Sabio Enterprises, Inc.



	Student Name:			
M	lailing Address:			
	Phone:			
	Email:			
Α.	TRAINING LOCAT	<u>ION</u>		
		□ Los Angeles 777 S. Alameda Street 2nd Floor Los Angeles, CA 90021	□ Irv 300 Spectrum Suite Irvine, C	Center Drive 400
В.	EDUCATIONAL SE	ERVICE		
	Program Name: _	Full Stack Web Developer Tra	nining Program	
	Minimum Total Clo	ock Hours: 530	Approx. No. of W	eeks: 17
			11111/25/1111	11111/25/1111
	Period Covered by	the Enrollment Agreement:	to	MM/DD/VV
	Period Covered by Program Start Dat	MM/DD/YY	Program End Date:	MM/DD/YY
		MM/DD/YY e: Monday – Friday 9am – Noon Lunch Break – Noon - 1pm 1pm – 5pm PST	Program End Date:	MM/DD/YY
	Program Start Date Weekly Schedule Please not	MM/DD/YY e: Monday – Friday 9am – Noon Lunch Break – Noon - 1pm 1pm – 5pm PST	Program End Date: PST Stantial outside wo	ork component.
	Program Start Date Weekly Schedule Please not The total	MM/DD/YY e: Monday - Friday 9am - Noon Lunch Break - Noon - 1pm 1pm - 5pm PST e: e that there is a subs	Program End Date: PST Stantial outside wo	ork component.
C.	Weekly Schedule Please not The total	MM/DD/YY e: Monday - Friday 9am - Noon Lunch Break - Noon - 1pm 1pm - 5pm PST e that there is a substime commitment is	Program End Date: PST Stantial outside wo	ork component.

	Digital Resources	817.00 per month, access to all required learning materials.
	Program Tuition	Pro-rated upon withdrawal. Refer to refund policy.
	Equipment	Students are required to bring their own laptop.
	Software	Provided by Sabio at no cost to the student.
	Scholarships	Description:
	STRF	Student Tuition Recovery Fund (non-refundable) assessment rate is fifty cents (\$2.50) per one thousand dollars (\$1,000) of institutional charges. (5, CCR Section 76120). This fee ONLY Applies to State of CA Residents.
		The U.S. Department of Veteran Affairs WILL NOT Pay for this fee. It must be paid for by students.
	TOTAL CHARGES	FOR THE CURRENT PERIOD OF ATTENDANCE \$
	ESTIMATED TOT	L CHARGES FOR THE ENTIRE EDUCATIONAL
		PROGRAM; and \$
THI	E ESTIMATED TOTA	L CHARGES THE STUDENT IS OBLIGATED TO
		PAY UPON ENROLLMENT: \$

2

STUDENT IS RESPONSIBLE FOR THIS AMOUNT. IF YOU GET A STUDENT LOAN, YOU ARE RESPONSIBLE FOR REPAYING THE LOAN AMOUNT PLUS ANY INTEREST, LESS THE AMOUNT OF ANY REFUND. PLEASE NOTE THAT SABIO DOES NOT PARTICIPATE IN THE FEDERAL STUDENT AID PROGRAM.

IF THE STUDENT DEFAULTS ON A FEDERAL OR STATE LOAN BOTH THE FOLLOWING MAY OCCUR: (1) THE FEDERAL OR STATE GOVERNMENT OR A LOAN GUARANTEE AGENCY MAY TAKE ACTION AGAINST THE STUDENT, INCLUDING APPLYING INCOME TAX REFUND TO WHICH THE PERSON IS ENTITLED TO REDUCE THE BALANCE OWED ON THE LOAN. (2) THE STUDENT MA8Y NOT BE ELIGIBLE FOR ANY OTHER FEDERAL STUDENT FINANCIAL AID AT ANOTHER INSTITUTION OR OTHER GOVERNMENT FINANCIAL ASSISTANCE UNTIL THE LOAN IS REPAID.

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE NOT SUBJECT TO AMENDMENT OR MODIFICATION BY ORAL AGREEMENT. I, THE UNDERSIGNED PURCHASER OF THE PROGRAM OF TRAINING, HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS CONTAINED HEREIN AND WITH MY SIGNATURE I CERTIFY HAVING RECEIVED AN EXACT COPY OF THIS AGREEMENT, A COPY OF THE SCHOOL CATALOG AND SCHOOL PERFORMANCE FACT SHEET. I FURTHER ACKNOWLEDGE THAT NO VERBAL STATEMENTS HAVE BEEN MADE CONTRARY TO WHAT IS CONTAINED IN THIS AGREEMENT. THIS ENROLLMENT AGREEMENT IS A LEGALLY BINDING INSTRUMENT WHEN SIGNED BY THE STUDENT AND ACCEPTED BY THE SCHOOL.

I understand that this is a legally binding contract. My signature below certifies that I have read, understood, and agreed to my rights and responsibilities, and that the institution's cancellation and refund policies have been clearly explained to me.

Student Signature	Date
Liliana Manga, CEO	Data
Liliana Monge, CEO	Date

D. STUDENT AGREES TO PAY ABOVE SPECIFIED FEES AS FOLLOWING:

Check		Check No.:			Amount:	\$
Other		Description:				
Student Loan (a	dditional applic	cation required)	Sallie Mae:	\$	Ascend:	\$
Sponsor	Description:				Amount:	\$
Quickbooks onli	ne Payment	(An invoice will I	be sent to the	email on page 1).	Amount:	\$

E. CANCELLATION AND REFUND POLICIES

STUDENT'S RIGHT TO CANCEL

- You have the right to cancel your agreement for a program of instruction, without any penalty or obligations, through attendance at the first-class session or the 15th calendar day after enrollment, whichever is later. 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 pro rata refund if you have completed 60 percent or less of the scheduled hours in the current payment period in your program through the last day of attendance. Cancellation of this agreement can occur up to
- Cancellation may occur when the student provides a written notice of cancellation at the following address: 300
 Spectrum Center Drive, Suite 400, Irvine, CA 92618. This can be done by mail, hand delivery or email at accounting@sabio.la.
- The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with proper postage.
- The written notice of cancellation need not take any particular form and however expressed; it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.
- If the Enrollment Agreement is cancelled the school will refund the student any pro-rated money, he/she paid, less a registration or administration fee not to exceed \$10.00 after the notice of cancellation is received. Charges, including textbooks, uniforms, etc., that become student property, are fully refundable if the student exercises their Right to Cancel during the cancellation period.

WITHDRAWAL FROM THE PROGRAM

You may withdraw from the school at any time after the cancellation period (described above) and receive a prorated refund if you have completed 60 percent or less of the scheduled days in the current payment period in your program through the last day of attendance. The refund will be less than the registration or administration fee not to exceed \$10.00. Charges, including textbooks, uniforms, etc., that become student property, are fully refundable if the student exercises their Right to Cancel during the cancellation period. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund. Veteran-connected students will have their tuition pro-rated on a pro-rate basis for 100% of the program duration.

For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- The student notifies the institution in writing of the student's withdrawal or as of the date of the student's actual last date of attendance, whichever is later.
- The institution terminates the student's enrollment for failure to maintain satisfactory progress; failure to abide by the rules and regulations of the institution; absences in excess of maximum set forth by the institution; and/or
- 4 Initial only after you have had sufficient time to read and understand the information.

Marial and Indials	Student Initial:
	Student Initial:

failure to meet financial obligations to the School.

- The student has failed to attend class for three (3) consecutive days.
- The student fails to return from a leave of absence.

For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. The amount owed equals the daily charge for the program (total institutional charge, minus non-refundable fees, divided by the number of days in the program), multiplied by the number of days scheduled to attend, prior to withdrawal. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of three (3) consecutive days. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund. If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student.

REFUND POLICY

If a student withdraws from the program, voluntarily or involuntarily, the school will refund the student any money he/she paid, less a registration or administration fee not to exceed \$10.00, and less any unused digital resources, and less tuition that has not been earned. Veteran-connected students will have their tuition pro-rated on a pro-rata basis for 100% of the program duration. For the purpose of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance during the program. The amount owed equals the daily charge for the program (total institutional charge, minus non-refundable fees, divided by the number of days in the program), multiplied by the number of days scheduled to attend, prior to withdrawal. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of three (3) consecutive days. If the student has completed more than 60% of the period of attendance for which the student was charged, the tuition is considered earned and the student will receive no refund. If any portion of the tuition was paid from the proceeds of a loan or third party, the refund shall be sent to the lender, third party or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student.

TERMS AND CONDITIONS – initial after every statement

- 1. <u>Program Tuition Due Date:</u> Student understands that the <u>total program charges due upon enrollment</u> are due the first Monday after the right to cancel period. See section E above for specific date. x
- 2. **Catalog**: Information about SABIO is published in a school catalog that contains a description of certain policies, procedures, and other information about the school. SABIO reserves the right to change any provision of the catalog at any time. Notice of changes will be communicated in a revised catalog, an addendum or supplement to the catalog, or other written format. Students are expected to read and be familiar with the information contained in the school catalog, in any revisions, supplements and addenda to the catalog, and with all school policies. By enrolling in Sabio, the Student agrees to abide by the terms stated in the catalog and all school policies.
- 3. <u>Certificate of Completion</u>: I understand that I will be awarded a Certificate of Completion when I have completed all of the program requirements. A graduate must have passed each course and have satisfied all financial obligations. x
- 4. NOTICE CONCERNING THE TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION: The transferability of credits you earn at Sabio Enterprises, Inc. is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate of completion that you earn in Full Stack Software Engineering, our educational program, is also at the complete discretion of the institution to which you may seek to transfer. If the certificate of completion in Full Stack Web Developer Training that you earn at this institution, Sabio Enterprises, Inc., is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all 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 Sabio Enterprises, Inc. to determine if your certificate of completion in Full Stack Web Developer Training will transfer.

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Student Initial:

- 5. <u>Admissions Requirements:</u> Student understands that s/he must complete the Admissions requirements as outlined in the **Sabio Catalog** prior to commencing the program. Sabio has the sole discretion to delay or cancel the student's program enrollment. x
- 6. <u>Computer Hardware and Software Requirements:</u> Student understands that s/he must own a laptop computer that meets the minimum requirements as outlined in the Sabio Catalog. Sabio does not provide computers or IT support beyond verifying Student computers meet minimum requirements. x
- 7. Career Services: Placement assistance is provided. However, it is understood that Sabio does not and cannot promise or guarantee either employment nor level of income or wage rate to any Student or Graduate. Slack access post-graduation will be granted only to students in good standing (both financially and academically)
- 8. <u>Attendance:</u> Student understands and acknowledges that Sabio's programs are very intense and require consistent attendance and dedication. Students who do not meet the attendance requirements of the program as defined in the Sabio Catalog will be dismissed. Students also understand that the expected out-of-class assignments commitment will be approximately 30 hours per week. x
- 9. Questions: 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 1747 N. Market Blvd., Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or (916) 574-8900 or by fax (916) 263-1897. x
- 10. <u>Complaints</u>: A student or any member of the public may file a complaint about this institution with Bureau for Private Postsecondary Education by calling 888.370.7589 toll-free or (916) 574-8900 or by completing a complaint form, which can be obtained on the bureau's Internet Web site, www.bppe.ca.gov. x
- 11. **Financing**: The Student understands that if a separate party is financing his/her education, that the Student, and the Student alone, is directly responsible for all payments and monies owed to the school listed on this agreement.
- 12. **Books/Equipment**: All supplies for the program selected will be provided by the School at the stated charge. Lost, mutilated, or stolen items will be replaced at the expense of the student. x_____
- 13. <u>Loan</u>: If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid x
- 14. Arbitration: Any dispute, controversy, or claim arising out of or relating to these Terms or the breach, termination or validity of these Terms will be submitted to binding, confidential arbitration as prescribed herein. The parties will agree on a single arbitrator engaged in the practice of law within thirty (30) days of receipt of a notice of intent to arbitrate. Such arbitrators will be knowledgeable about student-institution relationships and will conduct the arbitration under the current Commercial Arbitration rules of the American Arbitration Association ("AAA"), unless otherwise provided herein. The arbitrator will be selected in accordance with AAA procedures from a list of qualified people maintained by AAA. The arbitration will be conducted in Los Angeles, California. The arbitrator's decision and award will be final and binding, and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereon. Any duty to arbitrate under these Terms will remain in effect and enforceable after termination of these Terms for any reason.
- 15. <u>Student Tuition Recovery Fund</u>: 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. 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, 1747 N. Market Blvd., Suite 225, Sacramento, CA 95834, (916) 574-8900 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 the following:
 - a. 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.
- b. 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.
- c. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
- d. 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.
- e. 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.
- f. 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 with 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.

16. <u>Sabio Rights:</u> The undersigned student (the "Student") of Sabio Enterprises, Inc., a California corporation (the "Company"), hereby agrees that in consideration for the Student's participation in a training program offered by the Company, the Student acknowledges that the Company owns all rights, title, and interest in and to all lectures, course materials and job interview materials, all of which are protected by copyright laws and shall not be shared, sold, copied, recorded or reproduced by you by any means for any purpose. x

17. **BLANK**

- 18. <u>Distance Learning:</u> An institution shall transmit all lessons and materials to the student if the student has fully paid for the education program and, after having received the first lesson and initial materials, requests in writing that all of the material sent. x
- 19. <u>Distance Learning:</u> An institution offering a distance educational program where the instruction is not offered in real time shall transmit the first lesson and any materials to any student within seven days after the institution accepts the student for admission. x
- 20. <u>Distance Learning:</u> If an institution transmits the balance of the material as the student requests, the institution shall remain obligated to provide the other educational services it agreed to provide but shall not be obligated to pay any refund after all of the lessons and material transmitted. x
- 21. Right to cancel distance learning:

 . For distance learning format, the student shall have the right to cancel the enrollment agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of the cancellation sent. The institution shall make the refund pursuant to section 71750 of the 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.

NOTICE

YOU MAY ASSERT AGAINST THE HOLDER OF THE PROMISSORY NOTE YOU SIGNED IN ORDER TO FINANCE THE COST OF THE EDUCATIONAL PROGRAM ALL OF THE CLAIMS AND DEFENSES THAT YOU COULD ASSERT AGAINST THIS SCHOOL, UP TO THE AMOUNT YOU HAVE ALREADY PAID UNDER THE PROMISSORY NOTE.

Prior to signing this enrollment agreement, you must be given a catalog or brochure and a School Performance Fact Sheet, which you are encouraged to review prior to signing this agreement. These documents contain important policies and performance data for this institution. This institution is required to have you sign and date the information included in the School Performance Fact Sheet relating to completion rates, placement rates, license examination passage rates, salaries or wages, and the most recent three-year cohort default rate, if applicable, prior to signing this agreement.

I certify that I have received the catalog, School Performance Fact Sheet, and information regarding completion rates, placement rates, license examination passage rates, salary or wage information, and the most recent three-year cohort default rate, if applicable, included in the School Performance Fact sheet, and have signed, initialed, and dated the information provided in the School Performance Fact Sheet.

Note that Sabio does not participate in the Federal Student Loan program, thus the three-year cohort default rate is not applicable. x______

Emergency Contact Information

Name:		
Relationship:	_	
Phone No.:	-	
Email Address:		
Mailing Address:		

Sabio Fellows Code of Conduct

The Sabio Full Stack Web Development Program is a safe place of work and you should conduct yourself accordingly with the utmost professional integrity.

Initials:
Any kind of disrespect and/or disruption to the room due to inappropriate behavior or comments may result in your expulsion from the room.
Initials:
We do not tolerate harassment of any form. Sexual language and imagery is inappropriate and unwarranted in the training room. You will be expelled for this behavior.
Avoid any conversations having to do with politics and religion as this is not the appropriate place for these conversations.
We require that you follow your Senior Instructors directions explicitly with regards to all things code. For example, if your Senior Instructor asks you to rewrite a function to meet our standards, then you are required to follow their instruction explicitly, and do exactly as you are directed, for as many times as you are directed.
Code Reviews should focus 100% of the code and not the developer. Never give anyone one feedback about how "they are wrong" or how "they should not do XYZ". Code review is to give feedback to the code and to improve code:
 "If the function were written like" "Wouldn't the code error if" "Would it be better if" "The code will perform better" "The code will error less"
Code can always be improved and as developers just starting out you should be aware that your code will present with ample opportunity to improve. More on code review: https://docs.google.com/document/d/12LXvIIIOLKtbCJcHyRJyBbITNgY8odQzJuZiZEpTVkM/edit?usp=sharing
I accept the Sabio Code of Conduct and will always comply with it:
Name:
Signature: Date:

CATALOG RECEIPT FORM

Student Name:
Scheduled Start Date:
I have received a copy of the Sabio catalog and have reviewed the information contained in it. I understand that the policies in this catalog apply to me, including those policies specific to Veteran students, and if policies are updated while I am attending, I will be responsible for complying with those updated policies as well.
As a prospective student, you are encouraged to review the Sabio Student Catalog prior to signing an Enrollment Agreement. You are also encouraged to review the School Performance Fact Sheet, which is provided to you prior to signing an enrollment agreement.
I also understand that the Sabio Catalog is updated on a quarterly basis and it is my responsibility to review the updated catalog which is available on the Sabio website at www.Sabio.la under the Regulatory tab.
Link:
https://sabio.la/regulatory
By signing below, I am confirming receipt of this catalog and any other policies affecting my enrollment.
Signature:
Deter
Date: