



2022 Courses Catalog

Providing Quality Business Training

bloom Business and Vocational Training Institute

We have made every reasonable effort to determine that everything stated in this catalog is accurate. Courses and programs offered, together with other matters contained herein, are subject to change without notice as a result of actions of the administration of bloom Business and Vocational Training Institute involving the rules and regulations pertaining to postsecondary colleges. bloom Business and Vocational Training Institute further reserves the right to add, amend or repeal any of its rules, regulations, policies, or procedures at any time without notice.



2329 E. Ashlan Ave., Fresno, Ca
93726

contact@bloomtraininginstitute.com

(559) 981-2144

www.bloomtraininginstitute.com

"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."

TABLE OF CONTENTS

OUR MISSION	4
Principles	5
Goals	6
EFFECTIVE DATE	7
SCHOOL OWNERSHIP	8
Administration	9
Faculty	10
COURSE DELIVERY	12
Online Technical Requirements	13
Student Services & Resources	14
DESCRIPTION OF FACILITIES	16
STRF Regulations	17
Refunds	19
TUITION & FEES	24
INCUBATOR COURSE OFFERINGS	26
Online business course	21
Branding & Marketing	30
CANNABIS COURSE OFFERINGS	32
Budtender & general office employee	34
Delivery Driver & office admin	36
Distribution admin	38
STUDENT HONOR CODE	40
FINANCIAL RESPONSIBILITY	43

At bloom Business and Vocational Training Institute, we provide innovative and relevant educational career training programs and services that lead to new career opportunities.

bloom Business and Vocational Training Institute values and cultivates personal and professional success through a psycho-social approach to learning and works to ensure programming is accessible and affordable to students and the communities we serve.

Our main objective is to meet the many layers of needs of our demographically diverse student population, while embracing equity and accountability through statistically measurable student learning outcomes, ethical data-driven decisions, student achievement and overall student self-sufficiency.



1. **Learning:** Individual-centered and outcome-based learning designed for success.
2. **People:** A culture of respect and diversity to all people, cultures and communities.
3. **Focus:** Provide relevant accredited adult education that leads to gainful employment and self sufficiency.
4. **Agility:** Be prepared to be flexible when needed, focused on the “real” needs for students and adjust to those needs as needed
5. **Collaboration:** Cultivate strong relationships with partners and stakeholders to develop programming with a shared responsibility and teamwork approach for the betterment of all students and the communities we serve.
6. **Diversity:** Ensure inclusiveness with all ethnic, socioeconomic, educational, abilities, and cultural backgrounds to meet the needs of the students and the community through our board of directors and partnerships.
7. **Equity:** Provide programming and student services that reflect consideration and value to all populations as a means to gainful employment and self-sufficiency.
8. **Employment:** We strive to work together to provide employment opportunities for our communities through our vocational training centers.

1. Develop and foster student-centered adult learning opportunities, develop positive attitudes among students through sound processes, decisions, policies and culture.
2. Ensure student success rates through the development and adoption of educational best practices and program designs.
3. Increase access to as many students and locations as possible thereby increasing the levels of success and to meet the changing students' needs of the communities we serve.
4. Recruit, develop and provide leadership that is focused on the changing needs of the workforce and meet those changing needs through program development and training practices.
5. Recruit, develop and foster the diversity of board, faculty, staff, administration, and curriculum to ensure inclusiveness of all learners.
6. Encourage and support creativity, flexibility, and innovation.
7. Engage and invest in entrepreneurial activities to increase and diversify revenue streams through student success and self-sufficiency.
8. Achieve long-term financial stability and decrease reliability multiple levels and funding streams.
9. Strengthen and increase strategic alliances and partnerships in local and outside communities.

Effective Dates of this Catalog 1/1/2022 through 12/31/2022

Spring Semester - January 11 - May 1

Summer Semester - June 1 - July 31

Fall Semester - September 1 - December 31

***Please check our website calendar at bloomtraininginstitute.com for courses and dates.



bloom Business and Vocational Training Institute is a private institution and is approved to operate by the Bureau for Private Postsecondary Education. (BPPE) “Approved” means the school operates in compliance with state standards as set forth in Chapter 8, Part 59, Division 10, Title 3 of the California Education Code.

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, (888) 370-7589, Fax (916) 263-1894

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.

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.

Policies and Procedures Regarding Financial Aid

bloom Business and Vocational Training Institute does not participate in either State or Federal financial aid programs, nor does it provide financial aid directly to its students. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds



ADMINISTRATION

Attendance Policy – All Programs

This institution requires that a student attend a minimum of 80% of scheduled class, clinic and other such assigned hours.

Academic Freedom

bloom Business and Vocational Training Institute is committed to assuring full academic freedom to all faculty. Confident in the qualifications and expertise of its faculty members, the college encourages its faculty members to exercise their individual judgments regarding the content of the assigned courses, organization of topics and instructional methods, providing only that these judgments are made within the context of the course descriptions as currently published, and providing that the instructional methods are those official sanctioned by the institution, methods for which the institution has received oversight approval.

Administration

Chief Executive Officer

George Boyadjian

Chief Academic Officer

George Boyadjian

George Boyadjian is the Chief Executive Officer and Chief Academic Officer of bloom Business and Vocational Training Institute. George is also a leading vocational expert in cannabis industry. His visionary leadership has provided vocational students with motivation, empowerment, encouragement, patience, understanding and care supporting his primary mission of providing hope and light.

Authorized School Representative

George Boyadjian

George Boyadjian - is the founder, owner, and teaches every class and course. He also works personally with consulting clients and is the key person involved in training any business, including any type of cannabis business clients to manage their businesses. George is supported in these business activities by various freelancers who perform event management and registration functions.

George is one of a handful of the leading professionals in the cannabis industry, with over 15 years of professional experience in retail, manufacturing, delivery and cultivation. He started working in the industry in 2005, and in 2008 built a 10,000 square foot indoor cultivation facility. He operated it until the medical collective model was superseded by the State of California in 2016. He also operated three dispensaries in California between 2010 and 2014, which collectively averaged over 900 patients per day. He has been a hands-on builder of six successful cannabis businesses, as principal, investor and consultant.

He is actively involved in the industry's evolving regulatory landscape. A fixture at local- and state-level hearings and committee meetings, his advocacy efforts have been instrumental in creating positive change within the industry. His years of hands-on experience and vast knowledge of regulations and policies lead him to form 420 College in 2009. Since then, he has produced and personally conducted hundreds of seminars and workshops for thousands of budding cannabis entrepreneurs throughout California, Washington, Oregon, Nevada, Arizona, Illinois and Florida.

He has assisted dozens of enrollees in establishing legal entities under the laws of those states, specializing in California. George is a recognized cannabis industry expert in the California Central Valley area, and is interviewed regularly by the local media on regulatory issues.

George has functioned as one of the thought leaders in the Cannabis industry. He has worked to shape legalization legislation along with Cal NORML and other leading cannabis industry organizations. He has quite literally educated and put in business many of the leading entrepreneurs in the industry. His experiences cover from planning and the application process for the following types of cannabis businesses:

- Dispensaries
- Delivery Services
- Cultivation Operations
- Manufacturing Businesses
- Distribution Businesses
- Processing
- Packaging
- And all other types of cannabis businesses

Our instruction covering the application for cannabis business licensing includes:

- All Technical requirements of the Application
- Operational Plans
- Business Plans
- Security plans
- Site plans
- Floor Plans

These are the businesses that George has started and is currently operating:

Boyadjian Kitchens - www.fresnocabinets.com

420 College - www.420college.org

Oregon Cannabis Institute - www.oregoncannabisinstitute.com

Washington Cannabis Institute - www.washingtoncannabisinstitute.com

Southern Cannabis Institute - www.southerncannabisinstitute.com

Valley Platinum Garage - www.valleyplatinumgarage.com

Life Beyond 4 Walls - www.lifebeyond4walls.org

Abaca Staffing - www.abacastafingservices.com

Gamers Career College - www.gamerscareercollege.com

Safe Locker Storage - www.safelockerstorage.com

MODALITIES OF COURSE DELIVERY

bloom Business and Vocational Training Institute is dedicated to delivering comprehensive learning modalities that are flexible to all learners. Our programs are designed so that adult learners can receive the training they need in a setting that fits their schedule and learning style.

Unlike traditional learning systems that would involve traveling away from home, living in a completely unknown city, and struggling in an extremely competitive learning environment...with online education you can take your program or course wherever you are at your pace.

Distance Learning: Learners will use a computer, tablet or some other device for their learning while connected to the internet to access information or communicate with their instructor and other learners.

We offer both 100% online courses as well as in person courses so that our students can receive all of the benefits of a traditional learning environment but using a course shell classroom.

The purpose of a hybrid course is to take advantage of the best features of both face-to-face and online learning. While hybrid classes and distance learning classes both have online elements, there are some distinct differences between the two types of courses.

The key difference is that in a hybrid course, students still have in-person contact with their instructor or internship for at least a portion of the class time.-

ONLINE TECHNICAL REQUIREMENTS

Prior to the start of classes, students will be sent a confirmation letter with a "user ID" and a "password" as well as instructions to access courses. Please note that some courses may have mandatory group work and mandatory chats where you will be required to be logged into your course at specific times for specified periods of time. These requirements will be indicated in the course description. Minimum technical and software requirements for Online Learning courses:

Computer and Internet Connection: You will need regular access to a computer with an internet connection. High speed broadband access (LAN, Cable or DSL) is highly recommended for the optimal learning experience. Some courses have more advanced system requirements.

A Macintosh or PC system with these minimum requirements: PC Compatible Operating System: Windows XP, Vista, 7, 8, 8.1 Web Browser: Firefox, Chrome, Internet Explorer 10 or higher Mac Compatible Operating System: OS X Web Browser: Firefox, Chrome, Safari

Software: • Individual courses may have additional software requirements. This may include video or audio playing software or a specific software application. • Most courses require word processing software. • In some instances, it may be necessary for some users to upgrade their Flash or Java versions. Technical assistance is available.

Other Devices: Depending on the learning management system being used to deliver your course, you may access and interact with most course elements, readings, multimedia, email and discussions through tablets and smartphones. While tablets, smartphones and other mobile devices may allow for some completion of coursework, they are not guaranteed to work in all areas. Please ensure you have a PC or Mac based computer available to complete coursework. We recommend that students do not attempt quizzes when using a mobile device, such as a smartphone or tablet, due to compatibility issues.

Web Browser: A graphical browser is required. In some instances, it may be necessary for some users to upgrade their web browser programs. Technical assistance is available.

Email: Depending on the learning management system being used to deliver your course, you may be assigned an email account that is accessed within your course or you may be required to use your personal email account.

Please note: Individual courses may have additional technical and/or software requirements.

STUDENT SERVICES & RESOURCES

We offer multiple resources to our students to support their academic careers. Our Dean of Administration & Student Support Services is here to assist.

PROCEDURES FOR STUDENTS WITH DISABILITIES POLICY

bloom Business and Vocational Training Institute , is committed to providing equal access to students with disabilities under the guidelines of Section 504 of the Rehabilitation Act of 1973 and the American Disabilities Act. Students with disabilities who wish to request reasonable accommodations to ensure equal access to classes, programs or services must let us know in advance. Supports for students include reasonable and effective accommodations, academic adjustments and/ or auxiliary aids as determined by a case by case basis. If you have an identified disability that may affect your performance in this class and you choose to request reasonable accommodations, please request an appointment with the administration office, so that provisions can be made to assure you have an equal opportunity to meet all of the requirements of this course.

Please return forms with the accompanying documentation to:

Administration and Student Services:

2329 E. Ashlan Ave.

Fresno, Ca 93726

contact@bloomtraininginstitute.com

Web: www.bloomtraininginstitute.com

Phone: (888) 600-8836



Privacy Act, Student Records and Transcripts

Student records for all students are kept for five years. Transcripts are kept permanently. Students may inspect and review their educational records. To do so, a student should submit a written request identifying the specific information to be reviewed. Should a student find, upon review, that records are inaccurate or misleading, the student may request that errors be corrected. In the event that a difference of opinion exists regarding the existence of errors, a student may ask that a meeting be held to resolve the matter. Each student's file will contain student's records, including a transcript of grades earned. The first copy of the official transcript is provided at no charge. Subsequent copies are available upon advance payment of the transcript fee of \$25.00 for two copies. Transcripts will only be released to the student upon receipt of a written request bearing the student's live signature. No transcript will be issued until all tuition and other fees due the institution are paid current.

Library Resources

No library is needed to meet the instructional needs of the students, although it is the case that library or information resource materials are already contained in the pre-loaded software on computers when delivered to the student. Library materials would not be compatible with the objectives of this program as the acquisition of specialized knowledge and hands on skills are the critical elements for the completion of these programs. Student may access learning resources by asking any staff member during normal business hours. Staff members are also available to provide research assistance.

Student Services / Placement

This institution does not provide orientations, airport reception services, housing assistance or other services. Further, this institution maintains a focus on the delivery of educational services. Should a student encounter personal problems which interfere with his or her ability to complete coursework, this institution will provide assistance in identifying appropriate professional assistance in the student's local community but does not offer personal counseling assistance. This institution does not provide placement services to its graduates.



Description of Facilities Main Facility: bloom Business and Vocational Training Institute Training Centers is located on a main thoroughfare in the city of Fresno. There is ample off street parking immediately adjacent to the entrance to the school. The facility is located on the ground floor. The building is approximately 30 years old and is comprised of a suite of professional offices. The school has a reception area, a teaching area and a student services desk. Personal computers, network computers and servers along with standard peripherals are utilized.

Special Notice of Financial Status: This institution has not had a pending petition in bankruptcy, is not operating as a debtor in possession and has not filed a bankruptcy petition within the last five years. It has not 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

Experiential Learning: This school does not issue credit for experiential learning.

Visa Related Services: This institution does not admit students from other countries, so no visa related services are offered.

Language Proficiency: The following apply to students for whom English or Spanish is not their primary language: For a student whose high school or equivalent coursework was not completed in English or Spanish, and for whom English or Spanish was not a primary language, we will seek a score of 500 on a TOEFL. The TOEFL requirement does not apply to students who have received their high school diploma or the equivalent at an academic institution which has provided the instruction in the English or Spanish language. Similarly, the TOEFL requirement does not apply to students who have completed coursework, in English or Spanish, at the college level. In such cases, when a student is wanting to enroll in a program instructed in their own native language, but has earned a high school diploma, or its equivalent (GED), in a language other than their own native language, student must first take the ACTFL Test for Higher Education. Student must earn a minimum of a Level 3 on the ILP scale.

Return of Lessons and Projects: (Distance Education) Instructors will evaluate student submissions and lessons, projects or dissertations will be returned within ten days from the date of receipt by the Instructor.

Tuition and Fees: All fees are subject to change from time to time, without notice. Non-Refundable portion of the fees are labeled "NR." A personal computer is not required for students who choose to be instructed in the classroom. Equipment cost may be subtracted from Total Program Charges if student chooses Classroom Study..

76215. Student Tuition Recovery Fund Disclosures (a) A qualifying institution shall include the following statement on both its enrollment agreement and school catalog: 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 of 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.; (b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog: & quot;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 are 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 has 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 the 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 non-collection 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.”

Distance Learning Course Refunds: The student shall have the right to cancel the agreement and receive a full refund pursuant to section 71750, before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund pursuant to section 71750 of the California Code of Regulations. If the institution sent the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student’s return of the materials.

Withdrawals: You have the right to withdraw from a course of instruction at any time. It is preferred that a notice of withdrawal be made in writing to the address of the school shown on the first page of this Catalog. When a student officially withdraws from the course, any refund of tuition will be governed by the following policy calculated from the first official day of classes. No administrative fee will be assessed or deducted from the amount to be refunded to the student. There will, however, be no refund for late payment of fees. Please be advised that a constructive withdrawal of a student may also be made by the school. Such a withdrawal will be determined to have occurred for all programs, if in the estimation of the school and instructor, and in the absence of an approved leave of absence or other short-term absence, the student fails to participate in course assignments or other instruction for a period of sixty (60) days. A student may be withdrawn from the Truck Driving program, by the school and instructor, if the student fails to attend 80% of the scheduled hours of instruction and/or if the student does not pass the drug test administered prior to the program start date.

If a student wishes to withdraw from the institution or a course of instruction, the student must contact bloom Business and Vocational Training Institute, attention Director, 2329 E. Ashlan Ave. Fresno, Ca 93726



Refunds are processed when a student has resolved all financial obligations against their school debts, and their student account reflects a credit balance. Refunds are processed within 45 days after the student's account reflects a credit balance.

If a student fails to adhere to bloom Business and Vocational Training Institute rules and regulations and bloom Business and Vocational Training Institute terminates this Agreement, the school shall remit to Student a prorated tuition refund (if applicable) with such calculation based upon the last date of Student's attendance.

Any money owed to bloom Business and Vocational Training Institute is due and payable on the date of the withdrawal. A withdrawal is effective on the date it is received by bloom Business and Vocational Training Institute, whether personally delivered or postmarked (if mailed).

If an institution has collected money from a student for transmittal on the student's behalf to a third party for a bond, library usage, or fees for a license, application, or examination and the institution has not paid the money to the third party at the time of the student's withdrawal or cancellation, the institution shall refund the money to the student within 45 days of the student's withdrawal or cancellation.

A student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment.

Any questions a student may have regarding this enrollment agreement 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 95798-0818, www.bppe.ca.gov; 916-431-6959 (fax) 916-263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888)-370-7589 toll free or by completing a complaint form, which can be obtained on the bureau's Internet web site www.bppe.ca.gov.

Grades and Standards for Student Achievement - Satisfactory Progress Computer Training Programs: Grades are awarded on a Pass/Fail basis. The minimum requirement to receive a 'Pass' is to complete at least 60% of the course material.



Transfer Notice

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at bloom Business and Vocational Training Institute is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending bloom Business and Vocational Training Institute to determine if your certificate(s) will transfer.

Student Grievance Procedures

Most problems or complaints that students may have with the school or its administrators can be resolved through a personal meeting with the student's instructor or a counselor. If, however, this action does not resolve the matter to the satisfaction of the student, he/she may submit a written complaint to the main campus:

bloom Business and Vocational Training Institute 2329 E. Ashlan Ave., Fresno, Ca 93726
Attn: Director Or may contact the Bureau for Private Postsecondary Education at any time. The written complaint must contain a statement of the nature of the problem, the date the problem occurred, the names of the individuals involved, copies of documents if any, which contain information regarding the problem, evidence demonstrating that the institution's complaint procedure was properly followed, and the student's signature. The student can expect to receive a written response within ten business days. Student's rights are set forth at various places in this catalog. Contact the school director if you require additional information.



Leaves of Absence

Should circumstances be such that a leave of absence is to be requested, a student must submit an application for a leave of absence. At the discretion of the Chief Academic Officer, a leave may be granted for a reasonable time, as warranted by the circumstances. If a student repeatedly resorts to the use of a leave of absence, and if such applications show a pattern of delays, or should the issuance of a leave of absence be such that it would significantly interfere with the planned completion of a program of study, the Chief Academic Officer may, in his/her sole discretion, dismiss a student from the program and issue the appropriate refunds as may be required.

Graduation Requirements

Student completing the course(s) with the minimum of a “D” grade will pass the course and will receive a Pass for the course(s). Successful completion and passing of all courses in the program satisfy the requirement for graduation.

Academic Probation

The Chief Academic Officer may place a student on academic probation if the student is not making satisfactory academic progress as per this institution's published policy. The student's grade point average will be monitored at the end of each enrollment period when the grades are posted. Should the GPA fall below that required for graduation, a student may be placed on academic probation. This will result in a formal advisory, which will be sent to the student, indicating the reason for the probation. Failure to maintain satisfactory academic progress may result in dismissal from the program. The Chief Academic Officer will offer assistance in locating a suitable tutor, should such service be requested by the student.

Admissions Policy – All Programs

The general criteria for admission are: Student must pay all applicable fees, as per the current published fee schedule prior to the issuance of an enrollment contract or make other arrangements acceptable to the school. This institution does not award credit for satisfactory completion of CLEP or other comparable examinations. This institution does not award credit for experiential learning. This institution has not entered into an articulation or transfer agreement with any other institution.

Prospective students are encouraged to visit bloom Business and Vocational Training Institute offices to discuss educational and occupational goals with school personnel prior to enrolling or signing enrollment agreements. The visit should take about one hour. Applicants may visit on any school day and are invited to call us at toll free number (888) 600-8836 to schedule an appointment. However, we are happy to serve clients on a walk-in basis as well.



Applicants must have a high school diploma or its equivalent (GED). Students that have not met the above requirements are required to pass the “Ability to Benefit Examination” as required by section 94904 of the Code of Regulations of the State of California. The Wonderlic is used to determine current skill levels in Verbal and Quantitative areas.

The approved passing scores are shown below:

Verbal – 200

Quantitative – 200

Student Housing

bloom Business and Vocational Training Institute does not operate dormitories or other housing facilities. This institution does not provide assistance to students in finding housing. We have no responsibility to secure or find housing.

Housing in the immediate area is available in one or two story apartments. Monthly rent for a one bedroom unit is approximately \$850 a month.

English as a Second Language Instruction This institution does not provide training in any other language except English.

Nondiscrimination Policy This institution is committed to providing equal opportunities to all applicants to programs and to all applicants for employment. Therefore, no discrimination shall occur in any program or activity of this institution, including activities related to the solicitation of students or employees on the basis of race, color, religion, religious beliefs, national origin, sex, sexual orientation, marital status, pregnancy, age, disability, veteran’s status, or any other classification that precludes a person from consideration as an individual.

Please direct any inquiries regarding this policy, if any, to the Chief Operations Officer who is assigned the responsibility for assuring that this policy is followed.



Sexual Harassment: This institution is committed to providing a work environment that is free of discrimination, intimidation and harassment. In keeping with this commitment, we believe that it is necessary to affirmatively address this subject and express our strong disapproval of sexual harassment.

No one associated with this institution may engage in verbal abuse of a sexual nature; use sexually degrading or graphic words to describe an individual or an individual's body; or display sexually suggestive objects or pictures at any facility or other venue associated with this institution. Students are responsible for conducting themselves in a manner consistent with the spirit and intent of this policy.

Professions – Requirements for Eligibility for Licensure: None of the educational services offered lead to occupations that require licensure.

Catalog Update Policy: The policy of this institution is to update the official school catalog annually, in January of each year. 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 required to be included in the catalog by statute or regulation 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.

Accreditation: This institution is not accredited by an accrediting agency recognized by the United States Department of Education. These programs do not lead to licensure in California or other states. A degree program that is unaccredited or from an unaccredited institution is not recognized for some employment positions, including but not limited to, positions with the State of California. A student enrolled in an unaccredited institution is not eligible for federal financial aid.



TUITION & FEES

All fees are subject to change from time to time, without notice. Non-Refundable portion of the fees are labeled “NR.” A personal computer is not required for students who choose to be instructed in the classroom. Equipment cost may be subtracted from Total Program Charges if student chooses Classroom Study

Program Name	Reg. Fee	STRF Fee*	Tuition	Equipment	Other Expenses/ Lodging	Books & Materials	Total Program Charges
Business Incubator Course	\$250 NR	\$0.00 NR	\$3,750	\$1,000 NR	N/A	\$1,000 NR	\$6,000
Online business course	\$250 NR	\$0.00 NR	\$2,000	\$1,000 NR	N/A	\$750 NR	\$4,000
Branding & Marketing	\$250 NR	\$0.00 NR	\$2,250	\$1,000 NR	N/A	N/A	\$3,500
Cannabis Management & Compliance	\$250 NR	\$0.00 NR	\$3,700	\$1,000 NR	N/A	\$1,000 NR	\$6,000
Budtending	\$250 NR	\$0.00 NR	\$2,250	\$1,000 NR	N/A	\$500 NR	\$4,000
Cannabis Delivery Driver	\$250 NR	\$0.00 NR	\$2,250	\$1,000 NR	N/A	\$500 NR	\$4,000
Cannabis Distribution	\$250 NR	\$0.00 NR	\$2,250	\$1,000 NR	N/A	\$500 NR	\$4,000



TUITION & FEES

All fees are subject to change from time to time, without notice. Non-Refundable portion of the fees are labeled “NR.” A personal computer is not required for students who choose to be instructed in the classroom. Equipment cost may be subtracted from Total Program Charges if student chooses Classroom Study

Program Name	Reg. Fee	STRF Fee*	Tuition	Equipment	Other Expenses/ Lodging	Books & Materials	Total Program Charges
Freight Dispatch & carrier	\$250 NR	\$0.00 NR	\$3,750	\$1,000 NR	N/A	\$1,000 NR	\$6,000
Home Care Specialist Training	\$250 NR	\$0.00 NR	\$3,700	\$1,000 NR	N/A	\$1000 NR	\$6,000



TUITION & FEES

*STRF Fee (Non-refundable, \$0.00 per \$1,000 of institutional costs) is included in program cost.

This portion of the cost is non-refundable.

**See Program Description

Note: No grades or documents will be released if there is an outstanding balance. The institution

may refuse any type of service to students who have an outstanding balance. The institution may

also refuse re-admission to a student who has left the institution with an outstanding balance that

has not been paid in full.

*** \$1,000.00 - Other Expenses Required by the School (Lodging) –

Applicable for Field Training if student does not live within 90-mile radius of the school.



INCUBATOR COURSE OFFERINGS

1. Business Incubator - This course covers business basics to a advanced in detail. Follow up mentorship for students after course is included. Students will learn:

- Learn how to start any type of business
- Business compliance basics
- Bookkeeping
- Permits
- Operations
- Creating contracts
- Employee relations
- Customer service
- Brand creation
- **Online Business courses** - how to start an online business, from web development, search engine optimization, ecommerce, paid advertising, social media marketing and more:
 - On Site & Off Site Search Engine Optimization
 - How to reach the #1 spot of Google
 - Funnel building & Email marketing
 - Product Creation
 - Product Branding
 - Online Marketing Techniques
 - Social media marketing
 - Pay Per Click
 - Affiliate marketing
 - Video marketing
 - In-person, offline sales

Week	Module	Course Description	Hours
1-3	Business Structure	Students will know how to get in business, state fillings, taxID's, seller's permits, banking, business compliance, taxes, other permits and licenses necessary. Hiring employees, EDD, sexual harassment compliance and training	30
4-8	Business Plan	Creating a business plan - Students will learn how to create a business plan, financials. Raising money and dealing with investors.	40
8	Branding	Brand creation - students will learn about branding and creating their business idea.	10
9-16	Marketing	Getting the word out and generating leads. Students will know about finding clients and customers for their new businesses. We will cover web development, online marketing as well as in person marketing.	70
17-24	Quickbooks	Learning how to use Quickbooks - Creating company profile, setting up quickbooks, using different tasks to create reports and small business accounting.	70
25-30	Get To Work	Put in practice - students will start their desired businesses and go. We will be there every step of the way to offer mentorship and education to assist students in customer service and marketing.	80
		Total	300

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam

2. Online business course - This course covers how to start an online business, from web development, search engine optimization, ecommerce, paid advertising, social media marketing and more:

- On Site & Off Site Search Engine Optimization
- How to reach the #1 spot of Google
- Funnel building & Email marketing
- Product Creation
- Product Branding
- Online Marketing Techniques
- Social media marketing
- Pay Per Click
- Affiliate marketing
- Video marketing
- In-person, offline sales
- Includes Branding & Marketing course

Week	Module	Course Description	Hours
1-4	Computer & Google	Getting familiar with using a computer and online services. Email set up, internet browsing, Using Google services	40
4-12	Marketing	Getting the word out and generating leads. Students will know about web development, online marketing, search engine optimization, setting up ecommerce, accepting payments	80
12-19	Social Media	Social Media marketing - content creation, email marketing, Facebook, Twitter, Youtube, Ebay, Amazon	70
20-25	Start Work	Students will start their desired businesses and go. We will be there every step of the way to offer mentorship and education to assist students in customer service and marketing.	80
		Total	270

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam

3. Branding & Marketing course. This course is designed to provide students with the tools and information necessary for successfully create brands, advertising and marketing campaigns while maintaining compliance. The course also covers **Packaging & Labeling** with the regulatory knowledge to comply with changing cannabis packaging and labeling requirements. Students will have a full understanding of how to create brands and create successful marketing campaigns.

Course Outline

Week	Module	Course Description	Hours
1-3	Brand Creation	students will learn the ins and outs of creating a brand, design, packaging, labels	30
4-8	Products	Students will learn how to develop their own products and products for others.	40
9-14	Marketing	Getting the word out and generating leads. Students will know about web development, online marketing, search engine optimization	50
16-21	Start Work	Put in practice - students will start their desired businesses and go. We will be there every step of the way to offer mentorship and education to assist students in customer service and marketing.	50
		Total	170

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Customer Service & Operations Certifications

4. Cannabis Management & Compliance - course will introduce students to the various governing bodies in the California cannabis industry. Topics also include types of licensure, maintaining licensure, laws, regulations and ethical standards of cannabis compliance, business management and more. The course is designed to assist students in the development of tools to assess the skills, interests, values and motivation needed to run a successful cannabis business. The Cannabis Business Management program is designed for students interested in starting a cannabis business and/or serving as general manager in a cannabis business. This course covers Standard Operating Procedures for all businesses as well as:

- Regulatory compliance
- Finance
- Bookkeeping
- HR or office administration
- Company policies and procedures
- Insurance Requirements
- Access to Dispensary Premises
- Dispensary Employee management
- Customer service
- Customer Returns
- Free Cannabis Goods
- Packaging & Labeling
- Inventory Documentation
- Inventory Reconciliation
- Receiving Shipments of Inventory
- Daily Customer Flow
- METRC training
- Sales & Marketing

Instructions are designed to familiarize students with the core cannabis business functions and Standard Operational Procedures. After taking this course, student will have a very well understanding of how all cannabis businesses operate and how to maintain compliance.



Course Outline

Week	Module	Course Description	Hours
1-3	Legal & History	Legal & Compliance. History of cannabis and laws. State license categories, what each license does. Local and state business and general requirements, neighborhood benefits.	30
3	Distribution Map & Categories	Distribution map, proper packaging, labeling, license categories application process	10
4	Cultivation	Cultivation permits, obtaining permits, requirements, compliant operations, local government	10
5	Distribution	Distribution permits, obtaining permits, requirements, compliant operations, local government. Different areas of distribution operations.	10
6	Manufacturing	Manufacturing & Extraction business, obtaining permits, requirements, compliant operations, local government. Safe extraction methods & equipment	10
7-10	Dispensary	Retail dispensary & delivery, obtaining permits, requirements, compliant operations, local government. Safe cannabis retail business operations. Budtending and delivery drivers course	30
		Total	100

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam



CANNABIS COURSE OFFERINGS

5. Budtender & cannabis employee course This course will train those interested in a retail career in the cannabis industry. Course covers the roles and responsibilities of budtending.

1. Regulatory compliance
2. Quality customer services techniques
3. An overview of types of strains
4. Selling techniques
5. Regulatory compliance
6. Customer service
7. Proper use of cannabis products
8. Best practices for assisting clients.
9. Limited-Access Areas
10. Hours of Operation
11. Cannabis Goods on display
12. Live Plants
13. Daily Limits
14. Customer Returns
15. Free Cannabis Goods
16. Exit Packaging
17. Customer checkout
18. Daily Customer Flow

Week	Module	Course Outline	Hours
1-3	Legal & History	Legal & Compliance. History of cannabis and laws. State license categories, what each license does. Local and state business and general requirements, neighborhood benefits.	30
4-5	Budtender's Job	Budtender- your job. Introduction students to all the job duties of the dispensary budtender	25
6-8	Customer Service	Customer service - customer intake, verification, working with software, log entry access areas	30
9-10	Types of Cannabis	Cannabis education, strains, types of cannabis, and products	20
11-12	Inventory	Inventory procedures, storage room	20
		Total	125

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam



CANNABIS COURSE OFFERINGS

6. Delivery & cannabis employee course This course prepares folks for a career as a cannabis delivery driver. This course can be taken online. After taking this course students will be fully trained to work in a cannabis delivery company as a driver. Topics include:

- Making sure no one under 21 is sold cannabis.
- Customer service
- Working with others for the common purpose
- Educating customers on services
- Methods of Delivery
- Vehicle Requirements
- The Process of Delivery
- Cannabis Goods Carried During Delivery
- Delivery Request Receipt
- Delivery Route
- Daily Customer Flow

Week	Module	Course Description	Hours
1-3	Legal & History	Legal & Compliance. History of cannabis and laws. State license categories, what each license does. Local and state business and general requirements, neighborhood benefits.	30
4-5	Delivery Driver	Delivery driver procedures, process	20
6-7	Customer Service	Customer service & compliance, vehicle requirements, products	20
8-9	Mitigation	Robbery prevention and procedures	20
10-12	Office Work	Office admin - working with clients, taking orders, entering into software, preparing orders for delivery, customer verification, storage room	20
		Total	110

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam



CANNABIS COURSE OFFERINGS

7. Distribution & administrative employee course This course prepares folks for a career as a cannabis delivery driver. This course can be taken online. After taking this course students will be fully trained to work in a cannabis delivery company as a driver. Topics include:

- Making sure no one under 21 is sold cannabis.
- Customer service
- Working with others for the common purpose
- Educating customers on services
- Methods of Delivery
- Vehicle Requirements
- The Process of Delivery
- Cannabis Goods Carried During Delivery
- Delivery Request Receipt
- Delivery Route
- Daily Customer Flow



Course Outline

Week	Module	Course Outline	Hours
1-3	Legal & History	Legal & Compliance. History of cannabis and laws. State license categories, what each license does. Local and state business and general requirements, neighborhood benefits.	30
4-5	Distribution Admin	Distribution business & customer service	20
6-7	SOP	Distribution operational procedures, client intake, quarantine, buy & sell procedures	20
8-9	Other Distribution activities	Brand development & other services	20
10-12	Marketing	Marketing, advertising, customer service, compliance	20
		Total	110

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam

8. Freight Dispatch & Brokering. This course is designed to teach students how to start brokering freight. Our course will teach students everything from licensing and operations, to sales and marketing. Students will learn how to run a freight brokerage or agency from home.

Course Outline

Week	Module	Course Description	Hours
1-3	Laws & Regulations	students will learn the laws and regulations regarding freight brokering & dispatch, corporate start up and licensing	20
4-8	Dispatch	Students will learn how to develop their own clients and find loads.	40
9-12	Start Work	Put in practice - students will start their desired businesses and go. We will be there every step of the way to offer mentorship and education to assist students in customer service and marketing.	50
		Total	110

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam



COURSE OFFERINGS

9. Home Care Specialist. Learn proper caregiver skills for observing, reporting, and documenting daily activities, along with legal requirements and guidelines for subjective and objective notes regarding changes in the functional ability and mental status of the client..

Course Outline

Week	Module	Course Description	Hours
1-3	Laws & Regulations	5 Hours Training Prior to Presence with a Client + 5 Hours Annual Training	5
4-8	Home Care	Caregiver Job Descriptions, Responsibilities and Protocol Care Plan Notes for Documenting Client Activities Communication Skills Personal Care, Bathing, and Toileting Assistance with Ambulation, Exercise, Transfers, Fall Prevention including Adaptive Equipment Basic Hygiene and Basic Infection Control Maintaining a Clean, Safe and Healthy Environment Basic Personal and Environmental Safety Precautions Emergency Procedures, Including Basic First Aid and Client's Emergency Preparedness Plan HIPAA PART 1: Confidentiality of Client Info and HiTECH Act HIPAA Part 2: Scenarios How to Detect, Report, and Prevent Abuse and Neglect Bonus Section: Stroke Care and What Is Alzheimer's Disease?	40
9-12	Start Work	Put in practice - students will start their desired businesses and go. We will be there every step of the way to offer mentorship and education to assist students in customer service and marketing.	50
		Total	95

Method of Instruction

Program is conducted in a classroom or online setting. In the classroom, the instructor provides guidance and assists students in completing their assignments. Via distance learning, study materials and lectures are preinstalled on student's laptop. Assignments are completed by students and graded accordingly. This program is offered in English only.

Requirements for Completion

To complete the program a student must attend a minimum of 80% of the scheduled hours of instruction, achieve an average score of 60% or greater on quizzes and exams, and pass a practical exam

STUDENT HONOR CODE

Providing Quality Business Training

The Honor Code is the bloom Business and Vocational Training Institute's statement on academic integrity written in 2022. It articulates college expectations of students and faculty in establishing and maintaining the highest standards in academic work.

Honor Code

1. The Honor Code is an undertaking of the students, individually and collectively:
 - A. that they will not give or receive aid in examinations; that they will not give or receive unpermitted aid in class work, in the preparation of reports, or in any other work that is to be used by the instructor as the basis of grading;
 - B. that they will do their share and take an active part in seeing to it that others as well as themselves uphold the spirit and letter of the Honor Code

2. The faculty on its part manifests its confidence in the honor of its students by refraining from proctoring examinations and from taking unusual and unreasonable precautions to prevent the forms of dishonesty mentioned above. The faculty will also avoid, as far as practicable, academic procedures that create temptations to violate the Honor Code.

3. While the faculty alone has the right and obligation to set academic requirements, the students and faculty will work together to establish optimal conditions for honorable academic work.

Violations of the Honor Code

Examples of conduct that have been regarded as being in violation of the Honor Code include:

- Copying from another's examination paper or allowing another to copy from one's own paper
- Unpermitted collaboration
- Plagiarism
- Revising and resubmitting a quiz or exam for regrading, without the instructor's knowledge and consent
- Giving or receiving unpermitted aid on a take-home examination ▪ Representing as one's own work the work of another
- Giving or receiving aid on an academic assignment under circumstances in which a reasonable person should have known that such aid was not permitted
- Coming to class in an intoxicated or drugged state.
- Possession of drugs or alcohol on campus.
- Possession of a weapon on campus.
- Behavior creating a safety hazard to other(s).
- Disobedient or disrespectful behavior
- Stealing or damaging the property of another.

Sanctions for Violating the Honor Code

In recent years, most student disciplinary cases have involved Honor Code violations; of these, the most frequent arise when a student submits another's work as his or her own or gives or receives unpermitted aid. The standard sanction for a first offense includes a one-quarter suspension from the University and 40 hours of community service. In addition, most faculty members issue a "No Pass" or "No Credit" for the course in which the violation occurred. The standard sanction for multiple violations (e.g. cheating more than once in the same course) is a three-quarter suspension and 40 or more hours of community service.

FINANCIAL RESPONSIBILITY

Providing quality business training



FINANCIAL RESPONSIBILITY AGREEMENT

I fully understand and agree that my authorization to enroll and continue to register for courses FTC College is expressly conditioned on my acceptance of the terms and conditions set forth below. In exchange for the opportunity to enroll at FTC College, to receive educational services, and for other valuable consideration, I agree to the following terms and

Conditions:

INSTRUCTIONS:

Please select the checkbox and click the “I Accept” button (electronic submissions only) at the end of this Agreement or signing below to indicate your acceptance of these terms and conditions, the statement next to the check box, and the information provided in the additional information links contained in this Agreement.

PAYMENT OF FEES/PROMISE TO PAY

By registering for any class or receiving any service from FTC College, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (a financial obligation in the form of an educational loan, as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which FTC College is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.



FINANCIAL RESPONSIBILITY AGREEMENT

ANNUAL FINANCIAL AGREEMENT

I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published withdrawal refund schedule posted at the Withdrawal/Leave of Absence page and/or any other policy specific to my program or department, which I am responsible for reviewing and understanding. I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated into this agreement by this reference. I further understand that my failure to attend class or receive a bill does not release me from my financial responsibility as described above. I have read and I accept and understand FTC College's Billing Policies and the Billing FAQs section of the Student Financial Services site, which include information about the following:

METHOD OF BILLING

I understand that FTC College uses electronic billing through the FTC College portal as its official billing method, and therefore I am responsible for viewing and paying my student account billing statement online by the scheduled due date. I further understand that failure to review my billing statement does not constitute a valid reason for not paying my bill on time.

BILLING ERRORS

I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of my registration at FTC College.



FINANCIAL RESPONSIBILITY AGREEMENT

RETURNED PAYMENTS/ FAILED PAYMENT AGREEMENTS

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee. Tuition and fee information can be found at the Tuition and Fees page. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with FTC College may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at FTC College.

WITHDRAWAL

If I decide to completely withdraw from courses, and/or from Western Education Institute, I will review the timing and financial implications of withdrawal at the Withdrawal/Leave of Absence page, the terms of which I understand and agree are incorporated in this agreement by this reference. I further understand that, if withdrawing, I must also check policies established by my college/major, and by the Admission Office.

DELINQUENT ACCOUNT/COLLECTION

I understand and agree that if I fail to pay my student account bill or any monies due and owing FTC College by the scheduled due date, FTC College can place a financial hold and/or assess late fees to my account. Please see the Billing Policies page for more information. I understand that, if I fail to pay my student account bill or other monies owing to FTC College by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, FTC College may refer my delinquent account to a collection agency. I further understand that if FTC College refers my student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated based on the amount of the outstanding account balance, up to the maximum amount permitted by applicable law. I understand that my delinquent account may be reported to one or more of the national credit bureaus.



FINANCIAL RESPONSIBILITY AGREEMENT

COMMUNICATION

I understand and agree that FTC College uses email and messaging through the FTC College portal as official methods of communication with me, and that I am, therefore, responsible for reading the emails and messages that I receive from FTC College on a timely basis. I authorize FTC College and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es), FTC College account, or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debit I owe to FTC College, or receive general information from FTC College. I understand and agree that I am responsible for keeping FTC College records up-to-date with my current physical addresses, email addresses, and phone numbers. Changes can be made in the FTC College portal by clicking Change of Address under Services and Links. Upon leaving FTC College for any reason, I understand that it is my responsibility to provide FTC College with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to FTC College.



FINANCIAL RESPONSIBILITY AGREEMENT

IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to FTC College upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to FTC College, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN. I consent to receive my annual IRS Form 1098-T electronically from FTC College. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by following the instructions found at the 1098-T section of the Student Financial Services site.

MISCELLANEOUS

I understand and agree that if I am younger than the applicable age of majority (generally, 18) when I execute this agreement, that the educational services provided by FTC College are a necessity or essential service, and I am therefore contractually obligated by this agreement. This agreement supersedes any previous understandings, representations or correspondence between myself and FTC College regarding the specific terms and conditions contained in this agreement, and cannot be modified or affected by any course of dealing or course of performance. This agreement may be modified by FTC College if the modification is signed by me (electronically or otherwise). If any provision of this agreement, or any amount charged under this agreement, is determined to be illegal or unenforceable, the remaining provisions of the agreement will remain valid and enforceable to the extent permitted by law. This agreement and the performance of this agreement are governed by the laws of the State of California, without giving effect to its principles of conflict of laws, and I agree that the state and federal courts located in California will have jurisdiction to resolve any dispute arising out of this agreement. This agreement will remain in full force and effect for as long as I am enrolled in any class or program at FTC College, and thereafter for as long as I owe any amount of money to FTC College. I understand that the university is bound by the Family Educational Rights and Privacy Act (FERPA) from the U.S. Department of Education.



FINANCIAL RESPONSIBILITY AGREEMENT

Course Refunds

The student shall have the right to cancel the agreement and receive a full refund pursuant to section 71750, before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund pursuant to section 71750 of the California Code of Regulations. If the institution sent the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials.

Withdrawals

You have the right to withdraw from a course of instruction at any time. It is preferred that a notice of withdrawal be made in writing to the address of the school shown on the first page of this Catalog. When a student officially withdraws from the course, any refund of tuition will be governed by the following policy calculated from the first official day of classes. No administrative fee will be assessed or deducted from the amount to be refunded to the student. There will, however, be no refund for late payment of fees. Please be advised that a constructive withdrawal of a student may also be made by the school. Such a withdrawal will be determined to have occurred for all programs, except Truck Driving, if in the estimation of the school and instructor, and in the absence of an approved leave of absence or other short-term absence, the student fails to participate in course assignments or other instruction for a period of sixty (60) days. A student may be withdrawn from the program, by the school and instructor, if the student fails to attend 80% of the scheduled hours of instruction and/or if the student does not pass the drug test administered prior to the program start date. If a student wishes to withdraw from the institution or a course of instruction, the student must contact bloom Business and Vocational Training Institute, 2329 E. Ashlan Ave., Fresno, CA 93726. Refunds are processed by resolved all financial obligations against their school debts, and their student account reflects a credit balance.



FINANCIAL RESPONSIBILITY AGREEMENT

Refunds are processed within 45 days after the student's account reflects a credit balance.

If a Student fails to adhere to rules and regulations and bloom Business and Vocational Training Institute terminates this Agreement, the school shall remit to Student a prorated tuition refund (if applicable) with such calculation based upon the last date of Student's attendance.

Any money owed to bloom Business and Vocational Training Institute is due and payable on the date of the withdrawal. A withdrawal is effective on the date it is received by bloom Business and Vocational Training Institute, whether personally delivered or postmarked (if mailed).

If an institution has collected money from a student for transmittal on the student's behalf to a third party for a bond, library usage, or fees for a license, application, or examination and the institution has not paid the money to the third party at the time of the student's withdrawal or cancellation, the institution shall refund the money to the student within 45 days of the student's withdrawal or cancellation.

A student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment.



FINANCIAL RESPONSIBILITY AGREEMENT

Electronic Submission Only: By selecting the “I accept” button, I understand and agree that I am signing this agreement electronically and my electronic signature is the legal equivalent of my manual signature on this agreement under Massachusetts state law. I understand and agree that the electronic signature appearing on this agreement is the same as my handwritten signature for purposes of validity, enforceability and admissibility.

Student Name: _____

Date: _____

Student Email: _____

bloom Business and Vocational Training
Institute Publication



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