



TALK
SCHOOL OF
LANGUAGES

**TALK
INTERNATIONAL**

**2014-
2015**

at Notre Dame de Namur University
1500 RALSTON AVE. BELMONT, CA 94002
650-595-1488 molly.ott@talk.edu
www.talk.edu

Catalog



TABLE OF CONTENTS

I.	COMPANY MISSION & METHOD	
	Mission Statement	.....3
	TALK’s Method	.....3
	Location	.....3
	Ownership	.....3
	Contact Information	.....4
	FAQs	.....4
II.	GENERAL INFORMATION	
	General Course Guidelines	.....5
	Start Dates	.....5
	Staff and Faculty	.....6
	Hours of Operation	.....6
	Holiday Calendar	.....7
III.	ADMISSION INFORMATION	
	Admission Instructions	.....7
IV.	ACADEMIC POLICY	
	Curricula & Teaching Materials	.....8
	Quizzes, Exams	.....8
	and Grading Scale	.....8
	Student Progress Policy	.....9
	Course Completion Policies	.....9
	Appeal Policy	.....10
	Attendance Policy	.....11
	Vacation Policy	.....12
	Leave of Absence Policy	.....12
	Student Policy	.....13
	Notice to Students	.....15
	Center Policies	.....16



V. STUDENT SERVICES

Student Services	16
Student Grievance	17
Housing	17
Center Facilities	18
Medical Centers	18
Banking	19
Post Office	19
Driver's License	20
Local Attractions	21
Public Transportation	24

VI. FINANCIAL INFORMATION

Methods of Payment	26
Cancellation & Withdrawal Policy	27
Refund Policy	28
Student Tuition Recovery Fund	29



I. COMPANY MISSION & METHOD

Welcome to TALK International! It is our intention to provide the best possible working environment for all staff members. Below is some information to further acquaint you with our philosophies and programs. Please feel free to ask any questions which may arise.

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.

Mission Statement

Our mission is to help create a world where communication, understanding, cooperation and respect exist between people of all countries and cultures. We do this by providing language training utilizing the most effective teaching methodology and technology, and by integrating academic, cultural and social activities.

Our academic mission is to help international students, through participation in our high quality language programs, to:

- 1- Improve English skills within the context of their needs and interests.
- 2- Achieve personal English language goals.
- 3- Learn and enjoy with confidence and ease.
- 4- Develop an understanding of cross-cultural values, customs, and cultures.
- 5- Become successful lifelong learners.

Method

Our method is to explore pedagogical means for real-life communication in the classroom, by developing learners' fluency and communication through interaction in the target language.

TALK utilizes a communicative approach that bases its use on the idea of inductive learning; that is, teaching students how to *use* the language. A class dynamic that is mainly cooperative and student-centered is expected. Cooperative learning is encouraged at all times to emphasize the concept of group success and using peers as a resource to success. Students are encouraged to participate actively in the learning process by contributing their opinions and feelings at all times. TALK also highly values creative and imaginative ways of presenting subject matter. TALK International methodology adheres to the idea of variety, fun material, entertaining, and memorable classes.

Location

San Francisco (Main Campus)

1500 Ralston Ave.
Belmont, CA 94002
(650) 595-1488
www.talk.edu

Ownership

The American Language Kollege Inc., dba TALK International is owned and operated by Desmond Levin.



Contact Information

HEAD OFFICE		
President	Des Levin	Des.Levin@talk.edu
Vice President	John Hayet	John.Hayet@talk.edu
National Academic Director	Lacey Long	Lacey.Long@talk.edu
CENTERS		
ATLANTA Center Director	Allison Hill	Atlanta.Director@talk.edu
AVENTURA Center Director	Ken Jeffus	Ken.Jeffus@talk.edu
BOSTON Center Director	George de Souza	Boston.Director@talk.edu
FORT LAUDERDALE Center Director	Barbara Halwa	Barbara.Halwa@talk.edu
MIAMI Center Director	Carola Signini	Miami.Director@talk.edu
MIAMI BEACH Center Director	Jason Daily	Jason.Daily@talk.edu
SAN FRANCISCO Center Director	Molly Ott	Molly.Ott@talk.edu

FAQs

Frequently Asked Questions

Q: What is an F-1 Visa?

A: An F-1 Visa is a visa issued to students who wish to pursue full-time academic studies in the United States.

Q: How do I obtain an F-1 Visa?

A: To obtain an F-1 Student Visa, a student must first secure an I-20 Form from ESLA. After securing the I-20 Form, make an interview appointment at your U.S. Embassy or Consulate. Bring your I-20 Form, passport, application fees, bank statement, and other relevant documents as instructed. Once you pass the interview, your F-1 Student Visa will be mailed to you.

Q: What is an I-20?

A: The I-20 is issued by the school and provides a certificate of eligibility for F-1 Students.

Q: Is TALK approved to issue I-20s?

A: We are authorized by the United States Department of Homeland Security to issue Certificates of Eligibility for Non Immigrant (F-1 & M-1) and Student Status (I-20 Form).



Q: How do I apply?

A: We encourage interested parties to come visit our facilities and apply in person. Our staff will assist you with any questions you might have regarding our programs. You may also submit an application electronically, and a member of the TALK staff will contact you promptly.

Q: Is there a minimum age limit for admission?

A: Applicants must be at least 18 years of age. Additionally we offer summer programs for youth on vacation. Our courses are designed to offer instruction according to proficiency.

Q: What type of individual tutoring do you offer?

A: We can arrange tutoring for ESL, TOEFL, or IELTS. We always can customize your individual tutoring experience to reflect your academic interests and needs.

II. GENERAL INFORMATION

General Course Guidelines

Please take time to learn about TALK International's program offerings by familiarizing yourself with our most up-to-date brochure and application, and by visiting our websites (www.talk.edu)

Below are the basic academic and program guidelines for the English language program. Guidelines may vary for specialty classes (i.e. TOEFL, iBT Complete), and should be confirmed with admissions representative.

- There are 10 ESL levels: Low Beginner, Beginner, High Beginner, Low Intermediate, Intermediate, High Intermediate, Low Advanced, Advanced, High Advanced and Fluency.
- Each level is typically completed in 10 weeks.
- Classes:

General English classes are held Monday through Friday for 4 units a day (1 unit = 45 minutes). Intensive English courses include an additional hour-long session Monday through Thursday. Super Intensive and other 30-unit English programs have additional sessions and the schedules will vary.

TALK uses an integrated skills approach during the 4 units of General English a day incorporating all necessary skills such as grammar, reading, writing, listening, speaking and vocabulary. The additional hour for Intensive English is a communications-based class focusing primarily on speaking and listening skills through various activities. Super Intensive, exam preparation classes, and other 30-unit courses focus on specific skills in the additional sessions.

Friday is divided into two sessions: First session is review and second session is the weekly quiz. The weekly quiz is comprised of the material covered during that week in class and from homework.

- Homework is assigned daily and it is reviewed at the beginning of every class to make sure students are practicing acquired skills and progressing at the appropriate rate.



- Weekly Quizzes / Final Exams

Students must pass each weekly quiz with a 70% grade or above. When a student gets a lower grade, the instructor(s) and/or center staff will meet with the student for counselling.

If the student does not pass the final exam with an average score of 70% or above and have an overall attendance of 80% or above, he/she is closely monitored by the center staff and may be asked to take supplementary remedial classes.

Students who are unable to improve their grades and meet the minimum level of performance will be required to repeat some or all of the same level, and will only be able to proceed to the next level upon reaching the minimum competency and grade level.

Start Dates

Program start dates are every Monday (Tuesday in the event of a public holiday). Students join the program every week for varying lengths of time: They may study for a minimum of 2 weeks or even more than a year.

Staff and Faculty

Administrative Staff

Vice President

John Hayet

Center Director

Molly Ott

Student Services Manager

Sandra Huynh

Instructors

Mary Moreno
Patrick Pittman
Edith Lawraine Smith
Christina Costaglio
Nicole Karanjit
Kylie Moore

Hours of Operation

Office Hours: 9:00AM to 5:00PM

Class Hours: **MONDAY THROUGH THURSDAY:**

Session 1: 9:00 AM to 10:30AM

Session 2: 10:45 AM to 12:15 PM

Session 3: 12:30 PM to 1:30 PM

FRIDAY:

Session 1: 9:00 AM to 10:30AM

Session 2: 10:45 AM to 12:15 PM

No session 3!

Part-time students attend session 1 and 2 Monday through Thursday
and session 1 on Friday.

Full-time students attend session 1, 2 and 3.



Holiday Calendar

TALK will be closed in observance for:

New Year's Day	Columbus Day
Day after New Year's	Veterans Day
M. L. King Day	Thanksgiving Day
Presidents Day	Day after Thanksgiving
Memorial Day	Christmas Eve
Independence Day Observed	Christmas Day
Labor Day	New Year's Eve

III. ADMISSION INFORMATION

TALK has not entered into articulation agreements with college and universities.

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

The transferability of credits you earn at (name of institution) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the (degree, diploma, or certificate) you earn in (name of educational program) is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or 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 (name of institution) to determine if your (credits or degree, diploma or certificate) will transfer."

Admission Instructions

TALK is authorized to issue I-20's, which enables foreign applicants to receive an F-1 student visa. A handling charge for this service will be assessed.

How to Apply

Students may apply through digital media (website, Facebook, etc.), in person, or through a TALK Representative. Students (or their parent or legal guardian if under the age of 18) must complete and sign the Application for Admission and submit a non-refundable Application Fee of US \$150.00.

Application Confirmation & Payment

TALK will send written Application acknowledgement, Course Confirmation and Invoice, within three working days of receiving the Application for Admission and Application Fee. Details of accommodations and airport transfer (if required) will be sent as soon as they are available. In the unlikely event that TALK does not accept the student's application, all monies paid will be refunded in full. The invoice must be paid no less than 30 days prior to the course start date. Fees are calculated in complete weeks and part of a week is counted as a full week.

IV. ACADEMIC POLICY



Curricula and Teaching Materials

General English levels 1 through 10 are designed as a 10-week progression. Please use the curriculum provided as the foundation for your lessons. Typically, supplementary material is suggested. You may use other material that relates to the core curriculum. TALK highly values and encourages instructors' creativity in classes and lesson planning.

	Level	Book(s)
1	LOW BEGINNER	AMERICAN ENGLISH FILE STARTER
2	BEGINNER	AMERICAN ENGLISH FILE 1
3	HIGH BEGINNER	AMERICAN ENGLISH FILE 2
4	LOW INTERMEDIATE	AMERICAN ENGLISH FILE 3
5	INTERMEDIATE	AMERICAN ENGLISH FILE 4
6	HIGH INTERMEDIATE	NEW ENGLISH FILE ADVANCED
7	LOW ADVANCED	OBJECTIVE FIRST CERTIFICATE / CONSIDER THE ISSUES
8	ADVANCED	OBJECTIVE FIRST CERTIFICATE & OBJECTIVE ADVANCED / HOT TOPICS 2
9	HIGH ADVANCED	OBJECTIVE ADVANCED / RAISE THE ISSUES
10	FLUENCY	MASTERCLASS PROFICIENCY / HOT TOPICS 3

Objective of Classes and Satisfactory Academic Progress

TALK 's primary focus is to deliver a quality academic program to help our students achieve their English language goals. Typically, a student will complete a level and advance to the next in 10-weeks' time. However, students naturally progress at different rates depending on a variety of factors including: attendance, participation and homework completion, previous knowledge, additional classes or tutoring, and use of English outside of the classroom.

Grading Method

A record of attendance and grades for each student is maintained in our online database system called CLASS. Attendance and grades are closely linked in the evaluation of student progress.

QUIZZES, EXAMS AND GRADING SCALE

All quizzes and exams are based on a 100 percent grading scale. Between 100 – 70 is considered a passing grade. Between 69 – 0 is not passing.

Weekly Quizzes

A weekly quiz is given every Friday to evaluate the progress of students, and is comprised of the material covered during the week in class and from homework. Students must pass each weekly quiz with a 70% grade or above. The Center Director may speak with the student about taking supplementary remedial classes or changing the student's level.



Final Exams

Final exams are given at the end of a level and are comprised of all material covered during the entire ten weeks of class and homework. Instructors are responsible for creating an appropriate final exam for their class(es), except in the cases where circular curriculum is being administered. In such cases, standardized final exams are created by the National Academic Director in conjunction with instructors, and are to be used at the end of a level. The final exam must test on all major language skills (grammar, reading, and writing, listening and speaking) and be in line with the education goals of the level as listed in the back of this Booklet. *English File* material for levels 1 through 6 includes a test generator that aids in creating exams for all material covered in the book used in class.

If the student does not pass the final exam with an average score of 70% or above and have an overall attendance of 80% or above, he/she is monitored by the instructor(s) and/or center staff, and may be asked to take supplementary remedial classes.

Students who pass the level 9 final exam with an average score of 85% or higher, and meet the 80% attendance requirement, do not need further English proficiency testing (such as TOEFL or IELTS) to be admitted to TALK partner universities. Students should inquire with the center staff to learn more.

Student Progress Policy

Students' progress is based on attendance and final exam and weekly quiz scores. Students are required to comply with TALK's Attendance Policy and maintain a minimum of 80% attendance. A passing quiz score is 70%. A passing final exam score is an average of 70%. The final exam determines the student's eligibility to advance to the next or higher level. Students receiving 70% or better on their final exam and have an overall attendance of 80% are eligible to continue to the next level without any conditions. Students who receive less than 70% on their final exam and/or have less than 80% overall attendance are monitored by the Center Director and/or instructor and may be asked to take supplementary remedial classes, and/or repeat the same level based on the Student Learning Plan. If a student does not receive a passing exam score, the instructor must submit a Student Learning Plan to the Center Director / Assistant Center Director. The Center Director / Assistant Center Director approves the Student Learning Plan, and enacts it as necessary.

If a student fails to meet the requirements to advance to the next level after two complete rotations (20 weeks) in one level, the student will be asked to complete his/her enrollment, and may elect to transfer out.

Attendance must be recorded on the class roster daily by the instructor, and the data on the class roster must be transferred to the database on a weekly basis by Center Staff.

Quizzes are to be given on a weekly basis and scored by the instructor. Scores must be transferred to the database on a weekly basis by Center Staff. Final exams must be given at the end of a level and scored by the instructor and/or Center Staff. Scores must be transferred to the database no later than one week after the exam has been completed.



Course Completion Policies & Requirements

On graduation day, students get their Certificate of Level Completion awarded by TALK International School of Languages.

In order to receive these final documents, ALL students must comply with the following requirements:

1) Attendance

Attend at least 80% of classes.

2) Academics

Attain a Final Test Grade of 70% or higher. Final Test Grade is the grade attained by the student on the final test administered upon completion of a level.

Student Records – Retention Policy

Student files in hard copy are maintained for a period of at least two years and electronic files are maintained for a period of five years. This is to provide information to the student and regulatory bodies.

Electronic files are maintained for a period of at least five years only to provide documentation to students should they need it. We are not aware of any specific requirements related to the period of time electronic files need to be maintained.

Accounting and financial files in hard copy files are maintained for a period of at least five years in order to comply with requirements of the tax code. Accounting and financial records in electronic format have been maintained since the beginning of the business to maintain the integrity of our accounting system.

Appeal Policy

A student may request to change levels (appeal his/her current level) at any time during the student's enrollment prior to the scheduled final exam. The student must submit the request in writing to the Center Director and/or Assistant Center Director prior to the scheduled final exam.

The Center Director / Assistant Center Director should review the student's weekly quiz scores and attendance and ask for input from the teacher(s) on in-class performance. The Center Director / Assistant Center Director may choose to discuss these elements further with the student.

If the student is requesting to advance to the next level, and has received passing scores on weekly quizzes and maintained 80% attendance, he/she may be allowed to take the final exam early. In some cases the placement test may be used in place of a final exam if the student is requesting to advance more than one level higher. This should only be used when the teacher(s) is in agreement that the student should advance more than one level.



Students are made aware of final exam results by the Center Director / Assistant Director and/or instructor(s) within two attendance days. If a student does not pass a final exam and would like to appeal his/her results, he/she must put an appeal request in writing and submit to the Center Director / Assistant Center Director within three days of receiving final exam score results. The Center Director / Assistant Center Director should review the final exam, weekly quiz scores and attendance in order to make a decision of whether or not to take another final exam and/or change level.

The Center Director / Assistant Center Director must inform the student of the decision in writing within one week of receiving an appeal request

Attendance Policy

TALK's attendance policy is within Department of Homeland Security guidelines, and the main concepts are as follows:

Minimum Standard:

Students are informed at orientation that they are obligated to attend a minimum of eighty percent (80%) of their classes to graduate and to be eligible for promotion to the next level.

Tracking:

Student's attendance is taken on the class roster daily by the teacher and entered into the TALK computerized database by the Registrar/ Administrative Assistant weekly, and cumulative attendance is checked on a monthly basis. The list of attendance percentages is typically posted for students.

Tardiness and Early Departures:

Students are expected to be in class on time every day. Tardiness to class disrupts both the teacher and fellow students. Students who are tardy for more than 15 minutes after the start of the session will be marked absent for that session by their teacher.

Students leaving before the end of the session will be marked absent for that session by their teacher.

Attendance Warnings:

If the student's cumulative attendance falls below 80%, then attendance is checked for the four weeks prior to that date. If the attendance of a student enrolled under an F-1 visa, falls below the required level for a 4-week period, the student will receive a Written Warning. Upon receiving a written warning, we expect the student to understand the seriousness of the situation and change their behavior; otherwise necessary action is taken in compliance with DHS regulations. After receiving three Written Warnings, if the student does not improve his/her attendance, this will result in termination of the program, and student will not be eligible for a refund.

Consecutive Absences:

A student who is absent for two consecutive weeks without an approved leave of absence or vacation will be terminated, and will not be eligible for a refund.



Vacation Policy

TALK's vacation policy is in accordance with the regulations of the Department of Homeland Security and the following guidelines:

1. Students must request vacation in writing, other than in emergency situations.
2. Students are eligible for one-week vacation for each eight-week period of study.
3. Students can only take vacation after completing the required weeks of study, not before, but cannot take vacations at the end of their study period.
4. Students have to attend school for a minimum of eight weeks between two vacations.
5. Students can only take vacation provided that their attendance for the 4-week period prior to vacation is 80% or higher.
6. Students can take maximum two consecutive weeks of vacation, except under the circumstances identified in #7 below.
7. Contingent upon approval from the administration, students can take more than two weeks of vacation if they are traveling to their home country or if they have accumulated the vacation time.
8. Students must return to school after completing their vacation and resume their studies.
9. Enrollment must be paid prior to going on vacation.

Steps for applying for vacation:

1. Fill out the Vacation/LOA Request form and submit it latest 10 business days before your vacation start date.
2. After checking your eligibility for vacation, a response to your request will be given to you in writing. Keep it for your records. You can take vacation only if your request has been approved.
3. If you are enrolled under a F-1 visa and are travelling abroad, you will need to have your I-20 signed by a designated school official before you leave the country or you will not be able to re-enter. You must also provide the flight itinerary for the departure and return.
4. **IMPORTANT!!** If you entered the USA with a tourist visa and requested a change of status in order to receive your F-1 status, you need to understand that **IF YOU LEAVE THE USA, YOU CANNOT ENTER AGAIN WITHOUT A NEW VISA.** You will have to go to an American Embassy to request a new student visa.

Following these steps will help you to have a relaxing and enjoyable vacation experience. If you have any questions about this policy, please ask us.

Leave of Absence Policy

TALK's LOA policy is in accordance with the regulations of the Department of Homeland Security and the following guidelines:

1. Students must request the leave of absence in writing in advance of the beginning date of the leave of absence, unless unforeseen circumstances prevent the student from doing so.
2. Except under the circumstances identified in #3 below, the leave of absence is limited to 180 calendar days in any 12-month period or one-half the published program length, whichever is shorter. Multiple leaves of absence may be permitted provided the total of the



leaves does not exceed this limit.

3. Students enrolled under a F-1 visa may be granted leaves of absence:
 - In emergency situations such as a serious illness or a death in the immediate family. If student is absent due to illness he/she must provide a medical certificate. Unless otherwise stipulated and documented, the leave is not to extend beyond 50% of the length of period for which the student applied;
 - Under a vacation policy that allows students to accumulate vacation over an extended period of study.
4. For extended absences students may be required to take the placement test for re-entry into the program, at the discretion of the Center Director.
5. An approved leave of absence may be extended for an additional period of time provided that the extension request meets all of the above requirements, and the total length of the leave of absence does not exceed the specified limit, as noted in item # 2 or # 3.

Steps for applying for a leave of absence:

1. Fill out the Vacation/Leave of Absence Request Form, and submit it 10 business days prior to the start of the LOA period. Specify the reason for the LOA.
2. After checking your eligibility for a LOA, the response to your request will be given to you in writing. Keep it for your records.
3. If you are enrolled under a F-1 visa, and you are travelling, your stay abroad cannot exceed five months. If your LOA request is approved, TALK will extend your I-20 for your return. If not, TALK will shorten your I-20 and you will have to request a new initial I-20 before you return to the USA.

If you have any questions about this policy, please ask us.

Student Policies

1. Insurance

All students must have insurance in case of medical emergency. If students do not have their own coverage, TALK will provide a policy that complies with this requirement, however it is the student's responsibility to evaluate as TALK has no expertise in this area.

2. Cell Phones

As a courtesy, students are requested to ensure that cell phones are turned off or put in silent mode during class sessions. All calls and texting must be limited to breaks, before and after school.

3. Dress Code

Students are expected to maintain a neat and clean appearance befitting students attending school.

4. Conduct

Students are expected to conduct themselves in a responsible manner that will reflect upon them and the program in terms of morality, honor, truth, and abide by the regulations of the program.



5. Evacuation Procedures

In the event of a fire, students should know where all fire/emergency exits are located. Students should familiarize themselves with fire extinguisher points.

6. Complaints

1. All students are encouraged to bring up any issues or complaints directly with their teacher or with the Center Director.
2. Formal complaints must be made in writing and directed to the Center Director.
3. TALK understands that some cultural differences might not be conducive to students expressing their dissatisfaction, but we encourage dialogue and offer services in the native language if appropriate and possible.
4. The ACCET complaint document is prominently displayed in all centers.



ACCET Document 49.1
Date Developed:
April 1990
Date Revised: April
2003/April 2008
Pages: 1 of 1
Pertinent to:
All institutions

NOTICE TO STUDENTS: ACCET COMPLAINT PROCEDURE

This institution is recognized by the Accrediting Council for Continuing Education & Training (ACCET) as meeting and maintaining certain standards of quality. It is the mutual goal of ACCET and the institution to ensure that educational training programs of quality are provided. When problems arise, students should make every attempt through the formal complaint procedure within the institution to find a fair and reasonable solution.

However, in the event that a student has exercised the channels available within the institution to resolve the problem(s) by way of the institution's formal student complaint procedure, and the problem(s) have not been resolved, the student has the right and is encouraged to take the following steps:

1. Complaints should be in writing and mailed, faxed, or emailed to the ACCET office. Complaints received by phone will be documented, and the complainant will be requested to submit the complaint in writing.
2. The letter of complaint must contain the following:
 - a. A detailed description of the problem(s);
 - b. The approximate date(s) that the problem(s) occurred;
 - c. The full name(s) and title(s) or position(s) of the individual(s) involved in the problem(s), including both institutional staff and/or other students who were involved;
 - d. Evidence demonstrating that the institution's complaint procedure was followed prior to contacting ACCET;
 - e. The name and mailing address of the complainant; if the complainant specifically requests that anonymity be maintained, ACCET will not reveal his or her name to the institution involved.
3. In addition to the letter of complaint, copies of any relevant supporting documentation should be forwarded to ACCET (e.g., the student's enrollment agreement, the syllabus or course outline, correspondence between the student and the institution).

SEND TO: ACCET

CHAIR, COMPLAINT REVIEW COMMITTEE
1722 N Street, NW
Washington, DC 20036
Telephone: (202) 955-1113
Fax: (202) 955-1118 or (202) 955-5306
Email: complaints@accet.org
Website: www.accet.org

Note: Complainants will receive an acknowledgement of receipt within 15 days.



Center Policies

TALK publishes Student Policies and regulations to help maintain the highest standards in its programs. Acceptance of and compliance with these rules and regulations and with all appropriate federal and state laws are contractual obligations on the part of the student. Failure to comply with any of these rules may result in termination of the program and/or withholding of course certificates.

It is recommended to familiarize yourself with the Student Policies, a full list of which can be found in the Student Handbook (the Center Director can provide a copy, if requested). The following are some of the policies explained to the students during orientation.

- **ENGLISH ONLY POLICY** – Students shall only use English during classes and while on campus. All staff members are expected to enforce this policy. The students who do not comply should be referred to the Center Director.
- **Cell Phones** – as a courtesy, students are requested to ensure that all cell phones are turned off or put in silent mode during class sessions. All calls and texting must be limited to breaks, before and after class.
- **Conduct** – Students are expected to conduct themselves in a responsible manner that will reflect upon them and the program in terms of morality, honor, truth, and abide by the regulations of the program.

V. STUDENT SERVICES

Student Services

TALK provides a wide variety of student services. The staff is highly knowledgeable and always willing to assist students with visa matters, transportation, banking, insurance, driver's licenses, and recreation.

Class field trips to local museums, amusement parks, and social events expose students to different aspects of American culture and allow them to practice language skills learned in the classroom in real-life situations.

The staff and faculty are always available to assist students in the pursuit of their educational or vocational goals. Students will find the staff and faculty more than willing to write letters of recommendation, correct personal essays for university applications, and offer their professional advice.



Student Grievance

If any complaints, questions, or problems cannot be worked out with TALK, write:

***Bureau for Private Postsecondary and Vocational Education 400 R Street, Suite 5000
Sacramento, CA 95814-3517***

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 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833 or P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, (888) 370-7589 or by 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 web site www.bppe.ca.gov.

Housing

HOST FAMILY

TALK works with great care to ensure we provide you with the best host family experience to fully immerse yourself in American culture.

- TALK host families are carefully selected
- Located near public transportation, making it easier for students to travel to school and explore
San Francisco
- Single accommodations with breakfast and dinner provided daily

ON-CAMPUS RESIDENCE HALLS

The Wilkie Dormitory is one of the few dormitories on the NDNU campus. This dorm features an open inner quad where TALK students can mingle with each other and get to know NDNU students as well.

- Each student stays in a furnished shared room with one other person
- Every individual has a long twin bed, dresser, desk, and wardrobe closet
- Each suite consists of a common area, one bathroom and two sinks
- Kitchen and laundry room are available in the building
- Linen package is optional

WHAT TO PACK

Because the weather can vary, having a wide assortment of clothes for warm and cool weather is best. San Francisco visitors should dress in layers and always bring a light jacket, jeans, light sweaters and long sleeve shirts. Students must abide by all NDNU housing regulations and terms and conditions. A minimum stay of 2 weeks is required.



Center Facilities

CLASSROOMS

Our classrooms are located throughout the campus with multimedia availability. Each classroom can comfortably accommodate up to fifteen students.

MULTIMEDIA

Computer labs are equipped with modern computers. You will enjoy campus-wide free Wi-Fi access.

GYM FACILITIES

Students can join the gym at NDNU at no extra charge and are welcome to participate in any activities.

CAFETERIA

TALK students are welcome to use the cafeteria located on campus at NDNU. Students can choose from vegetarian, organic and locally farmed meal options.

SOCIAL ACTIVITIES

TALK activity coordinators plan action-packed, exciting activities each month. We organize trips to Los Angeles, Yosemite, Lake Tahoe and Wine Country. We also plan local excursions to the Golden Gate Bridge, Pier 39, Fisherman's Wharf and more. Students may also purchase tickets to see college football, volleyball or basketball games on campus.

Medical Centers

Immediate Care

60 North El Camino Real, San Mateo
(650) 570-2273
Immediatecare.org

Bay Side Urgent Care

39 Birch Street #A, Redwood City
(650) 368-2888

San Mateo Medical Center

222 W. 39th Street, San Mateo
(650) 573-2222
SanMateoMedicalCenter.org

Sequoia Hospital

170 Alameda De Las Pulgas, Redwood City
(650) 369-5811
Sequoiahospital.org

Mill's Health Center

100 S. San Mateo Drive, San Mateo
(650) 696-5400
Mills-peninsula.org



EYE DOCTORS

Carlmont Optometry

1019 Alameda De Las Pulgas, Belmont
(650) 594-1019
Carlmontoptometry.com

Belmont Optique

1050 El Camino Real #C, Belmont
(650) 631-9882

Foster City Eye Care

939 Edgewater Blvd. #C, Foster City
(650) 573-6245
Fostercityeyecare.com

Banking

CITIBANK

www.citibank.com
1888 Ralston Ave., Belmont – near the Carlmont Shopping Center
(800) 627-3999

BANK OF AMERICA

www.bankofamerica.com
2031 Ralston Ave., Belmont – in the Carlmont Shopping Center
(650) 508-2084

WELLS FARGO

www.wellsfargo.com
1100 El Camino Real, Belmont – in Safeway
(800) 869-3557

Post Office

US POSTAL OFFICES

www.usps.com

- 2033 Ralston Ave., Belmont – the Carlmont Shopping Center
(650) 570-5562
- 640 Masonic Way, Belmont – East of the Caltrain Station
(650) 591-0265

UPS STORE

www.theupsstorelocal.com
1025 Alameda De Las Pulgas, Belmont – in the Carlmont Shopping Center
(650) 610-0679



California Driver's License

DEPARTMENT OF MOTOR VEHICLES (DMV)

www.dmv.ca.gov

(800) 777-0133

- Redwood City DMV
300 Brewster Ave., Redwood City

- San Mateo DMV
425 North Amphlett Blvd., San Mateo



Local Attractions

Belmont: Situated in a great location about half-way between San Francisco and San Jose, Belmont prides itself on its small town atmosphere and friendly and safe neighborhoods. Some local businesses you may enjoy are:

- Starbucks Coffee: 2 locations- Carlmont Shopping Center/1050 El Camino Real
- Peet's Coffee: 1200 El Camino Real
- Mr. Pickle's Sandwiches: 891 Ralston Ave
- Hola Mexican Cantina: Carlmont Shopping Center
- Safeway: 2 locations- Alameda de las Pulgas with Ralston/El Caminno with Ralston
- Caprinos Italian Restaurant: 6th Ave with Ralston

Also, be sure to visit the Barrett Community Center located in Barrett Park for information on local workshops and activities.



Hillsdale Shopping Center: This mall is one of the finest shopping centers in the Bay Area. With over 120 stores, it is sure to meet whatever shopping needs you may have.

-located at 60 31st Ave, San Mateo, CA

San Mateo: With a population of over 90,000 residents, San Mateo takes pride in its reputation of being both a great place to live and visit. San Mateo has something for everyone. Many people enjoy their numerous parks, public library and community college. Downtown you can enjoy many tasty restaurants and entertainment such as:

- Century 12 movie theater: 69 East 3rd Avenue
- Amici's East Coast Pizzeria (dine-in and delivery): 320 East 2nd Avenue
- Shabuway: 145 East 3rd Avenue



Redwood City: A community of just over 75,000 people, a center of high-tech industry, and the mid-point of the beautiful San Francisco Peninsula, Redwood City is known for its great climate and profound sense of community. Downtown you can find a variety of entertainment and restaurants that will surely make for a great afternoon or evening. Some local businesses you may enjoy are:

- The Old Spaghetti Factory: 2107 Broadway St.
- The Fox Theatre (music venue): 2223 Broadway St.
- Century 20 movie theater: 825 Middlefield Rd.





Bay Area Highlights

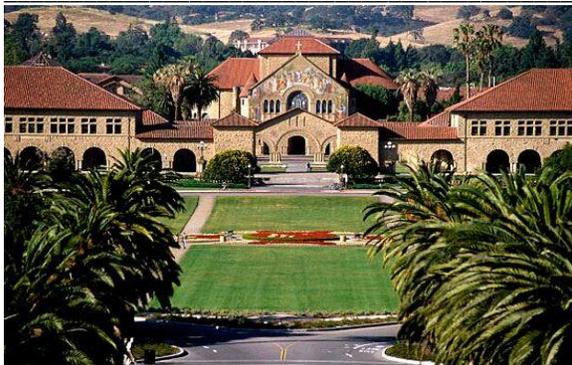
(Including surrounding areas)

San Francisco: Also known as “SF” or “The City”, San Francisco is the center of culture and entertainment in the Bay Area. San Francisco is one of the top tourist destinations in the world, ranking 35th out of the 100 most visited cities worldwide, and is renowned for its cool summers, fog, steep rolling hills, eclectic mix of architecture, and landmarks including the Golden

Gate Bridge, cable cars, Alcatraz Island and its former prison, and its Chinatown.



San Jose: This city is the third-largest city in California and the tenth-largest in the U.S. San Jose is the largest city within Silicon Valley and is also the most populous city in Northern California. Here you can visit the famous Tech Museum, Winchester Mystery House, Japanese Friendship Garden, Rosicrucian Egyptian Museum & Planetarium, and the San Jose Museum of Art.



Palo Alto: Situated next to Stanford University, Palo Alto is well-known for its affiliations with such technology giants as Google, Facebook, Apple Inc., Hewlett-Packard and Logitech. Palo Alto residents are among the most highly educated in the country. Visitors to Palo Alto might enjoy shopping and eating in some of the many businesses located on bustling University Ave located in downtown Palo Alto, taking a tour of Stanford University and visiting Palo Alto’s Foothill Park, located a short drive from downtown.

Berkeley/Oakland: Located in the eastern Bay Area (the East Bay), Berkeley and Oakland have much to offer visitors. Berkeley is famous for the University of California: Berkeley, which is one of the best universities in the US and the world. The famous rivalry with its neighbor Stanford University makes for some very

exciting college sports games. Berkeley’s Telegraph and Shattuck Avenues, both located downtown, offer a variety of restaurants and shops that are sure to please any taste.

Oakland is the Bay Area’s newest center for nightlife. With a number of bars and clubs



located within only a few blocks of each other, it is easy to stay up all night dancing and merrymaking here. Oakland is home to the

beautiful and recently restored Fox Theater, which is the Bay Area premier music venue.



Santa Cruz: Santa Cruz is a beautiful seaside city located along the scenic Highway 1. You may remember it from the hit film, *The Lost Boys*, which was released in 1987. Here you can experience a number of typical seafood restaurants, a fun and entertaining boardwalk filled with arcade games and rides, and visit the University of California: Santa Cruz. You can also try a number of water sports such as surfing, paddle boarding and boogie boarding.

Monterey: This is a city rich with history and famous for the painters and authors who populated it in the 19th and 20th centuries. Here you should visit the world-class Monterey Bay Aquarium, Cannery Row (made famous by the John Steinbeck novel), Fisherman's Wharf, and the annual Monterey Jazz Festival. Monterey is also a great town for local seafood.



Napa Valley: Home to over 100 wineries, Napa Valley, or Napa County, is synonymous with vineyards and wine. Since the 1960's, Napa County has been among the first rank of wine regions along with France, Italy, Portugal and Spain. Here you can go on a guided or self-guided wine tasting tour by bus, car or bike and try some of the amazing wine selections we have to offer in California.



PUBLIC TRANSPORTATION – All the information you NEED to know!

Bus:

SAMTRANS

www.samtrans.com

Local: Lines run within San Mateo County from Palo Alto (south) to San Francisco (north). Stops include Belmont, SFO Airport, Caltrain and BART stations.

One way fare: \$2.00

Day pass: \$6.00

Monthly pass: Available on CLIPPER CARD only

MUNI

www.sfmta.com

San Francisco: Includes busses, historic street cars and metro cars. Lines run within San Francisco and Daly City. Connects to BART and Caltrain stations.

One way fare: \$2.00

Monthly pass: valid only for the month of purchase (purchase on CLIPPER CARD)

Adult "M" Fastpass: \$62.00 – valid for muni rides only

Adult "A" Fastpass: \$72.00 – valid for muni & BART rides within San Francisco

Trains/Metro:

CALTRAIN

www.caltrain.com

Local: Serves dozens of stations between Gilroy (south) and San Francisco (north). Stops include Belmont, SFO and San Jose Airports, AT&T Park in San Francisco and the Millbrae BART station.

Ticket prices are divided by ZONES. See the system map to determine price of your fares. CLIPPER CARDS can be used on Caltrain.

BART

www.bart.gov

Bay Area: 5 lines serve San Francisco and all surrounding areas; South (Millbrae, SFO Airport, Daly City) and East (Berkeley, Oakland, OAK Airport, Richmond, Walnut Creek, Fremont)

Ticket prices vary depending on distance of trip. Automatic ticket machines are at each station.

Make it easy: BUY A CLIPPER CARD!

A CLIPPER CARD is a "smart card" that works on various Bay Area transit. Buy a CLIPPER CARD online at <http://www.bart.gov/tickets/sales/index.aspx>.



Want to explore California, or even further?

AMTRAK

www.amtrak.com

Train: Serves all of California and the continental United States. Closest stations are located in San Francisco and San Jose.

Ticket prices vary on the distance travelled.

GREYHOUND

www.greyhound.com

Bus: Serves all of California, the United States and Canada. Closest stations are located in San Francisco and San Jose.

Ticket prices vary on the distance travelled.

Airports:

SAN FRANCISCO (SFO)

www.flysfo.com

SAN JOSE (SJC)

www.flysanjose.com

OAKLAND (OAK)

www.flyoakland.com

Need to figure out HOW to get there? Planning a trip?

www.google.com

Use the MAPS tab and select PUBLIC TRANSPORTATION option!



VI. FINANCIAL INFORMATION

METHODS OF PAYMENT

Application Fee and course fees can be paid in one of the following ways:

1. By international credit card (American Express, Visa or MasterCard),
2. By direct transfer from your bank to ours, to: TALK International, c/o Wells Fargo Bank, Galleria Branch, Fort Lauderdale, FL 33304 - USA Account Number 20 000 256 225 13 Swift Number WFBIUS6S (for International use only)
3. By check (in US Dollars and drawn on a US bank), or by International Money Order or Traveler's Check. In the case of a returned check, an additional a \$50 processing fee will be incurred and only credit card or bank check will be accepted; or
4. Through a TALK Representative.

PAYMENT PLANS (if applicable)

All students on a payment plan are subject to the terms and conditions of their payment plan.

CHANGE FEE

TALK reserves the right to charge a Change Fee of US \$100.00 (payable at the time the request is made)

1. Each time the course, accommodation or center is changed, postponed or cancelled after TALK has confirmed the initial enrolment. Additionally, when a change request for a previously confirmed accommodation is received less than 14 days in advance of the scheduled arrival date, an equivalent week's accommodation penalty fee will be charged.
2. If a student requests a change of school location, course dates, accommodation or program type after course start date, minimum of 4 weeks' notice is required. If changing to a location or program where fees are lower, the difference in fees will not be refunded. If changing to a more expensive location or program, the difference in fees will be charged. Students will not be charged a change fee for upgrading or extending their course, provided they do not change their center.

TALK is not obliged to fulfill any change request.



CANCELLATION POLICY

1. If an applicant is rejected for enrollment by TALK, or if a prospective student has his/her visa application rejected, a full refund of all monies paid, less non-refundable charges and any actual housing costs incurred by TALK, will be made.
2. If TALK cancels a program subsequent to a student's enrollment, TALK will refund all monies paid by the student.
3. Cancellation Prior to the Start of Class or No Show: Except under the circumstance identified in # 4 below, if an applicant accepted by TALK cancels prior to the start of scheduled classes or never attends class (no show), TALK will refund all monies paid, less any actual housing costs incurred by TALK and a maximum total of US \$500 (\$250 for California Schools) identified non-refundable charges including any application/registration fee, courier fees, and travel insurance, if such charges are clearly noted in the enrollment agreement as being non-refundable.
4. Cancellation Prior to the Start of Class or No Show: If an applicant accepted by TALK enters the United States or processes a change of status on an I-20 obtained through TALK and subsequently cancels prior to the start of scheduled classes or never attends class (no show), TALK will retain:
 - For a program of less than 12 weeks, the tuition charges for four weeks, actual housing costs incurred by TALK, and a maximum total of \$500 (\$250 for California Schools) for non-refundable charges including any application/registration fees, courier fees, and travel insurance.
 - For a program of 12 weeks or more, the tuition charges for six weeks, any actual housing costs incurred by TALK and, a maximum total of total of \$500 (\$250 for California Schools) for non-refundable charges, including any application/registration fee, courier fees, and travel insurance.

WITHDRAWAL OR TERMINATION AFTER START OF CLASS TUITION REFUNDS

1. Students must provide notification of withdrawal in writing to be eligible for a refund.
2. TALK will not make refunds to students who are terminated due to violation of TALK's written disciplinary and/or attendance policies or local, state, or federal law.
3. Used weeks of discounted tuition will be charged at the published weekly rate when any refund is calculated.
4. Enrollments of Four Weeks or Less: TALK will retain all the tuition charges for the enrollment.
5. Enrollments of Greater than Four Weeks: For students who withdraw at any point in the first four weeks, TALK will retain the charges applicable to the first four weeks. For students who withdraw after the first four weeks but before 50% (60% for California Schools) of the course has been completed, TALK will retain a prorated amount of tuition. For students who withdraw after 50% (60% for California Schools) of the course has been completed, TALK will retain all of the charges for that enrolment period.
6. Prorated refunds will be calculated on a weekly basis. When determining the number of weeks, TALK will consider a partial week the same as if a whole week were completed, provided the student was present at least one day during the scheduled week.

Students in California will sign a California State Enrollment & Refund agreement. Refunds for San Francisco will be processed according to those terms and conditions.



REFUND DUE DATES

1. If an applicant never attends class or cancels prior to the class start date, all refunds due will be made within 45 days of the first scheduled day of class or the date of cancellation, whichever is earlier.
2. For an enrolled student, the refund due will be calculated using the last date of attendance (LDA) and be paid within 45 days from the date the student gives written notice of withdrawal.

ACCOMMODATIONS REFUNDS AFTER START DATE (if applicable)

Student understands and accepts that TALK acts strictly as an agent for the student and may contract in its own name to facilitate the booking process based upon the students' requirements as indicated in this Application Form. Further, TALK is entitled to the difference between what the provider charges and the price the student pays, as a fee.

Accommodations pricing is based on starting on the Sunday prior to the course start date and ending on the Saturday after course completion. Additional charges will apply where accommodations are required prior to the first Sunday or subsequent to the last Saturday.

Students must give 4 weeks' notice in writing to the School Director. For terminations made before 50% (60% for California Schools) of the course has been completed, a refund will be made of the unused accommodations fee less the applicable notice period. For terminations made after 50% (60% for California Schools) of the course has been completed, no refund will be given. If applicable, students are bound by the terms and conditions as defined in any student housing agreements

EXTENSIONS

Students who extend their studies will be subject to the pricing and refund policies in place at the time of their extension request, as if it were a new application for enrollment.



STUDENT TUITION RECOVERY FUND (STRF)

TALK International pays on your behalf the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all the following applies to you:

1. 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 either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

"The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

The school closed before the course of instruction was completed.

The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.

The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.

There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.

An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act."