



Bureau for Private Postsecondary Education
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NOTICE TO COMPLY – CU - 3702261 0915 (Ed. Code § 94935, 5 CCR § 75010)

Institution Name:	International Professional School of Bodywork (IPSB)	Institution Telephone:	877-238-1813
Institution Code:	3702261	Administrator Name:	Karen Hobson
Street Address:	9025 Balboa Ave., Ste 130 San Diego, 92123	Date of Inspection:	September 15, 2015

Nature and Facts of the Violation(s):

Education Code	Subsection and Description
CEC §94909 – Catalog.	<p>(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: (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.</p> <p>(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.</p> <p>The statement in the catalog does not state that approval means in compliance with the standards set forth in the California Private Postsecondary Act of 2009 as required by CEC §94897(1)(1)(2).</p>
CEC §94909 – Minimum Requirements for the School Catalog.	<p>(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: (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.</p> <p>(8) A detailed description of institutional policies in the following areas:</p> <p>(A) <i>Admissions policies</i>, including the institution's policies regarding the acceptance of credits earned at other institutions or through challenge examinations and achievement tests, admissions requirements for ability-to-benefit students, and a list describing any transfer or If the institution has not entered <i>articulation agreements between the institution and any other college or university that provides for the transfer of credits earned in the program of instruction, into an articulation or transfer agreement with any other college or university, the institution shall disclose that</i></p>

Notice to Comply – CU 3702261 0915

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	<p><i>fact.</i></p> <p>The admission requirement does not include a statement specifying whether the institution has entered an articulation agreement with another institution.</p>
CEC §94909 – Minimum Requirements for School Catalog.	<p>(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:</p> <p>(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>The catalog does not include both the total charges for the period of attendance AND estimated schedule of total charges for the entire program.</p>
CEC §94909 – Minimum Requirements for School Catalog.	<p>(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:</p> <p>(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.).</p> <p>The catalog does not include the required disclosure statement regarding bankruptcy.</p>
CEC §94909 – Minimum Requirements for School Catalog. CCR §76215 - Student Tuition Recovery Fund Disclosures.	<p>(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:</p> <p>(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.</p> <p>The catalog does not include the required verbatim language in CCR §76215(a)(b).</p> <p>(a) A qualifying institution shall include the following statement on both its enrollment agreement for an educational program and its current schedule of student charges:</p>

Notice to Comply – CU 3702261 0915

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"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 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.

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, or are not enrolled in a residency program, or

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 students in educational programs who are California residents, or are enrolled in a residency programs 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 or are enrolled in a residency program, 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 costs.

4. There was a material failure to comply with the Act or this 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."

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

Notice to Comply – CU 3702261 0915

Inspector's Initial: *DM*

Administrator's Initial: *CAA*

	<p>However, no claim can be paid to any student without a social security number or a taxpayer identification number.</p>
<p>CEC §94911 – Minimum Requirements for the Enrollment Agreement.</p>	<p>An enrollment agreement shall include, at a minimum, all of the following: (c) In underlined capital letters on the same page of the enrollment agreement in which the student’s signature is required, the total charges for the current period of attendance, the estimated total charges for the entire educational program, and the total charges the student is obligated to pay upon enrollment.</p> <p>The enrollment agreement does not include all of the required information as specifically indicated (capital letters and underlined).</p>
<p>CEC §94911 – Minimum Requirements for the Enrollment Agreement.</p>	<p>An enrollment agreement shall include, at a minimum, all of the following: (d) A clear and conspicuous statement that the enrollment agreement is legally binding when signed by the student and accepted by the institution.</p> <p>The enrollment agreement does not include the required statement.</p>
<p>CEC §94911 – Minimum Requirements for the Enrollment Agreement.</p>	<p>An enrollment agreement shall include, at a minimum, all of the following: (k) The following statement above the space for the student’s signature: “I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution’s cancellation and refund policies have been clearly explained to me.”</p> <p>The required disclosure statement is not verbatim.</p>
<p>CEC §94911 – Minimum Requirements for the Enrollment Agreement.</p>	<p>An enrollment agreement shall include, at a minimum, all of the following: (i) (1) The following statement: “Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.” (2) Immediately following the statement required by paragraph (1), a line for the student to initial, including the following statement: “I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, salary or wage information, and the most recent three-year cohort default rate, if</p>

Notice to Comply – CU 3702261 0915

Inspector’s Initial: *DM*
Administrator’s Initial: *UWA*

	<p>applicable, included in the School Performance Fact sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.”</p> <p>The required disclosure statements are not verbatim (missing cohort default rate language).</p>
<p>CEC §94913 – 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. OK (5) The institution’s most recent annual report submitted to the bureau. <p>The website does not include a link the catalog, BPPE approval does not include means in compliance with ..., and the links to SPFS and Annual Report are not for the current reporting year (2014).</p>
<p>CEC §94916 - Statement on Loans to Students.</p>	<p>An institution extending credit or lending money to an individual for institutional and non-institutional charges for an educational program shall cause any note, instrument, or other evidence of indebtedness taken in connection with that extension of credit or loan to be conspicuously marked on its face in at least 12-point type with the following notice:</p> <p>“NOTICE”</p> <p>“You may assert against the holder of the promissory note you signed in order to finance the cost of the educational program all of the claims and defenses that you could assert against this institution, up to the amount you have already paid under the promissory note.”</p> <p>The required disclosure statement is not verbatim.</p>

Code of Regulations	Subsection and Description
<p>CCR §71800 – 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>(a)The name and address of the institution and the addresses where instruction will be provided.</p> <p>The enrollment agreement does not clearly indicate where instruction will take place.</p>
<p>CCR §71800 – 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</p>

Notice to Comply – CU 3702261 0915

Inspector’s Initial: *ABM*
 Administrator’s Initial: *UNA*

	<p>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>The fees listed in the enrollment do not match the fees in the catalog. In addition, the STRF fee needs to reflect the current fee of \$0.00 and should not indicate the fee will vary quarterly as the fee is collected on the total institutional charges for the entire program.</p>
<p>CCR §71810 – Catalog.</p>	<p>(b)The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following:</p> <ul style="list-style-type: none"> (5) Whether any instruction will occur in a language other than English and, if so, the level of proficiency required and the kind of documentation of proficiency, such as the United States Foreign Service Language Rating System, that will be accepted; <p>The catalog does not include a statement indicating all instruction is provided in English.</p>

Notice to Comply – CU 3702261 0915

Inspector's Initial: *JM*

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<p>CCR §71810 – Catalog.</p>	<p>(b)The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following: (13) Housing information including all of the following: (A) Whether the institution has dormitory facilities under its control; (B) The availability of housing located reasonably near the institution's facilities and an estimation of the approximate cost or range of cost of the housing; and (C) If the institution has no responsibility to find or assist a student in finding housing, a clear and conspicuous statement so indicating. A statement that the program is "non-residential" does not satisfy this subparagraph.</p> <p>The catalog does not include all the required information regarding housing. It is missing an approximate cost for housing in the area.</p>
<p>CCR §71810 – Catalog.</p>	<p>(b)The catalog shall contain the information prescribed by Section 94909 of the Code and all of the following: (15)Policies on the retention of student records.</p> <p>The catalog does not the institutions policy on the retention of pertinent student records (5 years) and transcripts (permanently).</p>
<p>CCR §76140 – Record-Keeping Requirements.</p>	<p>(a) A qualifying institution shall collect and maintain records of student information to substantiate the data reported on the STRF Assessment Reporting Form and records of the students' eligibility under the Fund. Such records shall include the following for each student: (1) Student identification number, (2) First and last names, (3) Email address, (4) Local or mailing address, (5) Address at the time of enrollment, (6) Home address, (7) Date enrollment agreement signed, (8) Courses and course costs, (9) Amount of STRF assessment collected, (10) Quarter in which the STRF assessment was remitted to the Bureau, (11) Third-party payer identifying information, (12) Total institutional charges charged, and (13) Total institutional charges paid.</p> <p>The institution did not provide the supporting documentation</p>

Notice to Comply – CU 3702261 0915

Inspector's Initial: *JBm*
Administrator's Initial: *WPA*

	to substantiate the STRF reporting.
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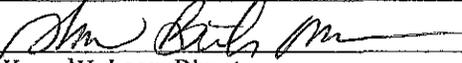
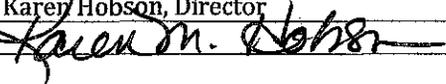
Notice to Comply – CU 3702261 0915

Inspector's Initial: *ABM*

Administrator's Initial: *KCIA*

Only minor violations are listed on the Notice to Comply.

If this box is checked additional material violations have been found and will be forwarded to Enforcement for further review.

Inspector's Name	Shari Morales
Inspector's Signature	
Institution Administrator Name/Title:	Karen Hobson, Director
Institution Administrator's Signature:	

Notice to Comply – CU 3702261 0915

Inspector's Initial: 

Administrator's Initial: 

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>

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 OCTOBER 15, 2015

Notice to Comply – CU 3702261 0915

Inspector's Initial: *sm*

Administrator's Initial: *am*