

JS DREAM TEXTILE COLLEGE

SCHOOL CATALOG

January 1, 2018 to December 31, 2018



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GENERAL INFORMATION

Approval Disclosure Statement

JS Dream Textile College is a private institution that is approved to operate by the Bureau for Private Postsecondary Education pursuant to California Education Code Section 94909 (a) (2) and CEC Section 94897(l). The Bureau's approval means that the institution and its operations comply with the standards established under the law for higher learning and instruction by private educational institutions and does not imply by endorsement or recommendation by the State of California, Bureau for Private Postsecondary Education (BPPE).

Approved by the Bureau are the following Non-Degree Programs:

- **Computerized Textile Design, 810 Clock Hours, 27 Semester Credit Units**
- **English as a Second Language, 680 Clock Hours, 22.5 Semester Credit Units**

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.

Class sessions will be held on the main campus which is located at 3055 Wilshire Blvd., #860, Los Angeles, CA 90010.

Instruction is in residence with a facility occupancy level that will accommodate 60 students. California statute requires that a student who successfully completes a course of study be awarded an appropriate diploma or certificate verifying the fact. JS Dream Textile College awards its graduates a diploma as an acknowledgement of their accomplishment and graduation from JS Dream Textile College.

Prospective students are encouraged to visit the physical facilities of the school and to discuss personal educational and occupational plans with school personnel prior to enrolling or signing enrollment agreements.

JS Dream Textile College **does not participate in federal or state** financial aid programs to provide the student the opportunity to finance their tuition and fees.

Persons seeking to resolve problems or complaints should first contact the instructor in charge. Requests for further action may be made to the School Director, Mr. David S. Lee. Unresolved complaints may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive., Suite 400, Sacramento, CA 95833; (916) 431-6959 Fax (916) 263-1897; Toll Free: (888) 370-7589.

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 P.O. Box 980818, West Sacramento, CA 95798. www.bppe.ca.gov, Phone: (916) 431-6959, Fax: (916) 263-1897.

JS Dream Textile College does not have an articulation agreement or transfer agreement with any other college or university at the present time.

All information in the content of this school catalog is current and correct and is so certified as true by David S. Lee, School Director.

ADMINISTRATION & STAFF

School Director	David S. Lee
Director of Admissions	David S. Lee
Student Services / Placement Officer	Elaine Kim
Admission / Counseling	Elaine Kim

Faculty

Computerized Textile Design	David S. Lee
English-as-a-Second language	Vacant

Faculty

David S. Lee, Owner/Director, has more than 7 years majoring in textile design. David has 25 years of experience in the work field in color reduction, and clean up for color-ways, screen separation, repair and lay-out, and engineer design to mention a few artwork designs and skills in PC and MAC computer skills used in the graphic textile industry.

Institution Mission, Purpose, and Objectives

JS Dream Textile College's mission is within the educational objectives to equip each student with a basic working knowledge of skills required by companies and agencies within and related to the field of computerized textile design programs for entry-level positions and to work with students of foreign languages to master the English language.

Goals and Objectives

JS Dream Textile College graduates will be able to perform specific entry-level duties upon employment. The student will be prepared to more fully use the specialized training offered by many companies to new employees.

Also, opportunities for the career advancement will be greater due to the wide scope of knowledge each graduate has gained from JS Dream Textile College training programs and their business adaptation.

Each student will find that JS Dream Textile College training is a job-oriented practical program of practical practice, which includes "hands-on experience" with the materials and situations of typical industry job assignments. This active program of work situation training will give the student valuable pre-employment experience.

The school was founded in the greater Los Angeles area to serve the commercial textiles industry in 2007. We researched and discovered a need for more up-to-date computerized training in this area. Even though the textile industry is very successful with the machinery used in the past, the modern techniques of today are computerized. This system will enable the textile industry to advance their systems and allow faster and more accurate styles of fabrication.

Semester Credit Hour Measure

A Semester Credit Hour (Unit) equals one or any combination of 15 hours of lecture/theory equals 1 semester unit, 30 hours of laboratory/demonstration equals 1 semester unit, and 45 hours clinical/externship/work-based activity equals 1 semester unit. A clock hour is defined as "A period of sixty (60) minutes with a minimum of fifty (50) minutes of instruction and 10 minutes allowed for student break. This formula complies with the Federal 34 CFR.

Academic Year Definition

The academic year for programs less than 24 semester credit hours is 32 weeks. The academic year for programs with at least 24 semester credit hours is 36 weeks (48 if beyond 2 semesters).

Transfer of Credit Policy

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

The transferability of credits you earn at JS Dream Textile College is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma or certificate you earn in **Computerized Textile Design** is also at the complete discretion of the institution to which you may seek to transfer. If the certificate or diploma that you earn at JS Dream Textile College are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your course work at the 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 JS Dream Textile College to determine if your credits or certificate or diploma will transfer.

IF A STUDENT OBTAINS A LOAN TO PAY FOR AN EDUCATIONAL PROGRAM, THE STUDENT WILL HAVE THE RESPONSIBILITY OF 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 FUNDS.

THIS INSTITUTION DOES NOT HAVE A PENDING PETITION IN BAKRUPTCY, OR OPERATING AS A DEBTOR IN POSSESSION, AND HAS NOT 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 THEUNITED STATES BANKRUPTCY CODE (11 U.S.C. SEC 1101 ET SEQ).

This Institution does not offer dormitory/housing facilities or have access under its control. The availability of housing located reasonably near the College is the responsibility of the student to seek out and obtain. No facilities are recommended or sponsored by this College. This will be the responsibility of each student on his or her own.

THE INSTITUTE HAS NO RESPONSIBILITY TO FIND OR ASSIST A STUDENT IN FINDING HOUSING,

The availability of housing located reasonably near the College facilities are numerous apartments and an estimation of the approximate cost or range of cost of the housing is \$ 900.00 to \$ 1,800.00 per month,

depending on what the student is looking to rent.

This Institution **does not participate** in federal or state financial aid program.

JS Dream Textile College updates this catalog annually. Annual updates may be made by the use of supplements or inserts accompanying the catalog. If changes in educational programs, educational services, procedures, or policies are required to be included in the catalog by statute or regulations are implemented before the issuance of the annually updated catalog, those changes shall be reflected at the time they are made in supplements or inserts accompanying the catalog.

Prior to signing your 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 the agreement. These documents contain important policies performance data for this institution. The 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, and salaries or wages, prior to signing the agreement

INSTITUTIONAL POLICIES AND INFORMATION

History of the School

JS Dream Textile College was founded in 2007 in Los Angeles, California for the purpose of offering Diploma/Completion certificate programs in computer textile design. JS Dream Textile College conducts classes in English only. For international students, JS Dream Textile College is approved to offer English as a Second Language program.

Physical Description of School

JS Dream Textile College, Los Angeles Campus, occupies approximately 1,500 square feet in a traditional campus facility located at 3055 Wilshire Blvd. Ste. 860. Los Angeles, CA 90010.

Facilities include: Audio/Visual equipment, computers, and lecture classes, Student Reference Library with reference texts and manuals, computers equipped with internet and internet library. Student Lounge, and other equipment aids frequently used in these various industries. The occupancy level of the facility is 60 students at any one time.

Admissions Policy

Applicants must be 18 years of age and, at a minimum, possess a high school diploma or its equivalency (GED) or a TOFEL score of 500 and have the ability-to-benefit for the program offered. A student without a high school diploma or GED is considered an ability-to-benefit student.

Prospective students should contact JS Dream Textile College to set up an appointment with an Admissions Representative to receive information about the school, its curriculum, and admission policies. The representative will give a tour of the campus, provide detailed information of the institution's programs and policies, discuss the applicant's qualifications, and assist him/her in determining the best way to meet his/her career objectives.

All applicants for admission to the School must be administered a test that is designed to reliably measure their ability to be successfully trained to perform the tasks associated with the program of instruction. This will be evaluated by an **entrance test**.

Each student will be administered an **entrance test** prior to admission to the school. JS Dream Textile College uses the Wonderlic SLE, and students must attain an acceptable score as specified by Wonderlic that is designed to reliably measure their ability to be successfully trained to perform the tasks associated with the program of instruction.

The School will determine through the entrance test that the student has a reasonable prospect of completing the program.

Prior Credit Evaluation Policy—Diploma Programs

Students with previous course work from other institutions can apply for prior course credit transfer approval. All students who are interested in receiving credit transfer approval must complete the Credit Transfer Approval Request Form.

The Credit Transfer Approval Request Form must be submitted to the registrar and will be reviewed and approved by the School Director. Based on the official transcript issued by the School attended and the recommendations of the School Director will approve the credit transfer request.

The decision made will be communicated to the student by the Director's office. Students who receive course transfer approval will be provided with a revised course requirement document. Students are required to submit an original transcript of records from the institution where they completed the classes or programs.

This School will evaluate transcripts for credit related to the actual course within a five-year period from date of earned credits. This process will evaluate your earned credits within the last five years as equal to the subject matter offered in your program.

The final decision will be that of the School Director. There is no charge for this evaluation to the student, if accepted transcript credits, the student may be credited the cost of the accepted credit for prior education not to exceed the maximum of 100 hours. Each student will be evaluated separately by the School Director.

Language Proficiency

The level of English language proficiency required of students accepted to the training is the ability to read and write English at the level of a graduate of an American High school as demonstrated by the possession of a high school diploma, GED or the student must produce a TOFEL exam score of 500 prior to enrollment.

Instruction will be conducted in English only. All documents and learning materials are provided in English.

This institution offers programs that lead to positions in a profession, occupation, trade or career field that **does not require licensure**.

This School or any of its programs are **NOT ACCREDITED** by an accrediting agency recognized by

the United States Department of Education. JS Dream Textile College does not offer degree programs. A student enrolled in an unaccredited institution is not eligible for federal financial aid programs.

This School **has not entered** into an articulation or transfer agreement with any other college or university

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 or by completing a complaint form, which can be obtained on the bureau's internet Web site, www.bppe.ca.gov.

Awarding Of Credit For Prior Experiential Learning

The School **does not recognize** acquired life experience and prior experiential learning (observed, practical) as a consideration for enrollment or granting credit towards any of its programs.

Transfer Credit, Granting of Credit Policy

Students may receive credit earned from a previous school approved by the Bureau, public or private institutions of higher learning accredited by an accrediting association recognized by the United States Department of Education, or any institution of higher learning. The School will evaluate the transcripts and make a final determination. The transcripts must be no more than 5 years from the date of the class and the final grade must be a "B" or better.

"Policy On Student Right To Cancel"

The Student's Rights Policy concerning enrollment states:

"You may cancel your contract for 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 as described in the Notice of Cancellation form that will be given to you prior to 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 also have the right to stop education at this School at any time, and you have the right to receive a refund for the portion of the course not taken.

Your refund rights are described in the contract. If you have lost your contract, ask the School for a copy of your contract and the refund policy.

"If the School closes before you graduate, you may be entitled to a refund. Contact the: Bureau for Private Postsecondary Education at the address and telephone number printed below for information.

"If you have a complaint, questions, or problems that you cannot work out with the College, write or call the:

Bureau for Private Postsecondary Education (BPPE)
2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833
Telephone 916 431-6959; Fax: 916. 263-1897
Toll Free: (888) 370-7589

Admissions Procedures

As part of the admission procedure, applicants must:

- Complete and submit an Application Form
- Submit an original high school diploma or GED; or if he or she is a foreign student produce translated TOFEL score of 500 or a college transcript.
- Attend a New Student Orientation.
- Complete, sign, and submit an Enrollment Agreement.
- Sign documents acknowledging receipt of disclosure forms.
- Pay a Registration Fee of \$75.00.(Non-Refundable)
- Pay a STRF fee (non-refundable)

Admissions Policy

Programs of training are open for regular enrollment to men and women who possess a High School Diploma or the equivalent, and the ability to benefit from the training offered. Prospective students are invited to visit the school and discuss their needs, goals, and objectives with an Admissions Representatives. JS Dream Textile College uses an ability-to- be-trained test which is used as an entrance test.

The school will consider non-high school graduates for enrollment if they exhibit and possess the ability-to-benefit from the education and training offered, and pass an approved ability to benefit test and have met all other standards for admissions.

Each applicant accepted for training will complete a request for transcript form to be sent to secondary and postsecondary institutions he/she has attended or sign a statement that he or she has a high school diploma or has the equivalent of a high school diploma (GED).

Ability to Benefit

A student without a high school diploma or GED is considered an ability-to-benefit student. This student will take an independently administered examination of a Wonderlic test, (approved by the USDOE).

The acceptable score, as specified by Wonderlic, demonstrating that the student may benefit from the education and training being offered.

All applicants for admission to the School must be administered an entrance test that is designed to reliably measure their ability to be successfully trained to perform the tasks associated with the program of instruction.

Withdrawal / Dropout Policy & Procedure

Students who wish to withdraw from their training program should contact the School Director. All students who withdraw or dropout (failed to attend classes for a three-week period without prior arrangement) are required to meet with the Business office. Regardless of the circumstances of

withdrawal or the date of notification to the school, the official withdrawal date is the last date a student attended classes. Both refunds and final grade determinations are based upon last date of class attendance.

Reenrollment

Any student who wishes to re-enroll in the same program should first submit a letter to the School Director explaining the reason for initial withdrawal and reasons to re-enroll. Any student who re-enrolls must sign a new enrollment agreement at the prevailing tuition. This procedure is for a “Seven Day Cancellation” as well as program cancellations or terminations. All outstanding balance due to program cancellations/terminations must be paid in full.

Any credit given for prior training will be determined on a case-by-case basis by the school Director. School payments received will be credited to the applicable program. The remaining credit balances will be transferred to the new program. The school at its sole discretion will determine the student’s re-enrollment. A change from one program to another is not considered re-enrolled additional information on course changes can be found in this catalog under Changes in Program. Based on each individual’s financial assistance packaging, it is important that all financial obligations are discussed prior to re enrolling.

THE MODULE CALENDAR IS USED, WITH OPEN - ENTRY OPEN - EXIT ENROLLMENT. CLASSES START EVERY MONDAY (AT MODULE STARTS).

HOLIDAY SCHEDULE

JS Dream Textile College observes the following holidays:

New Year’s Day	January 1, 2018
Martin Luther King’s Day	January 15, 2018
President’s Day	February 19, 2018
Memorial Day	May 28, 2018
Independence Day	July 4, 2018
Labor Day	September 3, 2018
Veterans Day	November 12, 2018
Thanksgiving Day	November 22, 2018
Day after Thanksgiving	November 23, 2018
Christmas Day	December 25, 2018
New Year’s Eve	December 31, 2018
Summer Break	2 Weeks (Will be announced 2 weeks prior)
Winter Break	2 Weeks (Will be announced 2 weeks prior)

Students will be on Summer Break beginning Monday, July 16, 2018 through Friday, July 27, 2018. Classes resume on Monday, July 30, 2018.

Winter Break will begin on Monday, December 24, 2018 through Friday, January 4, 2019. Classes resume on Tuesday, January 7, 2019.

JS Dream Textile College reserves the right to modify this schedule with reasonable advance notice to students.

Statement of Non-Discrimination

JS Dream Textile College does not deny admission or discriminate against students currently enrolled on the basis of Race, Color, Religion, Sex, Age, Handicap, Financial Status, Area of Origin, Residence, Sexual Orientation, from participation in any of the school's activities. JS Dream Textile College will reasonably accommodate applicants and students with disabilities to the extent required by applicable law.

Distance Education

JS Dream Textile College does not offer distance education and will not offer this program in the future.

STUDENT SERVICES

Student Parking

Student parking is available. JS Dream Textile College is not responsible for parking violations, property theft, and property damage.

Advising

The staff of JS Dream Textile College makes every effort to maintain close communication with its students. Students have access to faculty and administrative staff for vocational and academic advising. Students experiencing personal problems, which require professional counseling and is requested by the student, will be referred to the appropriate agencies.

Refresher Training

Graduates who desire refresher training may be admitted to retake a desired module within 1 year of graduation. The charge for such training is prorated to the total tuition of the program. Admittance is based on space availability. JS Dream Textile College is committed to providing the student with a variety of learning experiences both in the classroom and for study purposes.

Placement Services

Upon completion of a program, students are encouraged to take a seminar on how to obtain employment (offered through the placement office). This seminar is critical as it includes such topics as proper grooming, resume writing, successful interviewing techniques, mock interviews, and completing employment applications.

JS Dream Textile College Placement Assistance Department provides direct assistance as students near their completion date and beyond graduation. Delays in course completion may result in delaying employment assistance activity.

JS DREAM TEXTILE COLLEGE CANNOT AND DOES NOT GUARANTEE EMPLOYMENT.

Disclosure and Retention of Education Records

Students have the right to inspect, review, and challenge information contained in their education records.

Education records are defined as files, materials, and documents, which contain information directly, related to the student and are maintained by the Institution. Written consent is required before education records may be disclosed to third parties with the exception of regulatory education agencies. Student's wishing to review their file must make an appointment with the student service department. All appointments must be made during regular business hours.

At no time may the student and or parent remove, destroy and or damage any documents contents in the file.

Student records are to be kept for up to 5 years, Transcripts will be available for students permanently. Students must submit a written request to the school for an official copy of the transcript.

Family Educational Rights and Privacy Act

The practices and procedures of LABA College comply with the confidentiality and student record availability provisions of the Family Educational Rights and Privacy Act (FERPA) of 1974 and the Buckley Amendment. Students, parents of minors, and guardians of “tax dependent” students have the right to inspect and challenge the information contained within the records of these students. Confidentiality of student and staff’s records is strictly protected.

FERPA gives parents certain rights with respect to their children’s education records.

These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. The Institute complies with Title IX of the 1972 Education Amendments, Equal Opportunity Act of 1972 (Title VII of the Civil Rights Act of 1964), Section 504, Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1993. Student information is not available to anyone without (a) written request/release from the student, (b) a court order, or (c) meeting accreditation or government agency requirements.

Library

A reference library is available to all students to help provide information, which may aid them in their program of study. Students may use the reference books, journals, reading material while visiting the library. Please do not take the library material as others may need to use the same material. If you would like an article or information copied, please let the student services know and they will be happy to accommodate you.

The library contains books related to material used in textile and design in your training, journals, and websites with research material related to your chosen program for your review and interest. A computer and printer with internet access are available for your use in the website searches.

The library contains a binder with web sites available for you to browse sites related to your program.

The library is accessible during business hours for the student and staff use.

Student Lounge

The student lounge is available for the convenience of all students.

MAXIMUM TIME FRAME FOR COURSE COMPLETION

A student must satisfactorily complete his/her program of training within a maximum time frame, defined as one and one half times the regular scheduled program length, as illustrated below. Leave of Absences, holidays, non-attendance, winter break, in-service days, and School closures due to extenuating circumstances and terminations are not computed in the maximum time frame. If the student does not complete his/her program of study within the maximum time frame, the student must be dropped from his/her training program.

Maximum Time Frames Allowed

Program	Session	Length	Maximum Time Frame
Computerized Design Textile	Day/Eve	33	50
English as a Second Language	Day/Eve	28	42

ATTENDANCE POLICIES

Attendance

A sign-in sheet will be provided by the instructor of every course on a daily basis. It is the student's responsibility to sign the sheet daily. Specific hours of attendance are part of graduation requirements. Failure to meet the required hours of training will result in denial of graduation status.

Students are expected to be on time to class every day. When students must be absent from class, they call the school prior to the start of class, noting the class they are in, an explanation of why they will not be in class that day, and when can we expect their return.

Recurring absences could result in disciplinary action, including dismissal. Students must maintain a 70% attendance record or better to maintain "Satisfactory Attendance Progress." Unsatisfactory attendance may lead to Probation status. Excused absences are not automatic; your instructor monitors and provides all attendance to the Student Services Department.

Make-up Time/Work Accountability

Make-up hours, assignments and/or tests are available and encouraged. Make-up time/work must schedule with your instructor to assure proper credit. Students must make up time/ work for proper credit towards graduation. Make-up classroom time must be completed on the school premises. Make-up assignments and/or test will be given for those who need to make up for academic grade/ semester credit hours. Any test that is not taken during the scheduled test time will be automatically dropped one full grade. All make-up hours must be accounted for and signed on a missed day make-up sheet also signed by the Instructor.

Leave of Absence Policy

If a "Leave of Absence" is required, a student must submit in writing to the Student Service Department, the basis of the request, expected return date and the initial date of request with the student's signature. This does not automatically reflect the school's approval. A Leave of Absence may be limited to a specified amount of days (NOT TO EXCEED 60 DAYS). Only one Leave of Absence will be granted for a student during any 12-month enrollment period. If the student's leave of absence is NOT approved, the student will be considered to have withdrawn from the school.

If the Leave of Absence is approved, the student may return prior to or at the end of the Leave of Absence and resume training without paying additional tuition. Students requesting Leave of Absences must understand that upon return, a revised course completion date will be established, which will delay their graduation date.

Suspension and Dismissal

JS Dream Textile College reserves the right to suspend or dismiss any student whose attendance, professional conduct, or academic performance which does not meet the school's standards and/or who fails to abide by the rules and regulations. Any student who has been suspended or dismissed may appeal the action by following the student appeal procedures outlined in this catalog.

Standards for Student Achievement/Satisfactory Academic Progress Policy

In addition to completion of time frames, to be making satisfactory academic progress, each student must maintain a cumulative minimum grade point average of C or better. For determining satisfactory progress, a progress report is given to the student at the end of each module or course. A student achieving a cumulative grade point average below a grade of "C" at the time of evaluation will be placed on academic probation. The Academic Probation will be removed upon the successful completion of the deficiencies that lead to it. Any student dismissed for failure to meet the academic requirements of the institution, may appeal the dismissal by following the student appeals procedure outlined in this catalog.

Grading Format

A	Excellent	90% - 100%
B	Good	80% - 89%
C	Satisfactory	70% - 79%
P / F	Pass/Fail	Credit/No Credit Assigned
D	Poor	65% - 69%
F	Failing	00% - 64%
I	Incomplete	00%
W	Withdrawal from Module	No Grade Assigned

If a student withdraws from a course before the completion of a module, the student will receive a W for that module. If the student returns to school, all course work graded "I" (Incomplete) may be successfully completed within a 30-day period or training may be interrupted. If the student returns to

school, all course work graded “W” Should be completed. Any Incomplete and Withdrawal will be counted as a 0 in the overall cumulative grade point average. It is important that the student makes up the Incompletes or Withdrawal as soon as possible.

Students will be allowed to repeat a module once at no additional charge. The time needed to repeat the module must be within the maximum time frame for that course. The student will be given an opportunity, at the discretion of the School Director and subject to the availability of space, to repeat, remediate or make up work. This work shall be given full standing and credit with respect to the evaluation of the student's maintaining of Satisfactory Progress.

Students that have been dismissed for lack of satisfactory academic progress from any program may apply to the School Director to be re-admitted by following the reinstatement procedures outlined in this catalog.

A student may appeal the determination of unsatisfactory academic progress and/or their dismissal based upon extenuating circumstances by following the Student Appeals Procedure outlined in this catalog. Permanent transcripts of the student's progress record are maintained by the school and are available upon written request by the student. There is a \$10.00 charge for education transcripts. . Under State Regulations, the institution is only required to maintain a student's file for 5 years from the students last date of attendance.

Academic Probation Policy

As indicated under the section pertaining to Academic Policy, if a student fails to achieve a cumulative grade point average of 70% or “C”, the student will be placed on academic probation until such time as their cumulative grade point average reaches 70% or “C”. During that probationary period, the student must maintain a cumulative grade point average of 70% or “C” of the program. If a student maintains a grade point average of 70% or “C” and/or achieves a cumulative grade point average of 70% or “C”, probation will be removed. However, if the student fails to maintain a 70% or “C” grade point average and/or is unable to achieve a cumulative grade point average within one evaluation period, the student will be dismissed from their program (unless extenuating circumstances are established).

Student Grievance Procedure

JS Dream Textile College publishes the following student grievance procedure in the School catalog: The written grievance must clearly state the student's name, the nature of the complaint, the name(s) of all parties directly involved in the complaint, and any appropriate documentary evidence. Steps towards resolution: based upon the information presented in the grievance, steps toward resolution shall begin with informal discussions headed by the School Director.

Resolution shall be attempted at the lowest possible level. If a satisfactory solution cannot be reached within a reasonable period, the grievance shall be scheduled for presentation to the Grievance Committee for hearing and appropriate action. Informal discussion between persons directly involved in a grievance is essential in the early stages of dispute reconciliation and shall be encouraged at all stages of the grievance procedure.

If informal recourse fails to resolve the grievance within 10 days after filing, the School Director will schedule a Grievance Committee meeting. The members of the Committee will be (2) two.

The Committee will review and consider documentary records, which relate to the case, including the grievance and its supporting documentation and any documentary evidence or statement by the person(s) against whom the complaint was filed. The committee and the School Director will arrive at a fair and equitable decision. It is the School Directors final decision.

If students/school has exhausted procedures and the problem has not been resolved, they have the right to contact:

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
(916) 431-6959; Fax (916) 263-1897; Toll Free: (888) 370-7589

Reinstatement

A student requesting to be reinstated as an active student, based on whatever reasons or circumstances, should do so in writing. Supportive documentation and/or information concerning any mitigating circumstances should be noted in the request. The School appeals board shall consist of (3) three school administrators. The requesting prior student shall be notified of the Reinstatement Review within 30 days following the decision of School Director.

Graduation Requirements

Students will receive the appropriate completion certificate or Diploma if the following requirements have been met:

1. All required courses in the student's program have been satisfactorily completed and the final examination has been passed.
2. A minimum grade of 70% has been earned in all theory and lab coursework, and a Passing grade in the externship coursework of 70% or better.
3. An overall attendance of 70% has been attained
4. Financial obligations due JS Dream Textile College have been satisfied in full for the tuition and fees.
5. Requirements for administrative departments (financial obligations, file documents and placement information) have been completed satisfactorily.

Changing Programs

At times, a student may wish to change his chosen career goal. The institution reserves the right to allow or disallow a transfer from one program to another offered at this institution. For this transfer, the student will sign an addendum to the original contract. The student will be charged for the appropriate time used for the prior program and be charged the additional fees for the new program as the published regulations allow.

The process for this program change will be as follows: Notify the Admission Office, Business Office and Student Services prior to the change. Instructors will not make the decision to transfer a student as this effect the student's financial status.

SCHOOL POLICIES AND REGULATIONS

Dress Policy

Professional dress is recommended at all times. JS Dream Textile College's Professional Dress Policy was established in order to enable our students to become comfortable with the type of apparel expected by the majority of employers who hire our graduates. This policy is part of JS Dream Textile College's expectations for graduation.

JS DREAM TEXTILE COLLEGE RESERVES THE RIGHT TO ITS INTERPRETATION OF THIS POLICY AND ITS ENFORCEMENT BASED UPON THE PROFESSIONAL EXPECTATIONS OF JS DREAM TEXTILE COLLEGE'S SCHOOL STAFF AND OF THE EMPLOYERS WHO HIRE OUR GRADUATES.

Eating in Classrooms

Eating and/or drinking are not permitted in classrooms. Students are free to eat and drink in the lounge only.

Children on the Premises

Unfortunately, due to the necessity of maintain a professional learning environment that respects the rights of all students, children are not permitted on the school premises.

Student Conduct

An important part of the training at JS Dream Textile College includes the development of professional conduct. Students are expected to conduct themselves in a business-like manner. Normal standards of professional business attire apply to all students and unconventional clothing cannot be permitted at school.

Grounds for Disciplinary Action

1. Unsatisfactory Academic performance.
2. Unsatisfactory Attendance.
3. Unprofessional conduct that reflects unfavorably upon the school and/or its students.
4. Use of Drugs, Narcotics, Alcohol (or under the influence), Gambling, Profanity.
5. Inappropriate professional clothing worn during training.
6. Failure to abide by the Rules and Regulations of the school.
7. Failure to pay tuition (or any other charges) when due.
8. Breach of school enrollment agreement.
9. Cheating.
10. Falsifying school records.
11. Carrying a concealed or potentially dangerous weapon.
12. Disorderly conduct, which interferes with the learning process of any other student, instructor, or the general progress of the class.

13. Instigation and/or participation in rebellious activities against the school and/or its student(s).
14. Solicitation, which reflects unfavorably upon the school and/or its students.
15. Vandalism of school property.
16. Any form of gang related activity including but not limited to: flashing of gang signs, wearing of gang colors/attire, etc.
17. Fighting (physical or verbal)
18. Verbal confrontation with any employee and or student

Disciplinary action may include, but not limited to, a verbal or written warning, probation, suspension, or dismissal.

A student dismissed for unsatisfactory or unprofessional conduct may request re-admittance into his or her program by following the procedure set forth under reinstatement as noted in this catalog.

Policy on Student Rights

The Student's Rights Policy concerning enrollment states:

"You may cancel your contract for 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 as described in the Notice of Cancellation form that will be given to you prior to 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 also have the right to stop school at any time, and you have the right to receive a refund for the part of the course not taken. Your refund rights are described in the contract. If you have lost your contract, 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 Bureau for Private Postsecondary Education at the address and telephone number printed below for information.

"If you have a complaint, questions, or problems that you cannot work out with the school, write or call the:

Bureau for Private Postsecondary Education (BPPE):
2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833
Telephone: 916. 431-6959; Fax: 916. 263-1897. Toll Free: (888) 370-7589

"Prior to signing your 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 the agreement. These documents contain important policies performance data for this institution. The 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, and salaries or wages, prior to signing the agreement

Controlled Substance, Alcohol and Drug Abuse Policy

All students and employees are informed that the unlawful manufacture, distribution, dispersion, possession, or use of a controlled substance or alcohol within the premises of the school is strictly prohibited. Employees and students violating this rule will be subject to immediate termination of employment or school program.

The following is a list of drug-free awareness programs that also provide detailed information regarding:

1. Dangers of Drug and Alcohol Abuse
2. Assistance with drug and Alcohol Abuse Counseling
3. Penalties for the Abuse of Alcohol or Drugs
4. Rehabilitation Programs

The following are local and national agencies that provide assistance to employees, students, and their families:

<i>Drug Information Hot Lines:</i>	
National College on Drug Abuse	(800) 662-HELP
	(800) 843-4971
National Clearinghouse for Drug Information	(800) 729-6686

As stated above, students and employees are subject to termination for violation of this school rule. In addition, persons distributing drugs to employees or students will be referred to the authorities and charges of drug distribution will be pressed by the school. Each student is required to read and sign a statement concerning this policy.

Penalty for possession and/or use of controlled substances and alcohol abuse vary with specific jurisdictions and are at the discretion of the judge in specific cases. For first time convictions of the use of a controlled substance or alcohol abuse, offenders will be referred to a rehabilitation/education program. However, state and/or federal law provides penalty guidelines for drug trafficking or selling/providing alcohol to anyone under 21.

ACADEMIC PROGRAMS

COMPUTERIZED TEXTILE DESIGN SOC Code: 27-1029 (Designers—All Others) 810 Clock Hours, 27 Semester Credit Units

Module Number	Module Description	Clock Hours	Semester Credit Hours
Basic Modules			
1.BTP	Textile Design & Printing Processing	16	0.5
2.BCK	Computer Design program Knowledge (Theory and Practice)	48	1
3.BTT	Textile Design Theory & Textile Color	16	1
4.BAP	Artwork Repeat & Printing Machine	32	1
5.BEG	Engraving (Understanding & Principle for Design)	16	0.5
6.BCS	Color Separation (Color Reduction & Mixing, Tone, Cleaning)	26	2
7.BDA	Design Composition	16	1
Middle Modules			
8.MTS	Textile Design Knowledge & Skill with Computer	32	2
9.MTD	T-Shirt Design (Type Anatomy & Logo Design)	16	1
10.MFI	Fabric Interior Design	16	0.5
11.MDM	Design Modification	48	2
12.MTD	Texture Design	32	1
13.MFP	Four-Color Process (Including Sublimation & Digital Print)	16	0.5
14.MKD	Kind of Textile Design	80	2
Advanced Modules			
15.AFA	Features and Analysis by Type of Design	64	2
16.APD	Practical Exercises Design by Type	192	3.5
17.APB	Presentation Board Design	16	1.5
18.APM	Portfolio Make-up	128	4
	Totals	810	27

COURSE DESCRIPTIONS

- 1. BTP Textile Design & Printing Processing** **16 Clock Hours**
0.5 Sem. Credit Unit, Prerequisite: None

This course is a practical laboratory for textile production.

- 2. BCK Computer Design program Knowledge (Theory and Practice)** **48 Clock Hours**
1.0 Sem. Credit Unit, Prerequisite: None

In this course, students are introduced to computer concepts and general operating systems, software and hardware, and computer architectures.

- 3. BTT Textile Design Theory & Textile Color** **16 Clock Hours**
1.0 Sem. Credit Unit, Prerequisite: None

This course deals with getting the main point of pictures. Topics include coloring, sizing, main picture, direction of pictures, back ground, touching texture, description, draw the elements of design, make visual spare within repeat, and field practice. This is a practical course and the students will learn point color of textile, character of basic color, figure and relate of color, harmonious combinations of color, national color, expression of textile color, complementary color, value of color, color wheel, value tone, hue, 4 way classification of color, contrast of color, positive and negative color, visual illusion of color, and mixing color.

- 4. BAP Artwork Repeat & Printing Machine** **16 Clock Hours**
1.0 Sem. Credit Unit, Prerequisite: None

This course emphasizes using all art materials together, textile illustration, basic modify and drawing. The term Repeat is the basic Size of the Original Design. The basic form of the Garment starts from the Design to the Engraving, Printing, Cutting, Sewing, which affects the size and the Printing direction.

- 5. BEG Engraving (Understanding & Principle for Design)** **16 Clock Hours**
0.5 Sem. Credit Unit, Prerequisite: None

When a Textile Designer designs, the engraver using the design should never redraw the artwork, but be able to copy it exactly. Engraving isn't something that is made up with a lot of layouts of the design, but actually a copy on each color in the correct screen size in only black and white. Therefore, the designer doesn't design the artwork for the engraver, the engraver recreates the artwork.

- 6. BCS Color Separation (Color Reduction & Mixing, Tone, Cleaning)** **26 Clock Hours**
2.0 Sem. Credit Units, Prerequisites: 1.BTP, 2.BCK, 3.BTT

This is a practical course and the students will learn color separation for cleaning artwork and color-way.

- 7. BDA Design Composition** **16 Clock Hours**
1.0 Sem. Credit Unit, Prerequisite: 6.BCS

The most important composition of Textile Design is neither pure art nor industrial art, but the

arrangement of the layout of the artwork's step. The most important part of composition in Textile is the feeling, shape of the motif, size, and space, the direction of the design, and hit and run. Hit and run is a term used when motifs and lines gradually become tight and loose, big and small, connects and disconnects, widens and narrows, thickens and thins, and etc. The empty space is an important element as well.

8. MTS Textile Design Knowledge & Skill with Computer **32 Clock Hours**
2.0 Sem. Credit Units, Prerequisite: 3.BTT

This course deals with the origins of fashion, creating a design for the customers, printing machines, textile printing, textile business design repeat, and screening. Join line of design, overlap line of design, color reducing, and composition.

9. MTD T-Shirt Design (Type Anatomy & Logo Design) **16 Clock Hours**
1.0 Sem. Credit Unit, Prerequisites: 6.BCS, 7.BDA

This course deals with lettering, typography (size, leading, spacing, fond, style, and alignment), Logo design, headline, sub-headline, copying, slogan, logo and changing. This course teaches T-Shirt design by learning of characteristics, main subject, basic repeat, coloring, whole design, one side design, double side design, silk printing.

10. MFI Fabric Interior Design **16 Clock Hours**
0.5 Sem. Credit Unit, Prerequisite: 7.BDA

Textile Design doesn't only refer to basic clothing, but all fiber materials. The most ideal representation is fabric design for Interior. In Interior Design, there are two major layouts for fabric design.

11. MDM Design Modification **48 Clock Hours**
2.0 Sem. Credit Units, Prerequisite: 7.BDA, 8.MTS

This course emphasizes changing more than 45% of an existing design, modifying of fabric, photo, and artwork, company sample, modifying characteristics, and repeating. Modifying is a process where 45% of redesigning needs to occur, while maintaining the feel of the original artwork. Usually, a modifying job is required when the design is non printable or already exists on the market.

12. MTD Texture Design **32 Clock Hours**
1.0 Sem. Credit Unit, Prerequisite: 11.MDM

This course teaches the meaning of texture (join 2 colors) 3 colors, role of textures, kind of texture, case of separation texture, composition of texture, and how to make it. There are many different varieties of texture designs that are must have design sources. There are many existing textures, but when needed, a designer must be able to create a texture from an idea or reference by drawing by free hand or from scratch.

13. MFP Four-Color Process (Including Sublimation & Digital Print) **16 Clock Hours**
0.5 Sem. Credit Unit, Prerequisite: 6.BCS

This course emphasizes color separations by camera and by scanner through the understanding of mixing color, screen toning, film, working and expression. The Image Design can be done in

Photoshop using the select tool, stamp, transform, eraser, and options in layer, etc.

14. MKD Kind of Textile Design 80 Clock Hours

2.0 Sem. Credit Units, Prerequisite: 8.MTS

This course teaches different kinds of textile design such as dot design, stripes design, painting design, real photo, checker design, plaid design, copy design, border design, indigo design, textured design, abstract design, airbrush design, animal skin design. Ethnic design, geometric design, flower design, paisley design, tropical design, tropical design, readers design, and alphabet design.

15. AFA Features and Analysis by Type of Design

64 Clock Hours

2.0 Sem. Credit Units, Prerequisite: 14.MKD

Before working on an artwork design, it is important to take time to examine the artwork. Must be able to read what the customer wants and needs through conversation. You must be able to tell why the customer picked the artwork, the important parts of the artworks, and what the focused point that the artist intended is.

16. APD Practical Exercises Design by Type

192 Clock Hours

3.5 Sem. Credit Units, Prerequisite: 15.AFA

This course is designed to prepare the student for advance understanding of computer design programs, and to practice different kinds of textile designs by using the computer.

17. APB Presentation Board Design

16 Clock Hours

1.5 Sem. Credit Units, Prerequisites: 15.AFA, 16.APD

In Textile Design, a presentation board design is a combination of designs. Must be able to handle designs such as design repeat, color way, pattern swatches, Illustrator, engineer design, character design, and etc.

18. APM Portfolio Make-up

128 Clock Hours

4.0 Sem. Credit Units, Prerequisites: 15.AFA, 16.APD, 17.ABP

Textile design products using all skills taught throughout the course to build their own portfolio of original designs. Each portfolio will serve as certification that s student understands and can implement pattern-making techniques, and apply the principles and design skills learned in the course. A portfolio is a way to showcase a Textile Designer's design ability. There are many different methods to make a portfolio, but the following will walk through a basic formula with layout. Also, points, that can help promote your pattern designs.

ENGLISH AS A SECOND LANGUAGE
SOC Code: Not Listed
680 Clock Hours, 22.7 Semester Credit Units

The course involves the use of certain language and cultural literacy skills; namely **Vocabulary, Social Language, Grammar, Speaking Activities, Pronunciation, Listening, Reading and Writing** in the following content areas: **Getting Acquainted, Going Out, Talking about Families, Coping with Technology, and Eating In, Eating Out.**

This course is designed for those students with limited English language skills. The objective is to further develop and improve the student's English proficiency. Instructional methods and techniques include intensive lecture, demonstration and practical application. The program makes effective use of audio-visual materials, textbooks and materials and computerized instruction.

Students entering this program who have limited English language skills first enter the beginning English course. An English language placement test is administered to each applicant prior to entering the program. Students are then placed in a class level appropriate to their English proficiency. This placement test will also determine the approximate amount of time required for the student to achieve a level of English proficiency necessary to achieve their goals.

There are three Levels of training consisting of 680 hours 23 (22.7 semester credit hours) of instruction. Module "A" and "B" require 15 weeks of instruction and Module "C" requires 12.5 weeks of instruction. The typical limited-English speaking student will generally require one or two levels of instruction in order to achieve their goal. Those applicants who test below the English literacy level required for this program will be referred to a standard English as a Second Language program.

Successful graduates of the program acquire sufficient English skills. Students will graduate from the program when they have attained a level of English language skills necessary.

Module Title	Total Hours	Semester Credit Units
Module A: Beginning/Intermediate Literacy	240	8.0
Module B: Intermediate/Advanced Literary	240	8.0
Module C: Principles of the Alphabet System	200	6.7
Totals	680	22.7

The Student and Exchange Visitor Program (SEVP) for Overseas Students

The Student and Exchange Visitor Program (SEVP) has approved Form I-17, Petition for approval of School for attendance by Nonimmigrant Students for certification and enrollment in SEVIS in July 2013. The approval is valid for vocational programs (Computerized Textile Design and English-as-Second Language) for M-1(vocational) students. JS Dream Textile College offers visa assistance to prospective international students by issuing the necessary supporting documents to support their applications for U.S. international student visa. The visa assistance offered by the school is free of charge. Students may study at JS Dream Textile College for a maximum of three years to pursue Computerized Textile Design course and English as a Second Language Course.

SCHEDULE OF TUITION AND FEES

Name of Program	Clock Hours	Registration Fee (non-refundable)	Textbook Fee & Design Sample	STRF (non-Refundable)	Tuition Fee	Total Cost
Computerized Textile Design	810	\$75.00	\$925.00	\$0	\$6,000.00	\$7,000.00
English-as-a-Second Language	680	\$75.00	\$425.00	\$0	\$6,500.00	\$7,000.00

SCHEDULE OF CHARGES FOR A PERIOD OF ATTENDANCE:

UPON ENROLLMENT:

Computerized Textile Design: \$1,000 + 25% of Tuition Fee

English as a Second Language: \$500 + 25% of Tuition Fee

AT MIDPOINT:

Computerized Textile Design: 75% of Tuition Fee

English as a Second Language: 75% of Tuition Fee

AT THE COMPLETION OF THE PROGRAM:

Computerized Textile Design: 100% of Tuition Fee

English as a Second Language: 100% of Tuition Fee

ESTIMATED SCHEDULE OF TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM:

Computerized Textile Design: \$7,000.00

English as a Second Language: \$7,000.00

Refund Table

Name of Program	Clock Hours	Tuition Fee	10%	25%	50%	60%	75%
Computerized Textile Design	810	\$6,000.00	\$5,400.00	\$4,500.00	\$3,000.00	\$2,400.00	\$ 1,500.00
English as a Second Language	680	\$6,500.00	\$5,850.00	\$4,875.00	\$3,250.00	\$2,600.00	\$ 1,625.00

76215. STUDENT TUITION RECOVERY FUND DISCLOSURES

“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 by 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.”

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 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 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 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 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.”

CANCELLATION, WITHDRAWAL, AND REFUND RIGHTS

You have the right to **cancel this enrollment agreement for and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later for educational service, any equipment or other goods and services.**

Business day means a day on which you were scheduled to attend a class. Cancellation occurs when you give written notice of cancellation at School address shown on the front page of this Catalog or as noted on the Enrollment Agreement. You can do this by mail, in person, by FAX or telegram. The notice of cancellation, if mailed, is effective when deposited in the mail, properly addressed with postage prepaid. This notice need not take any particular form; it needs only to state you wish to cancel the agreement. You will be given two notices of cancellation forms on the first day of class.

If you cancel your enrollment, the School will refund any money that you paid within 45 days after your notice is received. If School has given you any equipment, you shall return it to School within 45 days following the date of your notice of cancellation or withdrawal. If you fail to return this equipment in good condition within the 45-day period, School may retain that portion of payment paid by you up to a lesser amount of the documented cost or the pro rata portion (to 60% of course completion, after 60%, the documented cost), and deduct the amount from any refund that may be due to you. Once you pay for the equipment, it is yours to keep without further obligation. You have the right to withdraw from School at any time. If you withdraw from the course of instruction after the cancellation period as in Par I, School will remit a refund less a registration fee, not to exceed the lesser amount of 5% of the total costs or \$75.00 within 45 days following your withdrawal.

You are obligated to pay only for educational services rendered and unreturned equipment. The refund shall be the amount you paid for instruction multiplied by fraction. The numerator of which is the number of hours of instruction, which you have not received, but for which you have paid, the denominator of which is the total number of hours of instruction for which you have paid. If you obtain books, uniform(s) and/or equipment, as specifically noted in this catalog and/or on your Enrollment Agreement, and return it in good condition within 45 days following the date of your withdrawal, the school shall refund the amount paid by you for equipment.

If you fail to return equipment in good condition, within 45 days, School may retain lesser amount of a pro rata portion as described below (up to 60% of course completion) or the documented cost of the listed equipment. (For 2nd term or re-enrolled students, "the documented cost").

You are liable for the amount, if any, by which (the pro rata or documented cost) for equipment exceeds the refund amount. If the amount you have paid is more than the amount that you owe, then a refund will be made within 45 days of withdrawal. If the amount that you owe is more than the amount that you paid, then you will have to make arrangements to pay the balance.

Hypothetical Refund Example

Assume you, upon enrollment in a 400-hour course, pay \$2,000 for tuition, \$ 75.00 for registration, and \$150 (fair market value) for equipment and withdraw after completing 100 hours (25%) without returning the equipment you obtained.

\$2,100 (\$2,000 Tuition + \$ 75.00 Registration Fee) Amount Paid - \$75.00 Registration Fee Retained by the School, X (.75) or 300 Hours of Instruction Paid for & Not Received (Divided by) - 400 Hours of Instruction for which you have paid = \$1,518.75 Actual Refund Amount.

If you return the equipment in good condition within 45 days following withdrawal, School shall refund the charge for the equipment as described above. The actual refund amount would then be (\$1,518.75 +\$150) = \$1,668.75.

For programs over 12 months, if you withdraw prior to the next 12-month period, all charges collected for the next period will be refunded.

For the purpose of determining the amount you owe, you shall be deemed to have withdrawn from the course when any of the following occurs:

- (a) You notify School of your withdrawal or the actual date of withdrawal;
- (b) School terminates your enrollment;
- (c) You fail to attend classes for a three-week period (21 school days);
- (d) You fail to return from a leave of absence.

In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance. If any portion of your tuition was paid from loan proceeds, the refund will be sent to the lender or agency that guaranteed the loan. Any remaining refund amount will first be used to repay any student financial aid programs from which you received benefits, to the extent of benefits received. Any remaining amount will be paid to you.