit students, **All students have the first week to experience the training. If after the first five days of instruction the student decides to withdraw, for any reason, a 100% is given.**

and a list describing any transfer or articulation agreements between the institution and any other college or university that provides for the transfer of credits earned in the program of instruction. If the institution has not entered into an articulation or transfer agreement with any other college or university, the institution shall disclose that fact. **This institution has not entered into an articulation or transfer agreement with any other college or university.**

(B) Cancellation, withdrawal, and refund policies, including an explanation that the student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The text shall also include a description of the procedures that a student is required to follow to cancel the enrollment agreement or withdraw from the institution and obtain a refund consistent with the requirements of Article 13 (commencing with Section 94919). **§94920.**

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 class 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.

□(e) The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal.

If the school has given the student any equipment, they must return it to the school within 10-days following the date of cancellation. If the student fails to return the equipment in good condition within the 10-day period, the school may retain that portion of payment paid by them, and the school shall deduct the cost from any refund that may be due. Once they pay for the equipment, it is theirs to keep without further obligation.

(C) Probation and dismissal policies. There is no probation policy. Dismissal from the program is at the discretion of the owner.

(D) Attendance policies. Not attending will greatly reduce your chance of graduation. □

(E) Leave-of-absence policies. □Leave of absence is at the discretion of the owner.

(9) The schedule of total charges for a period of attendance and an estimated schedule of total charges for the entire educational program. □\$5,000 tuition with no dormitory. \$5,560 with dormitory.

(10) A statement reporting whether the institution participates in federal and state financial aid programs, and if so, all consumer information that is required to be disclosed to the student pursuant to the applicable federal and state financial aid programs. This institution does not participate in federal and state financial aid programs.

□(11) A statement specifying that, 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 moneys not paid from federal student financial aid program funds. 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.

□(12) A statement specifying whether the institution has a pending petition in

bankruptcy, is operating as a debtor in possession, has filed a petition within the preceding five years, or has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.). □ The institution has no pending petition in bankruptcy nor is it operating as a debtor in possession nor has it filed a petition within the preceding five years nor has it had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization of the United States Bankruptcy Code (11 U.S.C. Sec 1101 et seq).

(13) If the institution provides placement services, a description of the nature and extent of the placement services. □ No Placement services provided.

(14) A description of the student's rights and responsibilities with respect to the Student Tuition Recovery Fund. This statement shall specify that 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. This statement shall also describe the purpose and operation of the Student Tuition Recovery Fund and the requirements for filing a claim against the Student Tuition Recovery Fund.

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. The Student Tuition Recovery Fund is a tax upon students to refund portions of the tuition if any school closes prematurely. Even though you the student at PCHS did not participate in some student 's, whom you do not know, selection of schools you are still financially responsible for their choice

76215. Student Tuition Recovery Fund Disclosures.

(a) A qualifying institution shall include the following statement on both its enrollment agreement and its current schedule of student charges:

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

1. You are a student, who is a California resident and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

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

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

(b) In addition to the statement described under subdivision (a) of this section, a qualifying institution shall include the following statement on its current schedule of student charges:

“The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by California residents who were students attending certain schools regulated by the Bureau for Private

Postsecondary and Vocational Education.

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

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other cost.
4. There was a decline in the quality of the course of instruction within 30 days before the school closed or, if the decline began earlier than 30 days prior to closure, the period of decline determined by the Bureau.
5. An inability to collect on a judgment against the institution for a violation of the Act."

Article 3. Payments from the Fund

§ 76200. Application for Payment.

(a) A student seeking reimbursement under the Fund shall file a written application on the Bureau's Student Tuition Recovery Fund Application Form (STRF App Rev. 2/10), signed under penalty of perjury that the form and all attachments are true and correct, which includes the following information:

- (1) The student's name, address, telephone number, email address, and social security number;
- (2) If any portion of the total charges were paid from the proceeds of a loan, the name of the lender, and any state or federal agency that guaranteed or reinsured the loan;
- (3) The amount and description of the student's economic loss, and the amount of the student's claim;
- (4) The date the student started and ceased attending the institution;
- (5) A description of the reasons the student ceased attending the institution, or if the student graduated, date of graduation;
- (6) The student's or borrower's authorization to allow the Bureau to negotiate with any lender, holder, guarantee agency, or the U.S. Department of Education on the student's behalf to reduce the loan obligation;
- (7) The student's authorization to allow the Bureau to issue a payment directly to any lender, holder, guarantee agency, or the U.S. Department of Education on the student's behalf; and
- (8) An assignment to the Fund and the Bureau of the student's rights to collect those funds against the institution if any payment issues as a result of the application;
- (9) The institution name, address and phone number in which the students attended;

- (10) If the student was a California resident at time of enrollment;
- (11) If the student paid into the STRF;
- (12) If the student took an approved leave of absence and documentation of the approval;
- (13) If the student has previously applied for STRF reimbursement;
- (14) If the course of study or portion completed prepared the student to take a state or national licensure exam; and
- (15) If the student transferred to another school, a list of all classes or units transferred.

(b) The application must be fully completed and received by the Bureau, with supporting documents that include, but need not be limited to, the enrollment agreement, promissory notes, if any, and any receipts, within two years from date of the closure notice explaining the student's rights under STRF, whether provided by the institution or the Bureau, or a maximum of four years if the student received no closure notice.

(c) Students whose total charges are paid by a third party payer are not eligible to apply for payment by the Fund.

(d) The Bureau may conduct an investigation to verify whether to grant or deny a claim.

(15) The following statement:

**"NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND
CREDENTIALS EARNED AT OUR INSTITUTION"**

"The transferability of credits you earn at (name of institution) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the (degree, diploma, or certificate) you earn in (name of educational program) is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or certificate) 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 (name of institution) to determine if your (credits or degree, diploma or certificate) will transfer." (b) If the institution has a general student brochure, the institution shall provide that brochure to the prospective student prior to enrollment. In addition, if the institution has a program-specific student brochure for the program in which the prospective student seeks to enroll, the institution shall provide the program-specific student brochure to the prospective student prior to enrollment. (c) An institution shall provide the school catalog to any person upon request. In addition, if the institution has student brochures, the institution shall disclose the requested brochures to any interested person upon request

**"NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND
CREDENTIALS EARNED AT OUR INSTITUTION"**

"The transferability of credits you earn at Pacific Coast Horseshoeing School is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in horseshoeing 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 Pacific Coast Horseshoeing School to determine if your certificate will transfer.”

Pacific Coast Horseshoeing School Performance Fact Sheet

94910. Minimum Requirements for School Performance Fact Sheet

Prior to enrollment, an institution shall provide a prospective student with a School Performance Fact Sheet containing, at a minimum, the following information, as it relates to the educational program:

(a) Completion rates, as calculated pursuant to Article 16 (commencing with Section 94928). **In 2010, 100% or 33 of 33 students scheduled to graduate did graduate. In 2011 37 of 39 students graduated.**

(b) Placement rates, as calculated pursuant to Article 16 (commencing with Section 94928), if the educational program is designed to lead to, or the institution makes any express or implied claim related to preparing students for, a particular career, occupation, vocation, job, or job title. **Pacific Coast Horseshoeing School has had a zero (0%) placement rate in every class since 1991.**

PLACEMENT AND EMPLOYMENT INFORMATION

Pacific Coast Horseshoeing School provides training on how to shoe a horse. **There are NO placement opportunities for Horseshoers. IF you decide to pursue horseshoeing as a means to support yourself you will be totally self-employed. YOU will have to create your own clientele.** The amount of available work and the prices you charge will be dictated by the area in which you decide to work and the number of horses residing in that area. The responsibility for securing work will be yours and yours alone.

There are no apprenticeship programs available in the horseshoeing industry except for those that the student makes arrangements for privately. The school cannot find apprenticeships for students. None exist.

The Farrier Associations are informal volunteer organizations that cannot be counted on for placement opportunities or apprenticeships.

According to a WSJNBC poll over 80% of university graduates in 2009 could not find a job when they finished school. Further, as a result of the high

unemployment rating, the average college debt for students graduating in 2009 is \$23,200.

(c) License examination passage rates for programs leading to employment for which passage of a state licensing examination is required, as calculated pursuant to Article 16 (commencing with Section 94928). **No license exams.**

(d) (1) Salary or wage information, as calculated pursuant to Article 16 (commencing with Section 94928), if the institution or a representative of the institution makes any express or implied claim about the salary that may be earned after completing the educational program. **You will be self-employed. Your income will depend upon many, many factors including the area you decide to establish your practice, your work ethic and the price you charge vs. the overhead including the money stolen from you by government in the form of fees, assessments (which are taxes) and taxes.**

(2) Additionally, each institution that offers an educational program designed to lead to a particular career, occupation, vocation, trade, job, or job title shall disclose the wage and salary data for the particular career, occupation, trade, job, or job title, as provided by the Employment Development Department's Occupational Employment Statistics, if that data is available. **No data available for horseshoers.**

(e) If a program is too new to provide data for any of the categories listed in this subdivision, the institution shall state on its fact sheet: "This program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data." **Does not apply to PCHS**

(f) All of the following: (1) A description of the manner in which the figures described in subdivisions (a) to (d), inclusive, are calculated or a statement informing the reader of where he or she may obtain a description of the manner in which the figures described in subdivisions (a) to (d), inclusive, are calculated. **Since all farriers are self-employed none found employment. Some students work part time by choice, some work full-time by choice, some only want to shoe and trim their own horses. Income varies dramatically and there is no statistical information available.**

(2) A statement informing the reader of where he or she may obtain from the institution a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job

placement rates as required by subdivision (b). There are no employment positions available for farriers. You will be self-employed.

□(3) A statement informing the reader of where he or she may obtain from the institution a list of the objective sources of information used to substantiate the salary disclosure as required by subdivision (d). □ Since there are no employment positions available for farrier there is no salary stated or implied.

(g) The following statements: □(1) "This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law." "This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law."

□(2) "Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at (address), Sacramento, CA (ZIP Code), (Internet Web site address), (telephone and fax numbers)." "Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at Bureau for Private Postsecondary Education, 1625 North Market Blvd., Suite S-202, Sacramento, CA 95834. Phone: (916) 574-7720 □ Toll Free: (888) 370-7589 Web site: www.bppe.ca.gov

STATEMENT OF INTENT

I, The Students of 2011 have enrolled at PACIFIC COAST HORSESHOEING SCHOOL under the following circumstances:

26 Stated: I have paid the tuition with private funds. It's no ones business why I enrolled.

1 Stated: I have enrolled to enrich myself as a horseman/woman.

1 Stated: I am retired and/or have another source of income. I do not wish to work full time (32 or more hours per week).

1 Stated: I already have a job and wish to supplement my income with horseshoeing. I do not plan to be a horseshoer full time (32 or more hours per week).

8 Stated: I have enrolled in horseshoeing school for the purpose of working full time, understanding that it will be highly unlikely that I will be shoeing horses 32 hours per week within eight months of graduation.