

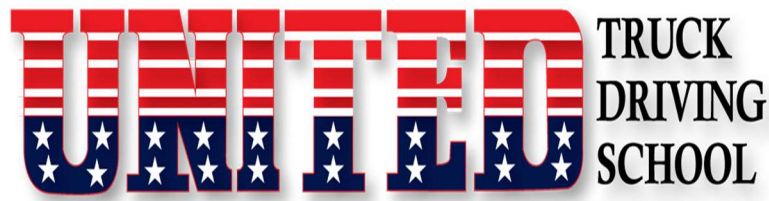
UNITED TRUCK DRIVING SCHOOL CATALOG



COMMERCIAL VEHICLE TRAINING PROGRAM

1-800-764-2020

www.DriveTrucks.com



Corporate Office and San Diego Campus

Office & Classroom: 2425 Camino Del Rio S. #250, San Diego, CA 92108
Training Yard: 11478 N. Woodside Avenue, Santee, CA 92071

Riverside Campus

Office & Classroom: 1737 Atlanta Avenue #H-7, Riverside, CA 92507
Training Yard: 2240 Fleetwood Drive, Riverside, CA 92509

Phone: (619) 296-2020 Fax: (619) 296-7424

CA Relay Service: (800) 855-7100

94909(a)(1), 94909(a)(4)

www.drivetrucks.com

This catalog, guidelines, policies and practices are subject to change, with or without notice, as is deemed necessary and appropriate, with approval of the Bureau for Private Postsecondary Education, if required. Such changes may be required to keep pace with technological advances, to improve teaching methods or to adhere to requirements of government agencies and other regulatory bodies.

The contents of this catalog supersede any and all prior catalogs. Neither this catalog, nor any policy or practice, creates an enrollment contract.

Please review the entire catalog and School Performance Fact Sheet before enrolling.

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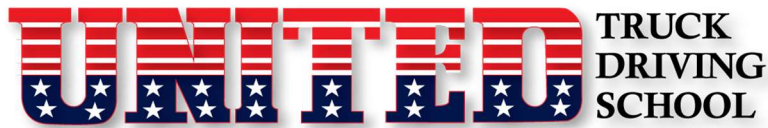
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STATEMENT OF PHILOSOPHY

United Truck Driving School strives to educate and train students to become professional caliber commercial drivers prepared for employment in the transportation industry. This is accomplished through classroom training using written materials, mixed media, visual aids, and a lecture format. Training includes practical experience driving, maneuvering, inspecting and proper use of the commercial vehicle equipment.

MISSION STATEMENT 71810(b)(2)

Our mission is to....

Train *Individuals* to become *Quality Drivers* in the *Transportation Industry*.

HOURS OF OPERATION

Office hours: 9:00 a.m. to 4:30 p.m. Monday through Friday

Instructional Hours: Vary depending on course. Hourly breaks are provided, lunch break is 30 minutes. Driving instruction may be held days, evenings and weekends as necessary to accommodate the requirements of the program and the times are subject to change.

GENERAL INFORMATION:

This institution is in good financial standing and does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, or had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.). 94909(a)(12)

AMINISTRATION

Ownership: United Truck & Car Driving School, Inc.

President of Corporation Christen Hanley

Vice-President of Corporation Cheryl Hanley

Director of Operations Cindy Stullich

HISTORY

United Truck Driving School has been training commercial drivers since 1978. We have also been retraining professional drivers employed for local delivery work and those driving other company vehicles. United Truck & Car Driving School, Inc owns the school. We have expanded our training to include all classes and combinations of vehicles. In 1997 the San Diego campus was re-located. Training locations were also expanded to include Riverside. In 2003, the Accrediting Commission of Career Schools and Colleges accredited the San Diego campus. In 2010, the Council on Occupational Education accredited both locations.

APPROVAL DISCLOSURE STATEMENT (94909(a)(2)

United Truck Driving School is a private institution approved to operate by the Bureau for Private Postsecondary Education of the State of California. The approval means the institution and its operation comply with the minimum standards established under the law for occupational instruction by private educational institutions; approval does not imply any endorsement or recommendation by the state.

ACCREDITATION: All locations are accredited by the Council on Occupational Education, which is recognized by the United States Department of Education. Accreditation is a status of recognition that is granted to an institution which complies with the eligibility requirements, standards, procedures, and obligations adopted by the member institutions of the Council.

MEMBERSHIP IN PROFESSIONAL ASSOCIATIONS

Commercial Vehicle Training Association (CVTA)

Courses Offered:

CLASS A - TRUCK DRIVING	160 Clock Hours
CLASS A/P TRUCK AND BUS DRIVING	186 Clock Hours
CLASS B/P TRUCK AND BUS DRIVING	120 Clock Hours

CAMPUS LOCATIONS

San Diego class sessions will be held at 2425 Camino Del Rio S. #250, San Diego, CA 92108 and field training will be held at 11478 N. Woodside Ave., Santee, CA 92071.

Riverside class sessions will be held at 1737 Atlanta Ave. #H7, Riverside, CA, 92507 and field training will be held at 2240 Fleetwood Dr., Riverside, CA 92509.

FACILITIES AND EQUIPMENT

San Diego is the main campus and the corporate offices are located here as well. The facility includes two classrooms, the admissions office, and administrative offices. There is ample parking. The equipment yard is located a few miles from the classroom and provides room for training and parking.

Riverside is a branch location and includes two classrooms and an admissions office. There is ample parking available. The equipment yard is located a few miles from the classroom and provides room for training and parking.

Trucks and trailers include Freightliner Conventional Tractors and 48'dry vans with both fixed and sliding tandems. The school also operates buses for Class B and passenger endorsement training.

The school maintains a library area in each location. The library has resources related to the transportation industry available for the students to review and is open to students during normal operating hours. 71810(b)(10),94909(a)(4)

FACULTY

The teaching faculty members hold a Commercial Driver's License and have multiple combined years of truck driving and instructional experience. Their experience and training techniques enable our students to learn and demonstrate the skills for licensure. 94909(a)(7)

YARD SUPERVISORS AND INSTRUCTORS:

Wayne Ewing, Yard Supervisor (31 years experience), Eric Rohr, Yard Supervisor (8 years experience), Eugenio Perez, Instructor (7 years experience), Don Belling, Instructor (33 years experience), Dino Chuisano, Instructor (6 years experience), Andre Wesson, Instructor (10 years experience), Todd Smith, Instructor (25 years experience), Quinn Renfro, Instructor (3 years experience)

CALIFORNIA REQUIREMENTS

To be eligible to receive a commercial driver's license, you must be a California resident and pass the required testing by the State of California Department of Motor Vehicles. This includes written, pre-trip, airbrakes, skills and driving tests.

Once students have successfully passed the commercial license test they will be prepared to take a job as a commercial driver in many entry level commercial driving industry jobs. Prospective students are encouraged to visit the physical facilities of the school and to discuss personal educational and occupational plans with school personnel prior to enrolling or signing an enrollment agreement.

COMPLETION

We issue a Certificate of Completion to successful graduates and assistance in obtaining a Commercial Driver's License. Completion, licensure and/or placement is NEVER GUARANTEED.

ADMISSIONS

ADMISSION PROCESS & REQUIREMENTS

Each applicant to the school must:

- Be 18 years of age in order to receive a commercial license (students between the ages of 18 and 21 can obtain a commercial driver's license to drive within the state of California)
- Provide a valid Class C driver's license and have held a Class C license for at least 1 year
- Provide the school with a U.S. high school or higher education (U.S. college or community college) diploma or partial transcripts, GED, DD-214, or pass an Entrance test
- Have a valid social security card
- Read, write and speak the English language sufficiently to converse with the public, to understand highway traffic signs and signals in the English language, to respond to official inquiries, and to make entries on reports and records (per FMCSR Part 391, Subpart B).

The English Language Proficiency Requirement is a verification that the student is qualified to be enrolled in the courses at United Truck Driving School.

This is also required by BPPE (Bureau for Private Postsecondary Education).

- For English as a second language applicants, this requirement can be fulfilled by providing one of the following documents:
 - TOEFL Essentials Minimum Score of 5.5
 - Duolingo English Test Minimum Score of 70
 - Official transcripts or diploma showing completion of U.S. high school or its equivalent
 - Official transcripts providing at least one year of higher education taught in English from an institution in the United States (college or community college)
 - Official transcripts providing completion of high school education or higher at an educational institution where English is the primary language of instruction (for foreign countries)
 - Official transcripts or certificate providing completion of an advanced level of an ESL course at an institution in the United States
- Pass a United States Department of Transportation physical and a drug screen*
- Receive a school catalog and School Performance Fact Sheet
- Submit a completed application for enrollment
- Meet with an Admissions Representative to discuss educational programs and tour the facility
- Complete the enrollment agreement that includes a \$250.00 application fee and state required STRF Fee
- 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.
94909(a)(3)(B),(C)(6),(C)(8)(A), 94909(a)(5)

***On a federal level, all marijuana use remains illegal.**

ADDITIONAL NOTES AND INFORMATION

Seats in a class are assigned on a first come-first served basis. All enrollment requirements, paperwork and financial arrangements must be completed in order for acceptance to a class. All tuition and fees must be paid prior to commencement of classes unless other arrangements have been made.

Students commence training on a space and equipment available basis. Students will be advised of start dates at the time they enroll.

Instruction is competency based. The applicant's reading comprehension and writing skills must be sufficient for responding clearly and accurately to course assignments.

Instruction is conducted in English only. No English language services are provided. The applicant must be proficient in English, their oral comprehension and expression must be sufficient for effective class participation. A CDL student and driver must be capable of reading and speaking the English language sufficiently to converse with the general public, to understand highway traffic signs and signals in English, to respond to official inquiries and to make entries on reports and records.
(94909(a)(6), 94909(a)(5))

ADDITIONAL ADMISSION REQUIREMENTS FOR APPLICANTS

Please discuss any applicable items with an admissions representative prior to enrollment.

If any of these apply to an applicant, he/she may have difficulty obtaining employment in the transportation industry.

- ❖ More than one D.U.I. on your driver's license record in a lifetime
- ❖ A D.U.I. conviction in the past five years (involving alcohol)
- ❖ A D.U.I. conviction within a lifetime involving a controlled substance
- ❖ A felony conviction of any type in the past ten years
- ❖ More than two tickets in one year
- ❖ More than three tickets in three years
- ❖ More than one at fault accident in past 12 months, or two accidents in past 5 years
- ❖ Reckless driving or other misdemeanors in the past 5 years
- ❖ License suspension in the past three years (except for parking or registration)
- ❖ Delinquencies on child support
- ❖ Currently addicted to drugs or alcohol
- ❖ Currently taking prescription drugs under a physician's care (Schedule 1 Drugs)
- ❖ Recent hospitalization or under a physician's care for emotional or mental instability

GRANTING CREDIT 94909(a)(8)(A)

United Truck Driving School has not entered into an articulation or transfer agreement with any other college or university. United Truck Driving School does not accept any prior experiential learning.

Veteran students are required to provide proof of previous education, including transcripts. United Truck Driving School will maintain a written record of the education and training and will evaluate for credit. If credit is granted, the student will be notified and training shortened appropriately.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS EARNED AT OUR INSTITUTION

The transferability of credits you earn at United Truck Driving School 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 is 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 be certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you seek to transfer after attending United Truck Driving School to determine if your certificate will transfer. 94909 (a)(15)

TRANSFER POLICY

If a student chooses to transfer between programs, he/she should speak to the Admissions staff or Director. The school will determine if a refund is due or if the student will owe additional tuition. A transfer form should be completed and the student will be informed of any schedule changes.

FINANCIAL SERVICES

Admission Representatives are available to advise students on tuition funding options detailed below.

VETERANS BENEFITS

United Truck Driving School is proud to participate in VA Educational programs that aid veterans, active-duty military and even spouses and dependents in obtaining their California CDL. The school is an approved training provider for many VA Education Benefits including:

- Post 9/11 GI Bill® (Chapter 33) - GI Bill® is a registered trademark of the U.S. Dept. of Veterans Affairs (VA)
- VA Vocational Rehabilitation (Chapter 31)
- Transferred GI Bill benefits - education benefits can be transferred from service members to their spouses and children
- Military Spouse Career Advancement Account (MyCAA) - This program offers up to \$4,000 in financial assistance to military spouses

GOVERNMENT PROGRAMS

With the help of government funding programs, many truck driver training students may qualify for funding to cover part or all of their CDL training costs. The Workforce Innovation and Opportunity Act (WIOA) is one such program. The CA Department of Rehabilitation and the CA EDD (Employment Development Department) via the Workforce Partnership Career Centers also offer educational assistance to qualified individuals based on available funding and other factors. 94909(a)(10)

SUPPLEMENTAL JOB DISPLACEMENT BENEFITS

Injured employees may qualify for supplemental job displacement benefits (SJDB). SJDB come in the form of a non-transferable voucher that can be used to pay for educational retraining or skills enhancement at state-approved or state-accredited schools. The training vouchers are accepted by United Truck Driving School. The voucher usually covers school tuition, fees, books and expenses.

PERSONAL FINANCING

Payments are accepted by cash, check or credit card.

The school is not an approved training provider by the United States Department of Education under Title IV and therefore does not participate in any federal aid programs administered by that agency. However, financing is available as described below.

United Truck Driving School offers financing based on credit approval and a student's reasonable assurance that he or she has the means and resources to repay all charges financed by the school. Students who request tuition financing must complete a credit application prior to enrollment and upon approval, must pay the minimum down payment. Monthly payments vary according to the down payment, interest rate and length of time defined in the contract. Students who fail to make their scheduled payments may be subject to suspension, termination and/or having the finance account submitted to a collection agency.

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, and if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from the federal student financial aid program. 94909(a)(11)

Federal student loans under Title IV are not available.

Student Debt Collection Policy

Ensuring payment of all financed charges remains the responsibility of the student. Students who qualify for a monthly installment loan are required to enter into a Retail Installment Contract which obligates the student in accordance with the terms and conditions in the contract and with all federal and state "truth in lending" regulations. Students are required to adhere to the terms and conditions of the Retail Installment Contract, including timely payment of monthly installments. If any required payment is more than 15 days past due, a \$15 late fee will be assessed. The following actions may be taken against a student with past due debt: if the account is delinquent for over 30 days, the entire outstanding balance may become due and payable. Academic progress reports, attendance reports and student transcripts may be withheld. Students may be unable to graduate and receive a certificate. Loans more than 90 days past due will be placed with a collection agency.

STUDENT SERVICES 71810(b)(12)

PLACEMENT ASSISTANCE

United Truck Driving School provides placement assistance to students and graduates with access to a vast employment sector with serious shortages of qualified applicants. Income and benefit levels are excellent and provide stable career opportunities for the successful graduate. **Job Placement is not guaranteed.**

Our job placement team prides itself on doing much more than just providing information. The Placement Department can assist in completing and submitting applications, contacting recruiters, faxing/emailing documents to employers and assisting with problems that may come up in the job search process.

Placement activities on behalf of students include scheduling on-site recruiter presentations by local and over the road companies, maintenance of current employer lists and contact information and the placement department may arrange referrals to prospective employers. Office staff, upon receiving permission from students, supplies information requested by potential employers. 94909(a)(13).

Placement assistance is offered to graduates who are in good standing. Students must make personal efforts to search for employment. Placement may not be able to help a student find a position in the trucking industry if the student has a history of accidents, tickets, DUI's, been convicted of a felony, etc and does not disclose this prior to enrolling.

Job Placement is not guaranteed.

RECORDS RETENTION

Enrollees are advised and cautioned that state law requires this educational institution to maintain school and student records for only a five (5) year period. Transcripts are kept permanently. Requests for records can be processed by phone or email. A data base including transcripts for each student is maintained permanently. 71810(b)(15)

ACADEMIC ADVISING

The Admissions Representatives and Placement Manager are available to provide students with academic advising services. Students are permitted to change programs during their enrollment at the school with approval. Student progress is reviewed weekly and the school will advise students at risk of academic probation. Student records will be held for use in

HOUSING

The school does not have dormitory facilities. The institution has no responsibility to find or assist a student in finding housing. Local housing/hotels are available for an average of \$100 per night in San Diego and Riverside.

VISA SERVICES

Visa services are not provided and the institution cannot vouch for student status.

SCHOOL POLICIES

STUDENT CONDUCT

United Truck Driving School expects all students to respect city, state, and federal laws and ordinances, and to demonstrate respect for the individual and property rights of others. Students are expected to follow directions given by instructors and staff and to behave professionally, as they would in a job setting or professional environment.

All students are expected to treat other students, school staff and any third parties with respect.

Students will bear the consequences of their actions and may be subject to discipline and/or dismissal from school if found in violation of these rules and regulations, including, specifically, the following types of misconduct:

- Disobedient or disrespectful behavior to another student, an administrator or faculty member, or any other school guest. Discrimination of any kind is not allowed.
- Sexual or other unlawful or unwelcome harassment
- Theft or inappropriate removal/possession of property
- Possession of weapons upon school premises
- Possession, distribution, sale, or use of alcohol or illegal drugs on the school premises
- Intoxicated or drugged state of behavior
- Fighting or threatening violence
- Making maliciously false statements about another student, an administrator or faculty member, or any other school guest
- Negligence or improper conduct leading to damage of company-owned or customer-owned property
- Threatening, intimidating, coercing, or other conduct or activities in person, writing or electronic communication which injures, threatens, or endangers the health or safety of any person at United Truck Driving School
- Violation of safety or health rules; failure to comply with health and safety standards and policies, including the misuse of equipment and facilities
- Obstruction or disruption of teaching
- Failure to comply with directions of United Truck Driving School staff acting legitimately in the performance of their duties on school property
- Smoking anywhere on campus, except in designated areas
- Attempts to engage in any of the above

DRESS CODE

Students are expected to start each training day well-groomed and dressed appropriately.

- No sandals, flip flops, heels, open toed or open back shoes
- No tank tops, halter tops or bare midriff tops
- No short shorts
- No clothing with offensive or inappropriate graphics or language, as determined at the school's discretion
- No clothing or accessories that could be a safety hazard such as large, dangling jewelry, large belt buckles, excessively baggy clothing

Training appropriate attire includes jeans, work pants, shorts, long or short sleeve shirts, comfortable closed toed shoes or work boots. Students should dress and be prepared for changes in weather and may wish to wear sunscreen and hats.

DRUG & ALCOHOL TESTING

All students are required to take and pass a drug test on the first day of class. Students are also subject to random drug and alcohol testing, testing for reasonable suspicion and post-accident drug and alcohol testing, per DOT and FMCSA (Federal Motor Carrier Safety Administration) regulations. On a federal level, all marijuana use remains illegal. While CA law may allow you to use marijuana for medical purposes, federal law does not. You will be dismissed from school if you test positive for drugs.

NONDISCRIMINATION AND EQUAL OPPORTUNITY POLICY

United Truck Driving School prohibits discrimination on the basis of race, color, religion, sex (including pregnancy, childbirth, and related medical conditions, transgender status and gender identity), national origin, age, disability, political affiliation or belief; or, for beneficiaries, applicants and participants only, on the basis of citizenship status or participation in a WIOA Title I financially assisted program or activity. United Truck Driving School is an equal opportunity employer and our WIOA Title I financially assisted programs are equal opportunity programs. Auxiliary aids and services are available upon request to individuals with disabilities.

REASONABLE ACCOMMODATION

United Truck Driving School will make every effort to provide an appropriate, reasonable accommodation to the known physical or mental disability of qualified individuals, unless doing so would fundamentally alter the nature of its programs or services or cause undue hardship. An undue hardship means that a specific accommodation would require significant difficulty or expense. Auxiliary aids and services are available upon request to individuals with disabilities.

In situations where an individual has a disability that is not obvious or when it is not apparent how the requested accommodation relates to an individual's disability, United Truck Driving School may request the individual to provide information from a healthcare provider that is related to the functional impairment in order to fully and fairly evaluate the accommodations request.

SEXUAL HARASSMENT

United Truck Driving School is committed to a learning environment in which all individuals are treated with respect. United Truck Driving School expressly prohibits discrimination and all forms of harassment against students, employees, contractors, customers and volunteers.

The California Fair Employment and Housing Act (FEHA) defines sexual harassment as harassment based on sex or of a sexual nature; gender harassment; and harassment based on pregnancy, childbirth, or related medical conditions. Harassment on the basis of any other protected characteristic, including sex, race, national origin, color, ancestry, age, disability, religion, military status, veteran status, genetic information, medical condition, marital status, gender, gender identity, gender expression, sexual orientation, or any other characteristic protected by law is also strictly prohibited.

The law prohibits sexual harassment by coworkers, supervisors and managers, and non-employees, (such as vendors and customers), whether the person is the same or a different gender as the harasser. The definition of sexual harassment includes many forms of offensive behavior, including harassment of a person of the same gender as the harasser and harassment of a company employee by a non-employee.

These behaviors include, but are not limited to:

- Unwanted sexual advances
- Offering employment benefits in exchange for sexual favors
- Actual or threatened retaliation
- Leering; making sexual gestures; or displaying sexually suggestive objects, pictures, cartoons, or posters
- Making or using derogatory comments, epithets, slurs, or jokes, including racial, ethnic or religious jokes, slurs or remarks
- Sexual comments including graphic comments about an individual's body; sexually degrading words used to describe an individual; or suggestive, discriminatory or obscene letters, notes, or invitations, including sending harassing emails or text messages and messages on social media
- Physical harassment including touching or assault, as well as impeding or blocking movements

United Truck Driving School strongly encourages the reporting of all instances of discrimination, harassment, or retaliation. Promptly report the incident to your instructor if you believe you have experienced or witnessed harassment or discrimination based on any characteristic protected by law. Instructors are instructed to promptly report any complaints of misconduct to the Director.

If you believe it would be inappropriate to discuss the matter with your instructor, you may bypass your instructor and contact the Director or President. Any reported allegations of harassment or discrimination will be investigated promptly, thoroughly, and impartially, providing all parties due process.

CAMPUS SECURITY/SAFETY INFORMATION

United Truck Driving School is committed to providing a safe environment for students, employees, and visitors at the school. Any safety concern or need should be reported immediately to the instructor or administrative office. The school's policy is to report all crimes to the appropriate law enforcement agency. In the event that a student or employee is a victim of a crime or witnesses a crime on campus, it must be reported immediately to the staff person in charge who will communicate with the School Director. The school will complete any required report and make referral to the appropriate resources in the community.

United Truck Driving School assumes no responsibility for loss/damage to personal property or for personal injury, which may occur while on the school grounds or off campus.

ACADEMIC POLICIES

ATTENDANCE

Absences and tardiness will be recorded. Students are expected to attend classes as scheduled as they would be expected to be present for work.

Absence will be considered excused under the following circumstances: illness, death, or birth in the immediate family, and other valid reasons substantiated in writing and at the discretion of the director. Other absences will be unexcused. (94909)(8)(D). Students must attend at least 90% of the scheduled hours of the program.

Tardiness is a disruption of a good learning environment and is discouraged. Tardiness will be considered unexcused absence.

Make-up work may be required for any absence. Make up time will be provided as available based upon training time and staff availability.

Leave of Absence will be considered and may be granted to students at the discretion of the school director. Leave is not to exceed 180 days and student signature will be required. If a student fails to return, the school's refund policy applies. **Students will be required to complete a drug screen at the student's expense upon return from a leave of absence longer than 30 days.** (94909)(8)(E)

Probation - Students failing to maintain satisfactory attendance may be placed in probationary status in an attempt to warn the student of possible dismissal if attendance and/or school performance is not brought up to the appropriate standard. (94909)(8)(C)

Dismissal - Students failing to maintain satisfactory attendance will be advised by the administration. If attendance fails to improve, the school may dismiss a student for unsatisfactory attendance. Re-admittance may be permitted if the cause for unsatisfactory attendance has been corrected. (94909)(8)(C)

VEHICLE INCIDENTS / ACCIDENTS

A complete investigation of the accident will be performed. The student drivers will also be evaluated and remedial training may be required. Accidents during training may be reflected on the driver's K4. Accidents can be grounds for dismissal from any program. Any student involved in a vehicle accident/incident is ineligible for third party DMV testing.

SATISFACTORY PROGRESS POLICY

Students are required to maintain at least an 80% in each course. When a student does not meet specific standards for a phase of training, additional instruction may be required and given.

Student progress will be reported at the end of the first 10-day [two week] interval. If the student falls below the 80% grade, the student may be placed on formal probation. The student will be given lesson plans to try to bring their grade up to a minimum cumulative grade point average; this must be accomplished within 5 days. Any student that fails to bring their GPA up within the above-mentioned time frame will be dismissed from school. The student may be reinstated into the school providing that they bring their GPA up to minimum standards. This should be accomplished within the maximum time frame allowed to complete the training which is one and a half times the length of the course.

This policy applies to all students, including Veteran students using VA educational benefits. The VA educational benefits will be discontinued if the student does not make satisfactory progress within the time frames stated above.

GRADING SYSTEM

The percentage grading system listed below is used for all courses.

A	90 -100%	4.0
B	80 - 89%	3.0
C	70 - 79%	2.0
D	60 - 69%	1.0
F	59 - Below	Failure

Course withdrawal will not affect a student's GPA. 71810(b)(8)

REQUIRED LEVELS OF PERFORMANCE

A student must meet the following requirements in order to qualify for a Certificate of Completion:

- Achieve an 80% grade or higher: 3.0 GPA

- Attend at least 90% of the scheduled hours of the program
- Complete all designated requirements (tests, assignments, etc.) of the program
- Satisfy all financial obligations to the School

TERMINATION POLICY

A student is subject to termination for violating any of the following:

- The school must terminate any student who is unable to satisfactorily achieve the knowledge and skills required by the occupation for which the training is intended
- Failure to meet the minimum grade point average or failure to complete the training within the maximum time frame
- Failure to comply with the school's attendance policy
- Failure to comply with the school's conduct policy
- Failure to meet all financial obligations to the school
- Violation of any policy or procedure of the school which includes engaging in any unsafe acts or behavior during training at any time
- Violation of any of the conditions set forth and agreed to in the Enrollment Agreement
- Any student involved in an accident will be re-evaluated. An accident may be cause for dismissal.

United Truck Driving School reserves the right to suspend or dismiss any student whose attendance, academic or financial standing or personal behavior does not comply with the school's standards, regulations and rules. Students who have been suspended or dismissed may be reinstated only upon approval of the Director.

CONDITIONS FOR REINSTATEMENT

Reinstatement will be approved only after evidence is shown to the Director's satisfaction that conditions, which caused the interruption for unsatisfactory progress, have been rectified.

WITHDRAWAL POLICY

You have the right to withdraw from your program at any time. Cancellation occurs when you give written notice of cancellation at the school address shown on Page 2 of this catalog. You can do this by mail, in person, by email or fax. The notice of cancellation, if mailed, is effective when deposited in the mail, properly addressed with postage prepaid. This notice need not take any particular form, it needs only to state you wish to cancel the enrollment. If you are entitled to a refund, the school will issue refunds within 45 days after your notice is received.

SCHEDULE OF CLASSES

Students will be notified in advance concerning important scheduling information such as operating hours, holidays, class schedules and revisions to schedules. Classes are held 12 months per year.

Class A and Class A/P courses start every other week and Class B/P courses are scheduled once per month.

The following legal holidays will be observed:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas

REVISION OF PROGRAMS

The School reserves the right to change or modify, without notification, the program content, equipment, staff, or materials and organization as necessary, with approval of the Bureau for Private Postsecondary Education, if required. Such changes may be required to keep pace with technological advances and to improve teaching methods. In no event will any changes diminish the competency of any program or result in tuition changes for current attending students.

COURSE DESCRIPTIONS

CLASS A – TRUCK DRIVING 160 HOURS CIP #49.0205

COURSE DESCRIPTION 94909(a)(5)

The Class A program introduces students to the procedures and skills utilized in the truck driving industry while preparing students to obtain a Commercial Driver License with endorsements. This program meets the minimum requirements established by the Federal Motor Carrier Safety Administration (FMCSA). Students are taught the skills necessary to safely operate a Freightliner conventional tractor equipped with a manual transmission and a full-size trailer. Utilizing a balance of classroom instruction and hands-on, behind the wheel training and observation, students will be prepared to pass both the written CDL exams and skills tests.

GOALS AND OBJECTIVES

At United Truck Driving School, students train to become safety-conscious drivers in the trucking industry. The course objective is to prepare students for a successful career as a commercial truck driver in either a local or over-the-road setting. Instruction includes the DMV competencies required for a Class A commercial license and endorsements. Training is done in a group setting and the program includes a collaboration of classroom instruction, reading, audio/visual modules, memorization, observation and behind-the-wheel instruction. Job placement assistance is included in the course and recruiter visits are scheduled during class time as well.

In order to obtain licensure, students will be required to pass written and behind the wheel driving exams through the CA Department of Motor Vehicles (DMV).

Successful graduates receive a completion certificate and their transcripts remain available for potential employers to review. Internships or externships are not required.

CLASS A CURRICULUM

- DMV permit test preparation: General Knowledge, Airbrakes, Combinations, Tankers, Hazmat, Doubles/Triples
- Pre trip and post trip vehicle inspections, airbrakes
- Basic Operations: Control systems and dashboard, basic control, shifting, backing and docking, coupling & uncoupling
- Safe Operating Procedures: visual search of road surroundings for potential hazards, communicating with other road users, distracted driving, speed management, management of vehicle space under various road and traffic conditions, night operation and extreme driving conditions
- Advanced Operating Practices: hazard perception, skid control/recovery and confronting railroad-highway grade crossings
- Vehicle Systems and Reporting Malfunctions: identification and diagnosis of vehicle malfunctions, roadside inspections and maintenance
- Non-Driving Activities: handling and documenting cargo, environmental compliance issues, hours of service requirements, fatigue and wellness awareness, post-crash procedures, external communications, whistleblower protections and driver coercion, trip planning, drugs/alcohol and medical requirements
- Driving Techniques include:
 - Range: straight line backing, off-set backing, alley dock backing, parallel parking, coupling/uncoupling
 - Road Driving: Left turns, right turns, lane changes, upshifting, downshifting, communications/signaling, braking, passing, speed and space management, hazard perception and visual search, safe driving behavior
- Exams and Tests are given throughout the program to assess progress and proficiency

All training requires and includes observation time as well as behind the wheel time. A specific number of behind the wheel hours is not guaranteed.

DMV appointments are made after the student obtains a CDL Permit. Therefore, DMV appointment times are dependent on the timeliness of obtaining a permit as well as the availability of appointments at the DMV. The school must make the appointment to ensure that an instructor and testing equipment are available.

CLASS A/P – TRUCK & BUS DRIVING 186 HOURS

CIP #49.0205

COURSE DESCRIPTION 94909(a)(5)

The Class A/P program introduces students to the procedures and skills utilized in the truck and bus driving industry while preparing students to obtain a Commercial Driver License with endorsements, including Passenger endorsement. This program meets the minimum requirements established by the Federal Motor Carrier Safety Administration (FMCSA). Students are taught the skills necessary to safely operate a Freightliner conventional tractor equipped with a manual transmission and a full-size trailer and a full-size passenger bus. Utilizing a balance of classroom instruction and hands-on, behind the wheel training and observation, students will be prepared to pass both the written CDL exams and skills tests.

GOALS AND OBJECTIVES

At United Truck Driving School, students train to become safety-conscious drivers in the trucking industry. The course objective is to prepare students for a successful career as a commercial truck and/or bus driver in either a local or over-the-road setting. Instruction includes the DMV competencies required for a Class A commercial license, Passenger endorsement and other endorsements. Training is done in a group setting and the program includes a collaboration of classroom instruction, reading, audio/visual modules, memorization, observation and behind-the-wheel instruction. Job placement assistance is included in the course and recruiter visits are scheduled during class time as well.

In order to obtain licensure, students will be required to pass written and behind the wheel driving exams through the CA Department of Motor Vehicles (DMV).

Successful graduates receive a completion certificate and their transcripts remain available for potential employers to review. Internships or externships are not required.

CLASS A/P CURRICULUM

- DMV permit test preparation: General Knowledge, Airbrakes, Combinations, Passenger, Tankers, Hazmat, Doubles/Triples
- Pre trip and post trip vehicle inspections, airbrakes on a Class A truck and passenger bus
- Basic Operations: Control systems and dashboard, basic control, shifting, backing and docking, coupling & uncoupling
- Safe Operating Procedures: visual search of road surroundings for potential hazards, communicating with other road users, distracted driving, seed management, management of vehicle space under various road and traffic conditions, night operation and extreme driving conditions
- Advanced Operating Practices: hazard perception, skid control/recovery and confronting railroad-highway grade crossings
- Vehicle Systems and Reporting Malfunctions: identification and diagnosis of vehicle malfunctions, roadside inspections and maintenance
- Non-Driving Activities: handling and documenting cargo, environmental compliance issues, hours of service requirements, fatigue and wellness awareness, post-crash procedures, external communications, whistleblower protections and driver coercion, trip planning, drugs/alcohol and medical requirements
- Driving Techniques include:
 - Range: straight line backing, off-set backing, alley dock backing, parallel parking, coupling/uncoupling
 - Road Driving: Left turns, right turns, lane changes, upshifting, downshifting, communications/signaling, braking, passing, speed and space management, hazard perception and visual search, safe driving behavior
 - Students learn driving techniques (range and road) for a Class A vehicle and a passenger bus
- Exams and Tests are given throughout the program to assess progress and proficiency

All training requires and includes observation time as well as behind the wheel time. A specific number of behind the wheel hours is not guaranteed.

DMV appointments are made after the student obtains a CDL Permit. Therefore, DMV appointment times are dependent on the timeliness of obtaining a permit as well as the availability of appointments at the DMV. The school must make the appointment to ensure that an instructor and testing equipment are available.

CLASS B/P – TRUCK & BUS DRIVING 120 HOURS

CIP #49.0205

COURSE DESCRIPTION 94909(a)(5)

The Class B/P program introduces students to the procedures and skills utilized in the Class B truck and bus driving industry while preparing students to obtain a Commercial Driver License with endorsements, including Passenger endorsement. This program meets the minimum requirements established by the Federal Motor Carrier Safety Administration (FMCSA). Students are taught the skills necessary to safely operate a Class B vehicle. Utilizing a balance of classroom instruction and hands-on, behind the wheel training and observation, students will be prepared to pass both the written CDL exams and skills tests.

GOALS AND OBJECTIVES

At United Truck Driving School, students train to become safety-conscious drivers in the trucking industry. The course objective is to prepare students for a successful career as a Class B commercial truck and/or bus driver. Instruction includes the DMV competencies required for a Class B commercial license, Passenger endorsement and other endorsements. Training is done in a group setting and the program includes a collaboration of classroom instruction, reading, audio/visual modules, memorization, observation and behind-the-wheel instruction. Job placement assistance is included in the course and recruiter visits are scheduled during class time as well.

In order to obtain licensure, students will be required to pass written and behind the wheel driving exams through the CA Department of Motor Vehicles (DMV). **NOTE: An automatic passenger bus is used for Class B training and testing. Graduates from this program will have an automatic restriction on their CDL license.**

Successful graduates receive a completion certificate and their transcripts remain available for potential employers to review. Internships or externships are not required.

CLASS B/P CURRICULUM

- DMV permit test preparation: General Knowledge, Airbrakes, Passenger, Tankers, Hazmat
- Pre trip and post trip vehicle inspections, airbrakes on a Class B automatic transmission passenger bus
- Basic Operations: Control systems and dashboard, basic control, backing and docking
- Safe Operating Procedures: visual search of road surroundings for potential hazards, communicating with other road users, distracted driving, speed management, management of vehicle space under various road and traffic conditions, night operation and extreme driving conditions
- Advanced Operating Practices: hazard perception, skid control/recovery and confronting railroad-highway grade crossings
- Vehicle Systems and Reporting Malfunctions: identification and diagnosis of vehicle malfunctions, roadside inspections and maintenance
- Non-Driving Activities: handling and documenting cargo, environmental compliance issues, hours of service requirements, fatigue and wellness awareness, post-crash procedures, external communications, whistleblower protections and driver coercion, trip planning, drugs/alcohol and medical requirements
- Driving Techniques include:
 - Range: straight line backing, off-set backing, alley dock backing, parallel parking,
 - Road Driving: Left turns, right turns, lane changes, communications/signaling, braking, passing, speed and space management, hazard perception and visual search, safe driving behavior
- Exams and Tests are given throughout the program to assess progress and proficiency

All training requires and includes observation time as well as behind the wheel time. A specific number of behind the wheel hours is not guaranteed.

DMV appointments are made after the student obtains a CDL Permit. Therefore, DMV appointment times are dependent on the timeliness of obtaining a permit as well as the availability of appointments at the DMV. The school must make the appointment to ensure that an instructor and testing equipment are available.

COURSE CHARGES AND FEES 94909(a)(9)

Course Title: Class A Truck Driving - 160 Hours

Registration Fee	\$250.00
Tuition– Institutional Charges	\$5,304.00
Non Institutional Fees	\$233.00 (non-refundable after 1st day of attendance) <i>Medical Exam \$100, Drug Test \$50, DMV permit \$83</i>
Book Fees	\$160.00 (non-refundable once received by student)
Student Tuition Recovery Fund (STRF)	\$3.00

<u>TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE</u>	\$5,950.00
<u>ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM</u>	\$5,950.00
<u>THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT</u>	\$5,950.00

Course Title: Class A/P Truck and Bus Driving - 186 Hours

Registration Fee	\$250.00
Tuition– Institutional Charges	\$5,704.00
Non Institutional Fees	\$233.00 (non-refundable after 1st day of attendance) <i>Medical Exam \$100, Drug Test \$50, DMV permit \$83</i>
Book Fees	\$160.00 (non-refundable once received by student)
Student Tuition Recovery Fund (STRF)	\$3.00

<u>TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE</u>	\$6,350.00
<u>ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM</u>	\$6,350.00
<u>THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT</u>	\$6,350.00

Course Title: Class B/P Truck and Bus Driving - 120 Hours

Registration Fee	\$250.00
Tuition– Institutional Charges	\$3,605.00
Non Institutional Fees	\$233.00 (non-refundable after 1st day of attendance) <i>Medical Exam \$100, Drug Test \$50, DMV permit \$83</i>
Book Fees	\$160.00 (non-refundable once received by student)
Student Tuition Recovery Fund (STRF)	\$2.00

<u>TOTAL CHARGES FOR THE CURRENT PERIOD OF ATTENDANCE</u>	\$4,250.00
<u>ESTIMATED TOTAL CHARGES FOR THE ENTIRE EDUCATIONAL PROGRAM</u>	\$4,250.00
<u>THE TOTAL CHARGES THE STUDENT IS OBLIGATED TO PAY UPON ENROLLMENT</u>	\$4,250.00

Book fees include: Bumper to Bumper \$60, Student Study Guide \$100. Additional Training Cost per day: \$400. The TSA background check fee for the HAZMAT endorsement is not included in the school's tuition and fees.

IMPORTANT INFORMATION REGARDING TRAINING AND FEES

1. The DOT medical exam and one drug test are included in the above Tuition and Fees. Any re-test fees a student incurs are the responsibility of the student.
2. The initial DMV Permit fee is included in the above Tuition and Fees. Any permit re-test fees a student incurs are the responsibility of the student.
3. Students failing a commercial drive test at the DMV will be charged a \$38 retest fee by the DMV and that fee is the responsibility of the student.
4. Tuition includes 3 test attempts at the CA DMV for a Class A or B license. After 3 failures at the DMV, the CDL permit is no longer valid and training is considered complete. For additional training and testing, a student must speak to an Admissions Representative regarding costs and schedules.
5. After a failure of the CDL exam at the DMV, United will offer the student the ability to retest two more times (3 tests total). United will contact the student with a new test date. **It is the student's responsibility to confirm the appointment within 24 hours to remain eligible for retesting.** If at any point the student does not respond to United's communications in regards to training or testing the student's training will be considered complete and no further tests or training will be given.
6. Third party CDL testing may be scheduled at the discretion of the school, based on appointment availability, level of proficiency attained by the student, student conduct and attendance. The

school is not obligated to pay any student's third party testing fees. Any student involved in a vehicle accident/incident is ineligible for third party testing.

STUDENTS RIGHT TO CANCEL AND REFUND RIGHTS

1. **Refund Policy:** You have the right to cancel your enrollment agreement and obtain a refund. Cancellation period is through the first day of class or seven days after enrollment, whichever is later. If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds. Cancellation occurs when you give written notice of cancellation at the school address shown on Page 2 of this catalog. You can do this by mail, in person, by email or fax. The notice of cancellation, if mailed, is effective when deposited in the mail, properly addressed with postage prepaid. This notice need not take any particular form, it needs only to state you wish to cancel the agreement. If you cancel the agreement, the school will issue refunds within 45 days after your notice is received.

2. You have the right to withdraw from your program at any time. If notice of cancellation is given during the cancellation period (cancellation period is through attendance at the first-class session or the seventh day after enrollment, whichever is later), School will remit a refund of 100% of the amount paid for institutional charges, less a registration fee not to exceed \$250, non-institutional fees of \$233 (medical exam, drug test and DMV permit fees) and any STRF fee, within 45 days following your withdrawal.

After the cancellation period, the institution provides a pro rata refund of all funds paid for tuition charges to students who have completed 60 percent or less of the program. If you are entitled to a refund, you are obligated to pay only for educational services rendered. The refund shall be the amount you paid for tuition minus the hours of instruction you have not received but for which you have paid. If the amount you have paid is more than the amount that you owe, then a refund will be made within 45 days of withdrawal. If the amount that you owe is more than the amount that you paid, then you will have to make arrangements to pay it. Once more than 60 percent of the enrollment period in the entire course has elapsed (including absences), there will be no refund to the student.

Refunds, when due, are made without requiring a request from the student. No tuition or fees will be retained for a student who does not commence class. Students whose entire tuition and fees are paid by a third-party organization are not directly entitled to a refund for the tuition and fees.

HYPOTHETICAL REFUND EXAMPLE:

Assume you, upon enrollment in a 160-hour course, pay \$5,304 for tuition, \$250 for registration, \$233 for non-institutional fees, \$160 for books, \$3.00 STRF fee and withdraw after completing 80 hours (50%).

\$5,304 + \$250 + \$233 + \$160 + \$3 = \$5,950 amount paid; \$646 is non-refundable

\$5,304 tuition / 160 hours = \$33.15 / hour or \$265.20 per 8-hour day

\$33.15 x 80 hours of instruction = \$2,652

\$2,652.00 tuition refunded to you

STUDENT TUITION RECOVERY FUND 94909(a)(14), 76215

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 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-collecting 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.

GRIEVANCE / COMPLAINT PROCEDURE

The school has a procedure and operational plan for handling student complaints. Students should attempt to resolve any complaint first by contacting their training supervisor. If the complaint is not resolved within a reasonable amount of time the student should then contact the Training Coordinator by phone or in writing for a resolution. If after a reasonable amount of time no resolution has been reached with the training coordinator, then the student may submit a formal written complaint or concern to the School Director.

The Director will investigate the complaint and notify the student in writing of the results of the investigation and resolutions to the issue. Any complaint received by the school must be resolved within thirty (30) days.

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). (94909(a)(3)(c))

If a student has a problem that they are unable to resolve with the school directly they may contact the Council on Occupational Education, 7840 Roswell Road, Bldg 300, Suite 325, Atlanta, Georgia 30350, 770-396-3898. Their website is www.council.org.

SBETA WIA Participants: Students enrolled through the City of San Bernardino Employment and Training Agency (SBETA), who have exhausted the school's complaint and / or grievance procedures without a satisfactory resolution of the issue, shall be referred to their Career Manager and / or the SBETA EEO Officer for disposition of the case.

SDWP WIOA Participants: Students enrolled through the San Diego Workforce Partnership (SDWP), who have exhausted the school's complaint and / or grievance procedures without a satisfactory resolution of the issue, shall be referred to SDWP so that a formal complaint may be filed.

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: Bureau for Private Postsecondary Education, 1747 N. Market Blvd., Ste 225, Sacramento, CA 95834, www.bppe.ca.gov, (888) 370-7589 (94909(a)(3)(A)).

Notice of Student Rights

1. Cancellation, withdrawal and refund policies are outlined in this catalog under that heading. The student has all rights specified there.
2. After the end of the cancellation period, you also have the right to stop school at any time, and you have the right to receive a refund for the part of the course not taken under 60% of the program.
3. If the school closes before you graduate, you may be entitled to a refund. Contact the Bureau for Private Postsecondary Education, 1747 N. Market Blvd., Ste 225, Sacramento, CA 95834. (916) 574-8900.
4. If you have any complaints, questions, or problems which you cannot work out with the school, call or write the Bureau at the address mentioned above.

School Performance Report

This information is provided for you to be informed about the past success rate of the students that have attended the school. United Truck Driving School has campuses in Southern California. We have provided the 2019 information for your review. We have been training students as commercial truck drivers since 1978. We are committed to our students and their success in the essential transportation industry.

San Diego Campus

Program	Enrolled	Students Graduated	Percentage	Available for Employment	Employed In the Field	Percentage	Annual Salary Range
Class A	108	104	96%	93	83	89%	\$40,000 - \$60,000
Class A/P	163	155	95%	128	101	79%	\$40,000 - \$60,000
Class B/P	42	39	93%	39	34	87%	\$35,000 - \$50,000
Overall	313	298	95%	260	218	84%	

Riverside Campus

Program	Enrolled	Students Graduated	Percentage	Available for Employment	Employed In the Field	Percentage	Annual Salary Range
Class A	130	123	95%	100	78	78%	\$40,000 - \$60,000
Class A/P	17	14	82%	12	9	75%	\$40,000 - \$60,000
Class B/P	8	6	75%	6	4	67%	\$35,000 - \$50,000
Overall	155	143	92%	118	91	77%	