



**Bureau for Private Postsecondary Education**  
1747 N. Market Blvd. Ste 225 Sacramento, CA 95834  
P.O. Box 980818, West Sacramento, CA 95798-0818  
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**CITATION: ASSESSMENT OF FINE**

To: Sabio Enterprises, Inc., Owner  
Sabio Enterprises Inc.  
400 Corporate Pointe, Suite 300  
Culver City, CA 90230

**INSTITUTION CODE: 24179361**  
**CITATION NUMBER: 2223020**  
**CITATION ISSUANCE/SERVICE DATE: August 24, 2022**  
**DUE DATE: September 23, 2022**  
**FINE AMOUNT: \$ 2,500.00**  
**ORDER OF ABATEMENT INCLUDED: No**

Christina Villanueva issues this Citation: Assessment of Fine (Citation) in her official capacity as Discipline Manager of the Bureau for Private Postsecondary Education (Bureau) of the California Department of Consumer Affairs.

CITATION

A Citation is hereby issued to Sabio Enterprises, Inc., Owner of Sabio Enterprises, Inc. (Institution) located at 400 Corporate Pointe, Suite 300, Culver City, CA 90230, pursuant to Business and Professions Code section 125.9; California Education Code (CEC) sections 94936 and 94932; and Title 5 of the California Code of Regulations (5, CCR) section 75020 for the violations described below.

BACKGROUND

On January 2, 2020, the Bureau received a complaint regarding concerns about the Institution’s tuition method offered to their students, as well as the enrollment agreement not containing the required disclosure per CEC Section 94916. Through the course of the investigation and evidence obtained, it was determined that the Institution was in violation of Bureau laws and regulations.

VIOLATION(S)

#	Below you will find the California Education Code (CEC) and/or Title 5 of the California Code of Regulations (5, CCR code) section(s) of law you are charged with violating.
1.	<p><b>CEC Section 94916 – Statement on Loans to Students</b></p> <p><i>“An institution extending credit or lending money to an individual for institutional and noninstitutional 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:”</i></p> <p><b>“NOTICE”</b></p> <p><i>“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.”</i></p>

<p>An April 22, 2022, Bureau investigation revealed the following:</p> <p>On January 2, 2020, the Bureau received a complaint from a former student of the Institution. During the investigation, it was found that the Institution offered students Income Share Agreements (ISA) from August 2019 to September 2020.</p> <p>The Institution provided a copy of the ISA, and Enrollment Agreement (EA), to the Bureau for review. Bureau staff reviewed the Institution’s ISA and EA and found that the Institution failed to include the required disclosure in its documents extending credit or lending money to an individual for institutional and noninstitutional purposes.</p> <p><b><u>Order of Abatement:</u></b> The Bureau orders that if the Institution offers ISAs in the future, that Institution shall include the required disclosure, exactly as written in CEC section 94916, in any and all documents extending credit, including the enrollment agreement and catalog. The Institution shall submit the revised documents to the Bureau to review and approve.</p> <p><b><u>Assessment of Fine</u></b> The fine for this violation is <u>\$2,500.00</u></p>
<p><b>TOTAL ADMINISTRATIVE FINE DUE: \$2,500.00</b></p>

ASSESSMENT OF A FINE

In accordance with CEC section 94936; and 5, CCR sections 75020 and 75030, the Bureau hereby orders this assessment of fine in the amount of **\$2,500.00** for the violations described above. **Payment must be made, to the Bureau, within 30 days from the date of service of the Citation.**

APPEAL OF CITATION

You have the right to contest this Citation through an informal conference with the Bureau; and/or through an administrative hearing in accordance with Chapter 5 (Commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code.

If you wish to contest this Citation, you must submit the ‘Notice of Appeal of Citation – Request for Informal Conference and/or Administrative Hearing’ form (enclosed) within 30 days from the date of service of the Citation. *If you do not request an informal conference and/or an administrative hearing within 30 days from the service of the Citation, you will not be able to request one at a later time.*

Unless a written request for an informal conference and/or an administrative hearing is signed by you and delivered to the Bureau by **September 23, 2022**, you will be deemed to have waived or forfeited your right to appeal this matter.

EFFECTIVE DATE OF CITATION

If you do not request an informal conference and/or an administrative hearing, this Citation shall become effective on **August 24, 2022**. Payment of the administrative fine shall be due by **September 23, 2022**. Your payment of the administrative fine shall not constitute an admission of the violation(s) charged.

If a hearing is requested, you will not be required to comply with this Citation until 30 days after a final order is entered against you.

**Payment of the administrative fine and/or written request for appeal must be mailed to:**

Cheryl Lardizabal, Discipline Citation Program  
Bureau for Private Postsecondary Education  
1747 N. Market Blvd., Suite 225  
Sacramento, CA 95834

Failure for an applicant or institution to abate the violation(s) listed above or to pay the administrative fine within the time allowed may result in denial of an application for an approval or renewal to operate; disciplinary action, and/or collection action. The Bureau will promptly take all appropriate action to enforce this Citation and recover the civil penalties prescribed therein or found to be due after a hearing.

CONTACT INFORMATION

If you have any questions regarding this Citation, or desire further information, please contact Cheryl Lardizabal, Citation Analyst, at (916) 574-7427 or at [Cheryl.Lardizabal@dca.ca.gov](mailto:Cheryl.Lardizabal@dca.ca.gov).

“Original Signature on File”

“8/24/2022”

\_\_\_\_\_  
**Christina Villanueva**  
**Discipline Manager**

\_\_\_\_\_  
**Date**

Enclosures

- Applicable Laws Violated
- Statement of Rights: Appeal Process Information Sheet
- Notice of Appeal of Citation: Request for Informal Conference and/or Administrative Hearing
- Payment of Fine – Waiver of Appeal
- Declaration of Service by Certified and First- Class Mail