



BERK TRADE AND BUSINESS SCHOOL
ELECTRICAL · PLUMBING · CAREER TRAINING

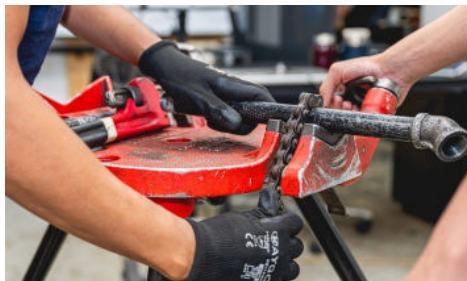
EST. 1945



ACADEMIC CATALOGUE

2025 – 2028

ACCREDITED BY ACCSC · LICENSED BY NYSED
(rev. August, 2026)



TRAINING THE TRADES PEOPLE OF TOMORROW

40-09 21st Street, 5th Floor · Long Island City, NY 11101
(718) 729-0909 · www.berktradeschool.com
admissions@berktradeschool.com



BERK TRADE AND BUSINESS SCHOOL

TRAINING THE TRADES PEOPLE OF TOMORROW · ESTABLISHED 1945

CAMPUS

40-09 21st Street, 5th Floor

Long Island City, NY 11101

General Office: (718) 729-0909

www.berktradeschool.com · admissions@berktradeschool.com

ACADEMIC CATALOGUE 2025 - 2028

(rev. August, 2026)

ACCREDITATION

Berk Trade and Business School is accredited by the
Accrediting Commission of Career Schools and Colleges (ACCSC)

2101 Wilson Blvd., Suite 302, Arlington, VA 22201

(703) 247-4212 · www.accsc.org

LICENSING

Licensed by the New York State Education Department

Bureau of Proprietary School Supervision (BPSS)

116 West 32nd Street, 5th Floor, New York, New York 10001

(212) 643-4760



The School reserves the right at any time to make appropriate changes deemed advisable in the policies, procedures and information contained in this publication. See the Disclosure Statement in Section I.

Table of Contents

SECTION I: GENERAL INFORMATION

5

Welcome.....	5
History of Berk Trade and Business School.....	6
Accreditation.....	6
Program Advisory Committees.....	6
The Mission of Berk Trade and Business School.....	7
Objectives in Support of the Mission.....	8
The Purpose of Berk Trade and Business School.....	8
Core Values of Berk Trade and Business School.....	9
Safety	9
Disclosure Statement	9
Transportation.....	10
Hours of Operation.....	10
Advanced Credit.....	10
General Facilities and Equipment	11
School Calendar	12

SECTION II: ACADEMIC PROGRAMS

13

600 Hour Accredited Courses.....	13
Clock Hours	13
Number of Students in a Classroom	13
Class Schedules	14
Tuition and Fees Schedule.....	15
600 Hour Trade Course Descriptions	16
100 Hour Non-Accredited Short Courses	20
100 Hour Non-Accredited Avocational Trade Courses	20
Other Short Courses.....	21

SECTION III: OFFICE OF ENROLLMENT SERVICES

23

Mission	23
Admissions Overview	23
Admissions Process.....	23
Admissions Considerations.....	24
Our Students.....	24
Required Documentation	25
Late Starts.....	26

SECTION IV: STUDENT FINANCIAL SERVICES

27

Financial Services Mission	27
Paying for Educational Costs.....	27
Available Financial Aid Plans	27
Loan Repayment Facts.....	28
Rights and Responsibilities of Student Loan Borrowers.....	29

Title IV Disbursements	30
Payment Plans	30
Selective Service Requirement	31
Standards of Progress for Title IV Eligibility	31
Withdrawal from the Program	31
Refunds	32
Retail Installment Contracts.....	33
Berk Trade and Business School Refund Policy	33
Veteran's Benefits	35
Tuition Reimbursement Fund	35
Cancellation and Refund Policy	36

SECTION V: ACADEMIC SERVICES

38

General Information	38
Graduation Requirements	38
The Irving Berk Library & Resource Center	38
Standards of Academic Progress	39
Plain Language Disclosure	41
Nondiscriminatory Policy	43
Weapons Policy	43
Judicial Authority.....	43
Important School Policies	44
Policy Against Harassment.....	44
Code of Conduct	46
Judicial Procedures	49
Complaint Procedure	50
General School Policies	51

SECTION VI: CAREER SERVICES

54

Placement Assistance.....	54
---------------------------	----

SECTION VII: STUDENT DISCLOSURES

56

Statement of Availability	56
New York State Education Department Student Disclosure Notice	56
ACCSC Student Complaint/Grievance Procedure.....	57
NYSED Student Disclosure Notice (Continued)	58
Graduation and Placement Rates	60
FERPA & Student Record Privacy	61

SECTION VIII: ADMINISTRATION AND FACULTY

64

Berk Trade School Staff and Administration	64
Faculty.....	64

SECTION I

GENERAL INFORMATION

WELCOME

Berk Trade and Business School wants to congratulate you on making the decision to further your education and career by choosing one of our programs. You have made the first step in a life transforming process of gaining the skills necessary for a successful beginning in a new career. Your commitment to submitting your time, focus and energy on the learning process will ensure your success. Berk Trade and Business School is a private institution whose primary objective is to create successful, professional tradespeople through beginner and advanced, supplemental and vocational training as it relates to the building trades industry.

In the highly competitive field of building trades, students must be more skilled than ever and must possess a strong work ethic and desire to succeed. Success takes much more than just learning the theoretical and practical techniques; students must focus on every part of learning the trades and understand the business and profession of their choice. Our faculty and staff are dedicated to helping you reach your goals by ensuring that the time you spend with us will be valuable and rewarding.

Our graduates are a testament and example of the success the school demonstrates through its reputation, having educated thousands of students over the past eight decades since the School's inception in 1945.

This school is a place where your future success is paramount. You are invited to explore our programs and see the many rewards a Berk Trade and Business School education can bring to your career goals and aspirations. It represents something that will last for the rest of your life.

Welcome to Berk Trade and Business School.

HISTORY OF BERK TRADE AND BUSINESS SCHOOL



Irving Berk
Founder, 1909–2006

Berk Trade and Business School (BTBS), with a facility conveniently accessible to students throughout the greater New York metropolitan area, was founded in 1945 by its former owner, Irving Berk. Mr. Berk was one of the pioneers in the non-degree granting sector that provides training in the trades. He opened his school in 1945 on Atlantic Avenue in Downtown Brooklyn. He helped hundreds of returning World War II veterans find work after receiving training paid for under the GI Bill.

In the beginning, the School taught nothing but plumbing classes. Electrical Installation was added when the school moved. Over 10,000 students from various parts of the United States as well as internationally have earned certificates and diplomas.

The multi-cultural population in the New York metropolitan area has increased dramatically over the past several years. Many of these individuals presently work in menial jobs because they lack the skills necessary to obtain employment in business. The faculty and staff of Berk Trade and Business School believe they provide the education and skills essential to this population so that the individuals can become part of the growing New York City workforce and business community.

ACCREDITATION

Berk Trade and Business School is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) (www.accsc.org) to award certificates. The school is also licensed by New York State (BPSS). ACCSC is a national accrediting agency recognized by the U.S. Department of Education. This accreditation qualifies Berk Trade and Business School to participate in Federal Financial Aid Programs, which provide grants and loans to eligible students. Berk Trade and Business School is also qualified to accept tuition assistance from the Department of Veterans Affairs, Vocational and Educational Services for Individuals with Disabilities (ACCES/VR), Human Resources Administration (HRA), US Department of Labor's Individual Training Account Grant Program (ITA), and other third party assistance programs including employer sponsored tuition assistance programs.

The Commission may be contacted at 2101 Wilson Blvd., suite 302; Arlington, VA 22201; phone: 703-247-4212 or by fax at 703.247.4533. You can verify the school's status at www.accsc.org/SchoolSearch.

PROGRAM ADVISORY COMMITTEES

The Program Advisory Committees offer an accurate picture of what is happening in today's marketplace, and what to expect in the future. Our Program Advisory Committee members hail from a wide variety of backgrounds. Some are leaders of large companies in their fields. Others are private practitioners who employ the concepts and technologies used in today's industry. Together, they provide Berk Trade and Business School with pertinent information to keep it at the forefront of

the trends and skills our students will need to be successful in today's job market. Each course and program has been reviewed and analyzed by the Program Advisory Committee. What happens in our classrooms surpasses the minimum standard required by employers who hire our graduates. Nothing goes into the classroom that will not be used in the industry. Berk Trade and Business School and our Program Advisory Committees engage in a joint partnership that focuses on improving the quality of our product. This means the student receives an excellent learning experience.

THE MISSION OF BERK TRADE AND BUSINESS SCHOOL

Our mission is to serve and enrich our students, clients and communities by providing opportunities for advancement through education, training, research and the transfer of knowledge.

Berk Trade and Business School (BTBS) seeks to instill in students an understanding of and an appreciation for the building trades, the work ethic and professionalism required to succeed, and the dedication required to excel in all areas of the curriculum. Deeply woven within this philosophy is the concept of applied learning, which BTBS strives to perfect. Linking classroom theory with practical hands on training remains the most distinguishing feature of the School.

Berk Trade and Business School stands as an innovative and vibrant, student-centered institution that supports everyone in their pursuit of knowledge. Common threads run through the fabric of the BTBS experience: increased self-confidence, stronger professional skills and technological competencies, all based on lives open to change.

Berk Trade and Business School believes that high quality education in trade and business skills rests on an awareness of self worth. The faculty and staff are dedicated to providing all students with educational experiences that encourage a high degree of competence. The career training provided at BTBS is designed for individuals to enter the job market in a reasonably short period of time.

The primary educational mission at Berk Trade and Business School is to create an atmosphere that permits the individual student to achieve goals. The School accepts the responsibility to offer an education that may enable each student to reach his or her potential in a dynamic career. The mission is accomplished by offering:

- A learning design that blends theory and practice
- Small classes
- A caring environment
- Individual student advisement
- Effective career counseling and job placement

Full realization of the Mission can only be achieved through collaboration.

OBJECTIVES IN SUPPORT OF THE MISSION

Berk Trade and Business School has established the following objectives in order to implement its mission and to fulfill its commitment to serve not only its student population, but also the community at large:

1. To provide curricula that develop students' intellectual and career-related competencies, and impart the expertise necessary to compete in the current and emerging academic and business environments.
2. To provide extensive academic and auxiliary support services to all enrolled students as necessary to maximize each student's ability to complete the School's programs successfully.
3. To evaluate the curriculum, its implementation and outcomes on a regular basis to ensure that the School achieves its mission.
4. To offer career services and opportunities to support students and alumni in meeting their professional employment goals.
5. To encourage students to recognize their self-worth and to instill in them positive personal career goals.
6. To engage business and industry in ongoing dialogue with School administrators.



Students pursue hands-on projects.

THE PURPOSE OF BERK TRADE AND BUSINESS SCHOOL

The purpose of Berk Trade and Business School can be summarized as follows:

1. To create appropriate high quality opportunities that enable learning, advancement, development, and employment, and that are open to as many individuals and communities as is achievable and sustainable.

2. To create and support opportunities for successful participation by under-represented groups, as well as for continuing personal, professional and skill development for all members of the School.
3. To create an environment in which staff can engage in research that is innovative; that contributes to knowledge or to professional practice; that encourages personal and professional development; and that enhances learning.
4. To endeavor, through partnership and enterprise to have an impact upon economic development and regeneration, as well as social and cultural advancement, whether at local, national or international levels.

CORE VALUES OF BERK TRADE AND BUSINESS SCHOOL

Full realization of the Mission can only be achieved by a collaborative approach on the part of everyone in the organization. The values and conduct to which faculty and staff aspire, and wish to foster and sustain, can be summarized as follows:

1. To put the needs of our students and clients at the heart of our work.
2. To help all learners reach their full potential.
3. To aspire to excellence in all areas of activity.
4. To demonstrate fairness, equality of opportunity and respect to all.
5. To endeavor to maintain high ethical and professional standards.
6. To seek continuous review and improvement of performance.
7. To respond constructively to the responsibilities of empowerment.
8. To facilitate the empowerment of others and to encourage teamwork.
9. To question accepted views and to defend independence of thought.
10. To celebrate and reward success.

SAFETY

Safety is a critical concern at the school and in the careers its graduates are entering. If anything happens that affects the safety of students or others at the school, follow the directives of your Instructor. You may also come to the school office and ask for the Director. He and other school officials have a list of emergency contacts available. A full Emergency Preparedness Plan is located in the main office of the school. Please see the full FERPA disclosure later in this catalogue.

DISCLOSURE STATEMENT

The School reserves the right at any time to make appropriate changes deemed advisable in the policies, procedures and information contained in this publication, including admissions requirements, tuition, fees, and program requirements, without formal notice. This Catalogue is not intended as a listing of course offerings, but rather as a reference document identifying approved curricula, programs and courses which may be offered. Berk Trade and Business School reserves the right to limit registration for courses, to discontinue courses for which there is insufficient enrollment, and to change times and/or Instructor assignments.

TRANSPORTATION

Parking

There is ample on the street; metered parking is available on streets that surround the School's building.

Public Transportation

The School address is 40-09 21st St., Long Island City, NY 11101. It is accessible by

Subway: 7 train, Queensboro Plaza

Subway: F Train, 21 Street-Queensbridge

Or, search from your current location

HOURS OF OPERATION

Berk Trade and Business School operates on a continuous admissions basis, and offers classes from early morning to late evening, Monday through Friday. Programs begin approximately every 8 weeks during normal enrollment periods. Approximately twelve – eighteen classes begin each academic year. Classes are 30 weeks in length for the evening and consist of two terms of fifteen weeks and 20 weeks in length for the day program and consist of two terms of ten weeks. (Weekend classes may be scheduled depending on enrollment.)

The School Day

Administrative offices are open from 9:00 a.m. to 6:00 p.m., Monday through Friday and on weekends if and when classes are in session on those days.

ADVANCED CREDIT

An applicant who has completed courses in a licensed and accredited career school, college or university may at the discretion of the School Director, transfer credits for similar courses at BTBS. Each request will be evaluated on an individual basis by the School Director, Registrar and Interdepartmental Chairperson.

Students should recognize that Berk Trade and Business School is a *clock hour* and not a *credit hour* institution and as such the coursework taken at another institution may or may not be relevant to the coursework required in one of our programs. A student requesting credit for a class must present the other institution's Catalogue and an official sealed transcript to BTBS prior to starting his or her program. No credit will be given once enrollment is complete. Students considering continuing their education at or transferring to other institutions, must not assume that clock hour courses taken at BTBS will be granted credit by the other institution. Students must contact the other institution's registrar to determine what course work if any, that institution will accept.

GENERAL FACILITIES AND EQUIPMENT

The school has moved to a newly renovated building and occupies the entire fifth floor. This includes nine laboratories/classrooms, library, cafeteria, conference rooms and office space. All administrative offices are on campus. The Library features multiple computers and a collection of relevant texts for student research. All laboratories/classrooms are equipped with computers and projectors for instructional use. The laboratories and classrooms are stocked with equipment, instructional materials and visual aids that are reflective of what graduates will encounter in the workplace. Equipment includes electric panels, Voltage Meters, Conduit Vises, Conduit Benders, Rigid 300 Pipe Threading Machine, Cast Iron Cutters, Platforms, drills, sinks, tubs, service panels and much more. Tools are in use throughout the School, providing students and staff with the necessary familiarity to the technology found in their respective fields. Students also receive their own bag of tools prior to working on projects.



SCHOOL CALENDAR

School holidays and recess periods for 2026, 2027 and 2028.

HOLIDAY	2026	2027	2028
New Years Day	Thurs., January 1, 2026	Friday January 1, 2027	Monday January 3, 2028
Dr. Martin Luther King, Jr. Birthday	Monday January 19, 2026	Monday January 18, 2027	Monday January 17, 2028
Presidents Day	Monday February 16, 2026	Monday February 15, 2027	Monday February 21, 2028
Memorial Day	Monday May 25, 2026	Monday May 31, 2027	Monday May 29, 2028
Juneteenth	Friday June 19, 2026	Friday, June 18, 2027	Monday, June 19, 2028
Independence Day	Friday, July 3, 2026	Monday July 5, 2027	Tuesday July 4, 2028
Labor Day	Monday September 7, 2026	Monday, September 6, 2027	Monday September 4, 2028
Columbus Day	Monday, October 10, 2026	Monday October 11, 2027	Monday October 9, 2028
Veteran's Day	Wednesday, November 11, 2026	Thursday, November 1, 2027	Friday, November 10, 2028
Thanksgiving Day	Thursday Nov. 26, 2026	Thursday, Nov. 25, 2027	Thursday, Nov. 23, 2028
Christmas Recess	Monday December 26 – Friday December 30, 2026	Monday December 24 – Friday December 29, 2027	Monday December 25 – Tuesday, December 31, 2028

SECTION II

ACADEMIC PROGRAMS

600 HOUR ACCREDITED COURSES

The School's 600 hour course curricula were specifically designed to meet the needs of companies requiring individuals with skills in residential and commercial applications.

Berk Trade and Business School classrooms foster student teamwork, encouraging students to work in partnership and cohesively learn from each other by support, motivation, and exposure to teaching and feedback. Berk Trade and Business School encourages and challenges students to actively contribute to the learning process and to bring their personal and professional experiences into the classroom to create a curriculum with immediate relevance to their careers and personal lives.

Our faculty members are experienced professionals with years of practical training who bring their real world life experience to the classroom. All 600 hour trade courses are comprised of two terms of 15 weeks each. All courses may not be offered currently. Contact the Admissions Department for current offerings.

CLOCK HOURS

All courses are measured by instructional clock hours. A clock hour is based on actual hours of attendance. Break time is provided. 600 hour accredited trade courses are for 4 hours per session for a total of 20 hours per week. 100 hour non accredited avocational courses are for 3 or 6 hours per session for a total of 6 hours per week.

NUMBER OF STUDENTS IN A CLASSROOM

The School's facilities are designed to accommodate students comfortably, whether in classrooms or laboratories. The number per class or laboratory is approved by New York State Education. The typical class size is approximately 18 – 20 students, which allows for a productive and interactive environment for all our students.

CLASS SCHEDULES

600 Hour Programs

Six hundred (600) hour programs meet five days a week, Monday to Friday for a total of 20 weeks for day classes and 30 weeks for evening and night classes. Classes may assemble at three different times during the day; either 9am to 3:10pm, 3: pm to 9:10pm or 6pm to 10 pm. Note: The Monday Thursday schedule runs 8:00 am to 3:30 pm. Please see the following class schedule for six hundred hour programs:

*DAY	MORNING SESSION	AFTERNOON SESSION	EVENING SESSION
Monday	9:00AM TO 3:10PM	3:00PM TO 9:10PM	6:00PM TO 10:00PM
Tuesday	9:00AM TO 3:10PM	3:00PM TO 9:10PM	6:00PM TO 10:00PM
Wednesday	9:00AM TO 3:10PM	3:00PM TO 9:10PM	6:00PM TO 10:00PM
Thursday	9:00AM TO 3:10PM	3:00PM TO 9:10PM	6:00PM TO 10:00PM
Friday	9:00AM TO 3:10PM	3:00PM TO 9:10PM	6:00PM TO 10:00PM

(Details of programs offered follow.)

100 Hour Programs

SATURDAY & SUNDAY 9:00AM TO 4:30PM (*if scheduled*)

* The School may adjust the schedule as needed.

If scheduled, one hundred hour programs meet twice a week during the week either on Monday and Wednesday or Tuesday and Thursday. Classes may assemble from 1pm to 4pm or 6pm to 9pm. Saturday classes are also available and meet from 9am to 4:30 pm. The Schedule appears on the Enrollment Agreement. The one hundred hour programs meet for a total of six hours per week for seventeen weeks, according to the following schedule:

DAY SESSION	CLASS TIMES	
Monday & Wednesday	1:00PM TO 4:00PM	6:00PM TO 9:00PM
Tuesday & Thursday	1:00PM TO 4:00PM	6:00PM TO 9:00PM
Saturday & Sunday	9:00AM TO 4:30 PM	

TUITION AND FEES SCHEDULE

The schedule below reflects the combined tuition and general use fees required of all 600 hour courses. This schedule reflects the tuition and fee rates in effect at this time. All tuition and fees printed in the Catalogue are subject to change by the School Administration. Tuition and fees also appear on the Enrollment Agreement. The most recent rates are published below.

600 Hour Accredited Courses

(These courses are being offered and qualify for Title IV financial aid.)

COURSE ID	COURSE NAME	TOTAL HOURS	LENGTH IN WEEKS	COURSE COST*	TUITION FEE	BOOKS FEE	TOOLS FEE	REG. FEE
CU004903	Electrical Installation	600	30	\$13,700	\$12,940	\$250	\$400	\$100
CU004903	Electrical Installation	600	20	\$13,700	\$12,940	\$250	\$400	\$100
**CU004903	Electrical Installation	600	**21.5	\$13,700	\$12,940	\$250	\$400	\$100
CU004930	Comprehensive Plumbing	600	30	\$13,700	\$12,940	\$250	\$400	\$100
CU004930	Comprehensive Plumbing	600	20	\$13,700	\$12,940	\$250	\$400	\$100

Applicants should select only one schedule.

Check for current rates. (Rates above are effective since 2023.) These amounts are included in the total tuition. Note also that the tuition rate will not be increased while a student is currently enrolled in a program. All students are required to purchase the textbook and the tools.

The registration fee is strongly encouraged to ensure a place in the class. It is not required.

*There is a \$10 ID fee not shown in these columns.

**This is the Monday-Thursdays schedule.

600 HOUR TRADE COURSE DESCRIPTIONS

CERTIFICATE PROGRAM · 600 HOURS

ELECTRICAL INSTALLATION

Berk Trade and Business School's Electrical Installation certificate program gives you the power to compete in today's fast-paced world. It is a comprehensive program that delivers a variety of career options upon program completion. If a career in electricity sparks your interest, Berk Trade and Business School will give you the knowledge and skills to succeed.

Scholastic Overview

The Electrical Installation program is a 20 week, five month or 30 week, seven and a half month program. This comprehensive program prepares a student to enter the electrical field, and to familiarize students with the principles of the residential and commercial electrical trade. During each section of instruction, students receive the necessary classroom and laboratory instruction pertaining to the subject that is being taught. After students obtain necessary math skills and basic electrical theory, they will design, wire and install various electrical applications in a laboratory setting.

The course contains theory of basic principles and working concepts along with practical hands on training. Graduates of this program are qualified as entry-level Electricians who may work in residential, commercial or industrial settings under the guidance of a licensed electrician. Potential occupations may include, but are not limited to, residential, commercial or industrial construction, maintenance and repair. Graduates should check with their local state licensing bureaus for licensing requirements.

ELECTRICAL INSTALLATION – COURSE OUTLINE

UNIT / TOPIC	TOTAL HOURS
INTRODUCTION	110 HOURS
Electrical History	20 Hrs.
Electrical Energy Fundamentals	20 Hrs.
Electrical Ohms Law Theory	20 Hrs.
Electrical Component	20 Hrs.
Tools for the Electrician	30 Hrs.
ELECTRICAL SYSTEMS & CODE REQUIREMENT	110 HOURS
Safety and Grounding Essentials	40 Hrs.
Electrical Systems & Code Requirements Wiring Systems	30 Hrs.
Boxes, Fittings, Covers	40 Hrs.

UNIT / TOPIC	TOTAL HOURS
INSTALLATION & WIRING	80 HOURS
Installing Boxes Conductors	20 Hrs.
Device Wiring	20 Hrs.
Planning Branch Circuits	20 Hrs.
Reading Prints and Wiring	20 Hrs.
SERVICE ENTRANCE & REMODELING	104 HOURS
Service Entrance	40 Hrs.
Appliance Wiring and Special Outlets	30 Hrs.
Light Commercial Wiring	18 Hrs.
Farm Wiring	8 Hrs.
Mobile Home Wiring	8 Hrs.
TROUBLESHOOTING, REMODELING METERS	100 HOURS
Low Voltage	16 Hrs.
Electrical Remodeling	20 Hrs.
Electrical Meters	40 Hrs.
Electrical Troubleshooting	24 Hrs.
ELECTRICAL SYSTEMS & SPECIAL ELECTRICAL TOPICS	96 HOURS
Specialized Wiring	40 Hrs.
Motors and Motor Circuits	20 Hrs.
Swimming Pool Wiring	8 Hrs.
Math Review	12 Hrs.
Electrical Careers	16 Hrs.
Total Hours	600 Hours

CERTIFICATE PROGRAM · 600 HOURS

COMPREHENSIVE PLUMBING

The Comprehensive Plumbing program prepares students to work in all phases of the plumbing field. You will gain the skills to perform plumbing tasks that include repairs and remodels, as well as new construction in the commercial or residential industry.

Scholastic Overview

The Comprehensive Plumbing program is a 20 week, five month or 30 week, seven and a half month program. This all-inclusive program prepares a student to enter the plumbing field and to familiarize students with the principles of the residential and commercial plumbing trade. During each section of instruction, the students receive the necessary classroom and laboratory instruction pertaining to the subject that is being taught. After the students have obtained necessary math skills and basic theory, they will design and install various plumbing applications in appropriate settings. The occupational objective of the comprehensive plumbing course of study is to familiarize students with the principles of the plumbing trade.

Experienced Instructors teach students how to lay out, measure, install and connect various types of pipes and fittings. Students also learn to read blueprints and schematics and use a variety of hand and power plumbing tools. The course contains theory of basic principles and working concepts along with practical hands on training. Strong technical understanding, reasoning ability and problem solving skills are essential attributes of a successful plumber.

Graduates of this program are qualified as entry-level Plumbers who may work in residential, commercial or industrial settings under the guidance of a licensed plumber. Potential occupations may include, but are not limited to, residential, commercial or industrial construction, maintenance and repair.

COMPREHENSIVE PLUMBING – COURSE OUTLINE

UNIT / TOPIC	TOTAL HOURS
INTRODUCTION TO PLUMBING	110 HOURS
Plumbing History	5 Hrs.
Safety	15 Hrs.
Plumbing Tools	20 Hrs.
Types of Pipes	20 Hrs.
Fittings	30 Hrs.
Mathematics for Plumbers	20 Hrs.
PLUMBING SYSTEMS	115 HOURS
Valves, Meters and Devices	30 Hrs.
Fixtures	25 Hrs.

UNIT / TOPIC	TOTAL HOURS
Faucets and Drain Assemblies	30 Hrs.
Plumbing Equipment	30 Hrs.
PLUMBING EQUIPMENT AND BLUEPRINTS	110 HOURS
Appliances	20 Hrs.
Piping Materials and Fittings	30 Hrs.
Blueprint Reading and Drafting	20 Hrs.
Project Layout	40 Hrs.
PLUMBING SYSTEMS DESIGN AND INSTALLATION	95 HOURS
Designing Plumbing Systems	35 Hrs.
Water Service Installation	20 Hrs.
Water Distribution Installation	20 Hrs.
Installing Water Supply Piping	20 Hrs.
PLUMBING SERVICES	96 HOURS
Drainage, Waste and Vent Segment & Sizing	30 Hrs.
Drainage, Waste and Vent Installation	30 Hrs.
Fixture and Equipment Installation	12 Hrs.
Building Codes	24 Hrs.
REPAIRS, TROUBLESHOOTING & CAREERS	74 HOURS
Plumbing Repairs & Troubleshooting	30 Hrs.
Hydronic Heat	30 Hrs.
Plumbing Careers Opportunities	14 Hrs.
Total Hours	600 Hours

100 HOUR NON-ACCREDITED SHORT COURSES

DISCLAIMER: (PLEASE BE ADVISED THAT THE FOLLOWING SHORT COURSES ARE NOT ACCREDITED BY THE SCHOOL'S ACCREDITING BODY.)

Berk Trade and Business School offers short courses without academic credits (non-accredited), which may be of interest to individuals seeking refresher courses, personal self enrichment, or for professional development.

All 100 hour courses are **not** accredited by the School's accrediting body, Accrediting Commission of Career Schools and Colleges (ACCSC) and therefore are not intended for principle occupation or vocational purposes. Students learn how to apply general principles related to maintenance and repair in residential applications. Placement assistance is not provided for theses courses since it is understood that enrollees are not taking courses for the purpose of finding employment.

100 hour courses are comprised of two quarters, one of 9 and the other of 8 weeks. Please note that these courses may not be offered currently. Contact the Admissions Department for current offerings.

ELECTRICAL WIRING, MINOR EXPANSION, AND REPAIRS

This course covers the basic principles and working concepts along with practical hands on training. Upon successful completion of this course, the student will be able to assemble, install and repair lighting equipment and building wiring, as well as do basic electrical maintenance work.

COURSES / UNIT TITLE	TOPICS	NUMBER OF HOURS
Tools and Materials	Basic Tools for House Wiring; Hand Tools Power Tools; Wires; Cables; Conduit	10
Basic Skills	Splices; Anchoring; Installing Raceway; Installing Device Boxes, Outlet Boxes, Switches; Adding New Receptacles	35
Electrical Wiring and Servicing	Branch Circuits; Installing Lighting Fixtures; Installing Major Electrical Appliances	55
Total Hours		100

100 HOUR NON-ACCREDITED AVOCATIONAL TRADE COURSES

PLUMBING MAINTENANCE

This course covers the basic principles and working concepts along with practical hands on training. Upon successful completion of this course, the student will be able to assemble, install, and repair pipes, fittings, water fixtures, and drainage systems, according to specification and plumbing codes, and will prepare the student to do basic plumbing maintenance work.

COURSE / UNIT TITLE	NUMBER OF HOURS	COURSE / UNIT TITLE	NUMBER OF HOURS
Safety Test	3	Drainage Connection	2
Future Directions	2	Transparency 1 through 15	6
Fixture Units: Pipe Sizes	3	Plumbing Code	8
Siphonage and Testing	2	Basic Hand Tools	7
Steel and Copper Pipe Fittings	1	Drainage Connections	8
Types of Copper Tubing	2	Water Valves and Faucets	15
Water Supply Tools	1	Drainage Systems	16
Removal of Water from a Cellar	3	Water System Maintenance and Repair	15
Plastic Pipe and Fittings	2	Securing, Holding and Advancing Employment	2
Transparency Master	2		
Total			100

OTHER SHORT COURSES

30 HOUR BOILERS

The 30 Hour Boilers program is not being offered currently.

This short course is designed to build skill specifically related to Boilers. Managing Boilers is an important skill for plumbers. While the program is open to all who qualify, those with plumbing work experience will benefit most. The course is designed to cover three critical areas related to Boilers:

- Specifying the problem with a boiler
- Determining the cause of the problem
- Fixing the Problem

To be an effective troubleshooter, a plumber needs to focus on the particular problem with the boiler in question. After specifying the problem, participants in the course work on finding the cause of the problem. The final skill building relates to fixing the problem.

Taken together, the three components of the program will assist participants to sharpen their troubleshooting focus and to be able to take effective action when boiler trouble occurs.

COURSE ELEMENTS	NUMBER OF HOURS
Specifying the problem with a boiler	10
Determining the cause of the problem	10
Fixing the Problem	10
Total Hours	30

UPGRADING & SERVICING ELECTRIC – PERSONAL ENRICHMENT, 39 HOURS

The 39 Hour Upgrading & Servicing Electric – Personal Enrichment program is not being offered currently.

This short course is designed to build skill basic skills for servicing and upgrading electricity. Essentials of installation, measuring, repairing and replacing electrical components are covered.

Topics covered in the program.

- Electrical Safety
- Proper use and care of tools
- Basic Electrical Installation
- Scale drawing/blueprint
- Remove and replace fuses
- Install various electrical components
- Install a dimmer switch

PLUMBING – 39 HRS.

The Plumbing – 39 Hrs. program is not being offered currently.

This short course is designed to build skill in plumbing. Students will learn how to make basic repairs and will become familiar with basic equipment and material in the plumbing field.

Key Topics covered in the program:

- The Role of the Maintenance Man
- Identifying Parts and Fittings
- Faucets
- Toilets
- How to make Leak and Emergency Leak Repairs
- How to Clear Clogs
- Measure and Mark a Predetermined Length on a Pipe

SECTION III

OFFICE OF ENROLLMENT SERVICES

MISSION

The Office of Enrollment Services at Berk Trade and Business School supports the mission statement of the School. Berk Trade and Business School seeks to enroll and graduate applicants who will develop and grow educationally and personally and will contribute to the community, and the broader society. To that end, the role of the Enrollment Services Department is to recruit and encourage enrollment of applicants who demonstrate commitment to their educational goals and the requirements of the programs. It is the School's experience and judgment that enrolled students, who demonstrate the qualities needed for success, will foster the vibrant educational atmosphere that provides the best educational experience for all students.

Many students are interested in enrolling at Berk Trade and Business School. The School interviews all applicants and strives to enroll committed students. Within the limits of its ability and resources, it is the policy of Berk Trade and Business School to accept all qualified applicants for admission who demonstrate they have the interest, ability and potential to successfully complete appropriate requirements for the course of study selected, without regard to race, creed, color, disability or sex.

ADMISSIONS OVERVIEW

After meeting with an Admissions representative who is trained to listen and evaluate your needs and goals, you will be presented with an opportunity to apply for the Berk Trade and Business School program that is appropriate for you. Our philosophy is to treat you as an individual and create a program that will give you the ability to achieve your dreams. Our representatives will explain the great variety of opportunities available in today's job market and the skills you will need to start the career you want. Following the personal interview, the licensed Admissions representative will give you a tour of our campus, including our library, classrooms and laboratories. The applicant will also be provided with a Shopping Sheet.

ADMISSIONS PROCESS

The admissions process is designed to consider all aspects of an applicant's record and experience and is not intended to admit applicants solely on the basis of grade point averages, test scores, or any other single criterion. The School recognizes that there is great variation among its applicants' personal circumstances, home communities, and high school preparation, including those schools' course offerings and grading practices. Therefore, reviewers have the opportunity and responsibility

ity to consider a comprehensive range of factors in evaluating applications and to recommend applicants for admission who both are academically qualified and have demonstrated their potential to contribute to, and be successful students at Berk Trade and Business School.

The Berk Trade and Business School admissions process adjusts based on the School's experience. We continually review and update it to reflect lessons learned, changes in the applicant pool from year to year, evolution of the School's educational objectives, and applicable State and Federal laws and policies. Our process provides an effective means to ensure a comprehensive, holistic, and individualized review of every application.

Our admissions program fosters an individually tailored review and decision making process for each application by expanding flexibility and use of professional judgment, while at the same time maintaining consistency in the way all applications are evaluated. All applications are reviewed at least twice.

ADMISSIONS CONSIDERATIONS

The following list shows the considerations that may be used when reviewing applications for admission:

- High School background
- Intellectual ability
- Academic interest
- Character
- Socioeconomic and educational background
 1. First generation to apply to post secondary education in family
 2. Low economic family background
 3. Economically disadvantaged region
- Awards/Honors
- Extra-curricular activities
- Work experience
- Evidence of academic passion
- Overcoming personal adversity/disadvantage/unusual hardships
- Ability to Benefit Test scores (if applicable)
- Language spoken at home/ESL

OUR STUDENTS

Berk Trade and Business School students represent diverse backgrounds, ages and experiences. Some are recent high school graduates; some are currently employed and seek career advancement; others are eager to change jobs or careers, seek new skills or new work opportunities. Some are interested in continuing on to other higher education. Most Berk Trade and Business School students come from the New York City metropolitan area.

The student body is diverse and dynamic, adding to the overall excitement of the Berk Trade and Business School experience. Students enjoy personal contact with the faculty and thanks to small class sizes, receive maximum attention to their individual needs. Applicants applying for admission to Berk Trade and Business School (BTBS) are required to be at least 17½ years old at the time the student enrolls.

REQUIRED DOCUMENTATION

- a. A completed official BTBS application for admission.
- b. Proof of US residency or citizenship:
 - 1. Original or certified copy of a US or US Territory birth certificate showing both first and last name, issued by a Board of Health or Bureau of Vital Statistics. (US Territories are American Samoa, Guam, Mariana Islands, Marshall Islands, Puerto Rico, Virgin Islands and Wake Island.)
 - 2. Valid US passport (may be current or expired per IFAP)
 - 3. Voter registration card
 - 4. Permanent Resident Card (Green Card) or other document verifying residency and or legal permanent status
 - 5. Certificate of Citizenship
 - 6. Certificate of Naturalization
 - 7. US Citizenship Identification Card

Students who are not permanent US residents, who hold a visa whether it is a student or visitor's visa or who do not have permanent resident status may take the course but cannot apply for financial aid and must provide proof that they have the funds to cover the cost of the tuition as a full out of pocket expense. Such students are also not entitled to job placement services.

- c. Picture Identification:
 - 1. State issued driver's license
 - 2. State issued ID card
 - 3. Employment issued ID card with photo
 - 4. HRA benefit card with photo
 - 5. Permanent Resident Card
 - 6. Valid US passport (may be current or expired)
- d. Proof of completion of secondary education can be accomplished by any of the following means:
 - 1. Copy of high school diploma
 - 2. Official high school transcript showing graduation date
 - 3. Copy of general education diploma (GED)
 - 4. Copy of associate's, bachelor's, master's, or doctorate degree from an accredited school or university or official transcript indicating the same
 - 5. Students completing high school in a foreign country, where a language other than English is the official language, and who are able to produce a copy of their transcript and/or diploma need to have it translated into English by either an education evaluation service, which offers translation services, or by an individual who is college educated and fluent in both English and the language of the transcript and/or diploma. The individual providing the translation must sign a notarized affidavit that: 1) attests to their not being an employee or otherwise affiliated with the licensed private career school that the student seeks to attend; 2) provides the name, address, email and phone number of the translator and the student; 3)

the translator is knowledgeable of the English language and the language of the student's transcript and/or diploma and states how the English language or foreign transcript and/or diploma language was learned and where their college degree was obtained; and 4) affirms that the translation is a true and complete translation of the original. The diploma must also be equivalent to a U.S. High School Diploma.

6. For students completing high school in a foreign country, who are unable to produce a copy of their diploma, form BPSS-115 completed in English and the student's native language. Students using BPSS-115 form may have to take a test approved by the Commissioner in order to validate their claim of a foreign diploma and ensure their ability to benefit from the instruction. The School may use the Accuplacer Test to satisfy this matter. (See item 9 below.)
7. Copy of a fully completed department of defense form DD-214 indicating that the applicant completed high school prior to or during his/her armed forces service.
8. If an applicant attended college but did not graduate, he or she may provide an official transcript that states that he or she was admitted to the college on the basis of high school graduation.

LATE STARTS

The school recommends that all students finish the enrollment process and be ready to start classes prior to the beginning of the program. However, the School allows late starts. Students may begin classes up to one week after the program has started, e.g., the first day of the second week. Students are not penalized for missing the first few days of the program and are provided an opportunity to complete all required work.

SECTION IV

STUDENT FINANCIAL SERVICES

FINANCIAL SERVICES MISSION

The Student Financial Aid Office at Berk Trade and Business School supports the mission statement of the School. The primary mission of the Financial Aid Office is to administer student financial aid programs in compliance with applicable law, regulations and policies that govern federal, state and private funds in order to serve the maximum number of students by assisting them in completing their education using a combination of these aid sources. The Financial Aid Office is committed to promoting and maintaining integrity, accuracy and timeliness in the delivery of financial assistance to all students admitted to the School.

Berk Trade and Business School participates in most Federal Financial Aid programs. Grants and loans are available to qualified students. Our Financial Aid department will design the plan that is best for you. Let us help you find the resources necessary to make your educational dream a reality.

PAYING FOR EDUCATIONAL COSTS

Each payment period term (10 or 10.15 or 15 weeks) students are responsible for arranging for payment of all tuition, fees and other School-related expenses. In addition to direct payment, financial obligation may be met through a combination of Federal and State grants, scholarships from outside sources and student loans.

Students who have a shortfall after all financial aid alternatives have been explored are able to make either a lump sum payment or participate in the School's convenient monthly payment plan. Additional information can be obtained in the Business Office or Financial Aid Office. Individuals who qualify for employer sponsored tuition reimbursement plans must provide documentation regarding the specifics of their plan prior to registration. The School may be able to reduce the out-of-pocket cost to the student based on the provisions of their plan.

AVAILABLE FINANCIAL AID PLANS

- Federal Pell Grants
- Federal Direct Loans (See below.)
- Federal SEOG Grants
- ACCES/VR
- Workforce One Grants
- New York City Human Resources Administration (HRA) Program
- Job Re-Training (Unemployment ITA Grant)
- Veterans Administration (VA) Funding
- Employer sponsored tuition reimbursement plans

Federal Pell Grant Program

The Federal Pell Grant is an entitlement program that provides awards to students based on their financial need. The Pell Grant awarded is prorated since students are not attending traditional full time schedules. The amount of the grant depends on a family's financial status (determined by a Federal formula), and the cost of attendance at the school.

Federal Direct Subsidized Student Loan (FDSL)

A Federal Direct Subsidized Student Loan is a low-interest loan authorized by the federal government to help pay for a student's School costs. The in-school interest is paid (subsidized) by the federal government. Berk Trade and Business School students qualify for prorated amounts of the FDSL. The amount awarded is less than the maximum amount allowed for traditional post secondary schools.

Federal Direct Unsubsidized Student Loan (FDUSL)

A Federal Direct Unsubsidized Student Loan is for those students whose needs analysis does not allow for part or all of the Federal Subsidized Student Loan. The programs have the same eligibility criteria. The main difference is that the in-school interest is not paid by the federal government. The interest may be paid quarterly or deferred until repayment of the loan.

Supplemental Educational Opportunity Grant (SEOG)

SEOG is a program that provides funds for undergraduate students who demonstrate exceptional financial need. SEOG is a grant and operates similarly to the Federal Pell Grant Program. In both cases, funds are awarded but do not need to be repaid.

The Federal Direct Parent Loan Program (PLUS)

Federal Direct Parent Loans for Students are available to parents of dependent students to help meet a student's educational expenses. Students, for whom the loan is borrowed, must meet all Title IV eligibility criteria. Federal Parent loans do not require a financial needs test. PLUS loan borrowers are subject to credit checks. All PLUS loan borrowers have a loan origination fee and insurance premium fee equal to 3% of the loan, which is deducted from the original loan amount. The maximum PLUS loan is equal to the cost of attendance at the School less other expected financial aid. Federal PLUS Loans have a variable interest rate, and repayment must begin forty five days after the loan is fully disbursed.

LOAN REPAYMENT FACTS

Subsidized Federal Direct Student Loan

1. Payment of principal and interest begins six months after the day you graduate (your “grace period”). Repayment should be completed within 10 years, depending on the amount borrowed. However, extended payment plans, graduated repayment, and deferments (to delay repayment) are available through the Direct Loan Servicing Center. You may choose to repay earlier without penalty.

New regulations were enacted to protect students during the corona virus. Please check with the School concerning current regulations on repayment and interest.

2. The federal government pays (subsidizes) all your loan interest while you are enrolled at least half-time plus during your grace period.
3. The interest rate changes every year, but will never be more than 8.25%.

Unsubsidized Federal Direct Student Loan

1. You are responsible for interest from the time you receive your loan unless you choose to have the interest added to the principal balance (capitalized) or to make interest payments while you are in school.
2. Payment of both principal and interest begins 6 months after the day you graduate or are enrolled less than half-time. Payment plans and deferments are available. You may choose to repay earlier without penalty.
3. The interest rate changes every year, but will never be more than 8.25%.

Federal Direct PLUS Loans

1. The interest rate changes every July 1, but will never be more than 9%. Interest begins to accrue after the first disbursement.
2. Repayment of the amount borrowed plus interest generally begins within 60 days after the full amount of the loan is disbursed.

Deferments

Deferments (to delay repayment) are available to eligible borrowers through the Direct Loan Servicing Center. You may contact your loan servicer for more information.

RIGHTS AND RESPONSIBILITIES OF STUDENT LOAN BORROWERS

A student borrower is not required to begin repayments as long as the student remains enrolled at least half-time and for six months after he or she ceases to be at least half-time. This is known as a student's grace period. Repayment must begin after the grace period ends. However, payment of principal may further be deferred for certain categories such as Public Health Service officers, the temporarily disabled, full-time Peace Corps, VISTA or similar national volunteer programs, unemployment, and full-time teachers in shortage areas. If a student applies for more than one student loan, the application must be made to the same lending institution where the original loan was made. After completing a course of study, a student is required to participate in an Exit Interview. The main purpose of the Exit Interview is to orient the student to his or her responsibilities after program completion and to update contact information.

After ceasing to be at least a half-time student, the borrower must make formal arrangements with the lending institution to begin repayment. The following regulations apply:

- Depending on the amount of the student loan, the minimum monthly payment will be \$50 plus interest.
- Under extenuating circumstances, the lender, on request, may permit reduced payments.

- Repayment in whole or part may be made at any time without penalty.
- The maximum repayment period is ten years.
- Loans may be consolidated, resulting in longer repayment terms and smaller monthly payments.
- Loans may be repaid through the Income Contingent Program.
- Loans must be repaid according to their terms and conditions; missing payments can result in the loan being placed in default.
- Loan borrowers who are experiencing difficulties meeting their loan payments must notify their lending institution to determine the right steps to take to rectify this matter. Loan borrowers who have concerns about any aspect of their loans should seek assistance from a loan advisor. If concerns remain, the Financial Aid Coordinator is available to discuss any outstanding issues.
- All students receiving financial aid must complete the Exit Interview by their last week of attendance.

TITLE IV DISBURSEMENTS

All Federal Direct Loan borrowers have a loan origination fee equal to 3 percent of the loan which is deducted from the original loan amount. For first term students, funds may not be disbursed earlier than 30 days from the beginning of the term. For continuing students funds may not be disbursed earlier than 10 days prior to the beginning of the term. The loan amounts may be disbursed in one or more payments. Title IV Grants are generally disbursed to student accounts after the second week of each term, on a regular basis contingent on when the award is finalized. Loans will be paid to each student's account within three days of the receipt of the funds. Loan funds are generally delivered to the School via Electronic Funds Transfer (EFT). A student will receive notification (receipt) of the loan in an attached reminder that he or she has the right to cancel all or part of the loan within 14 days.

In situations where funds must be returned, they are returned in a prescribed order: Unsubsidized loan; Subsidized loan; PLUS loan; Pell Grant, SEOG. Pending and estimated aid will not result in a credit. A credit will only occur once the proceeds are paid to the student's account.

PAYMENT PLANS

The tuition and fees are subject to change at the discretion of the School Director. Payment plans are available to students who do not wish to apply for Title IV federal financial aid or who do not qualify for the federal programs. Payment plans are arranged initially with the Financial Aid Office and confirmed through the Bursar's Office. Students interested in payment plans should have a realistic budget in mind that is sustainable during the course. Students must understand that paying their tuition is a serious matter. Failure to do so may lead to suspension from class or dismissal from school. Students are strongly advised to complete their payment plans by the end of the first week of classes. This includes applying for financial aid and arranging monthly cash payments.

SELECTIVE SERVICE REQUIREMENT

All male students between the ages of 18 and 25 must be registered with the Selective Service System to be eligible for any Title IV financial aid program. This applies to all United States citizens and eligible non-citizens. Members of the National Guard or Reserves must also register. Only permanent residents of the Trust Territory of the Pacific Islands and the Northern Mariana Islands are exempt from this requirement. Students may be required to present a copy of their Selective Service acknowledgement letter, showing their registration number, to the Financial Aid Office.

Male students who have reached their 26th birthday and who are not registered with the Selective Service System must advise the Financial Aid Office and resolve this issue prior to starting classes.

STANDARDS OF PROGRESS FOR TITLE IV ELIGIBILITY

To remain eligible for Title IV aid, students must make satisfactory academic progress (SAP) towards completion of their diploma. Satisfactory progress is measured by a qualitative standard (students must maintain a minimum GPA) and a quantitative standard (students must maintain required attendance). No student will graduate with a cumulative GPA below 2.0. Please refer to the fuller description of Satisfactory Academic Progress (SAP) in this Catalogue for further information. In addition to federal requirements for SAP, New York State has requirements for calculation of SAP.

WITHDRAWAL FROM THE PROGRAM

A student is considered officially withdrawn if the Registrar/Student Services Office is notified by the student in writing or by phone of their intent to withdraw. If a student sends written notification of intent to withdraw, the withdrawal date (LDA) is the date the letter is received via postal, electronic, or fax mail.

No Official Notification Provided by the Student

If a student ceases attendance without providing official notification, the School will make a determination that the student has withdrawn. The date of determination (DOD) that a student withdrew varies depending upon the type of withdrawal. This assessment will be made according to the student's last day of attendance (LDA) at an academically related activity, documented by the School. Following this determination by the School, a calculation of tuition and fees owed to the School will be made and funds that must be returned will be sent back according to prescribed policies. (See "Title IV Disbursements" above.)

The date that BTBS becomes aware that the student has ceased attendance will be the date of determination. This date will be identified no later than 14 calendar days after the student's last date of attendance.

REFUNDS

In accordance with federal regulations, when a federal financial aid recipient withdraws from class during a term, it is Berk Trade and Business School's (BTBS) responsibility to determine the withdrawal date and amount of grant and/or loan assistance that the student earned. The School may be required to return funds to the appropriate aid program.

Calculation of Earned Title IV Assistance

The amount of Title IV federal aid assistance earned by the student is determined on a pro-rata basis up to the end of 60% of the term. Once a student has completed more than 60% of a term, all awarded aid has been earned. Pell Grant, Stafford Loans, and PLUS loans as well as SEOG are included in the calculation.

Post-Withdrawal Disbursements

If the total amounts of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event that there are outstanding charges on the student's account, BTBS will credit the student's account for all or part of the amount of the post withdrawal disbursement of grant assistance (not loan), up to the amount of the allowable charges.

Any amount of a post-withdrawal disbursement that is not credited to a student's account will be offered to the student within 30 days of the date that the institution determined that the student withdrew. Upon receipt of a timely response from the student, the School will disburse the funds within 90 days of the date of determination of the student's withdrawal date.

BTBS maintains the right to decide whether or not to make a post-withdrawal disbursement in the event that the student responds after 14 calendar days of the date that the notification was sent. If the School decides not to make this post-withdrawal disbursement, it will inform the student.

Return of Unearned Funds to Title IV

If the total amount of Title IV grant and/or loan assistance that was earned as of the withdrawal date is less than the amount that was disbursed to the student, the difference between the two amounts will be returned to the Title IV program(s) and no further disbursements will be made.

By the School

If a student has received excess funds, the School must return a portion of the excess equal to the lesser of:

- The student's institutional charges multiplied by the unearned percentage of funds, or
- The entire amount of the excess funds.
- The funds will be returned in the order below as prescribed by federal regulations, within 45 days from the date of determination that a student withdrew.
 1. Unsubsidized Federal Stafford Loans
 2. Subsidized Federal Stafford Loans
 3. Federal PLUS loans

4. Federal Pell Grants

5. SEOG

By the Student

In the event that there is remaining unearned aid, the student is responsible for returning those funds. If the aid to be returned is in the form of a loan that has been released to the student (or parent if a PLUS loan) borrower, the student (or parent) can repay the loan in accordance with the terms of the promissory note over a period of the time. If the aid to be returned is in the form of grant funds, the law provides that the student may repay 50% of a federal grant rather than 100%. The School will return the student's grant obligation to the appropriate federal program.

Both the School's portion and the student's portion of unearned aid returned to programs will be charged back to the student's account, as provided for in federal regulations.

Return of Unearned Tuition

The federal portion of unearned tuition resulting from termination or withdrawal will be calculated according to the refund policy as stated in the Enrollment Agreement. More detailed information is available through the School's Financial Aid Office.

RETAIL INSTALLMENT CONTRACTS

This applies only to students who sign a Retail Installment Contract with the School.

This information should be read carefully and fully understood by the student before signing a Retail Installment Contract. A Retail Installment Contract is not a loan. It is most similar to a sales contract, which is commonly used for retail purchases. Payments must be made in installments over a fixed period of time. Installment payment deadlines are established in advance. Berk Trade and Business School's Retail Installment Agreement requires that students pay tuition and books in monthly installments during the time period that they are enrolled in the program. All payments must be completed within three months of the date of graduation or the student will not receive the certificate of completion. The amount of the monthly payments will vary depending on how much the program costs, and whether the student is financing the program exclusively through the Retail Installment Contract.

Applicants interested in a Retail Installment Contract, which is not Title IV financial aid, may speak with the School's Bursar.

BERK TRADE AND BUSINESS SCHOOL REFUND POLICY

The School complies with refund requirements of New York State and the United States Department of Education. All students receive an Enrollment Agreement, which includes the refund schedule that applies to the program they signed up for. The refund schedules for the longer programs and the short programs are provided here. Note that the refund schedule is shown on the Enrollment Agreement. Programs have specific refund schedules.

At the present time, only the School's 600-hour programs are running. As a result, only the refund schedules that apply to 600-hour programs are in use. Since the School is approved by New York State to run shorter programs, a separate refund schedule would apply to these programs. But these programs are not being offered at this time. Applicants should always check for current tuition charges. Refund Schedule for 600 Hour Programs are shown on the Enrollment Agreement.

REFUND SCHEDULE FOR DAY PROGRAMS AND MONDAY TO THURSDAY SCHEDULE (30 HRS. PER WEEK; 28 HRS. PER WEEK)

If termination occurs school may keep:

(A) FIRST QUARTER		(B) SUBSEQUENT QUARTER	
Prior to or during the first week	0% (\$0)	During the first week	0% (\$0)
During the second week	25% (\$1617.50)	During the second week	25% (\$1617.50)
During the third week	50% (\$3235)	During the third week	50% (\$3235)
During the fourth week	75% (\$4852.50)	During the fourth week	75% (\$4852.50)
After the fourth week	100% (\$6470)	After the fourth week	100% (\$6470)

REFUND SCHEDULE FOR EVENING PROGRAMS (20 HRS. PER WEEK)

If termination occurs school may keep:

(A) FIRST TERM		(B) SUBSEQUENT TERM	
Prior to or during the first week	0% (\$0)	During the first week	20% (\$1294.00)
During the second week	20% (\$1294.00)	During the second week	35% (\$2264.50)
During the third week	35% (\$2264.50)	During the third week	50% (\$3235.00)
During the fourth week	50% (\$3238.00)	During the fourth week	70% (\$4529.00)
During the fifth week	70% (\$4529.00)	After the fourth week	100% (\$6470.00)
After the fifth week	100% (\$6470.00)		

REFUND SCHEDULE FOR SHORT PROGRAMS

At this time, no short courses are running at the School. The refund schedule that applies to short courses is shown below.

1. The non-refundable registration fee plus
2. The cost of any textbooks or supplies accepted plus
3. Tuition liability as of the student's last date of attendance. Tuition liability is determined by the percentage of the program offered to the student.

IF TERMINATION OCCURS SCHOOL MAY KEEP		100 HOUR	30 HOUR
0-15 % (up to 5.85 hours) of the program	0%	\$0	\$0
16 – 30% (from 5.85 to 11.7 hours) of the program	25%	\$625	\$250
31 – 45% (11.7 to 17.6 hours) of the program	50%	\$1,250	\$500
46 – 60% (from 18 to 23.4 hours) of the program	75%	\$1,875	\$750
After 60% of the program	100%	\$2,500	\$1,000

VETERAN'S BENEFITS

This School is approved for the training of veterans. A veteran's individual eligibility will be determined as per guidelines and requirements established by the Veterans Administration. In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill[®] (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent nor delay the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, libraries, or other institutional facilities.
- Veterans may not borrow funds that exceed the cost of attendance.

However, to qualify for this provision, such students may be required to:

- Produce the Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.
- Veterans should make sure that their education benefits are available prior to enrolling.

TUITION REIMBURSEMENT FUND

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending proprietary schools.

If a school closes while you are in attendance, prior to the completion of your educational program, you may be eligible for a refund of all tuition expenses which you have paid.

If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations.

To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at 116 West 32nd Street, 5th Floor, New York, New York 10001, attention: Bureau of Proprietary School Supervision.

The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form can be made available upon enrollment).

CANCELLATION AND REFUND POLICY

600 Hour Courses Operating in Terms

Cancellation of enrollment must be in writing and delivered in person or by certified mail. A student who cancels within 7 days of signing the enrollment agreement will have all monies refunded. Thereafter, liability for tuition will be as of the student's last date of actual attendance.

The refund schedules are shown on pages 33 and 34 of this catalogue. Note that the School is not currently running short programs. Applicants should be sure to sign the Enrollment Agreement for the schedule you plan to attend. Refund schedules are not the same for all programs.

If a student withdraws during the first term, the School will keep the \$100.00 registration fee. In addition, the student will be liable for tuition costs incurred during the time the student is in attendance according to the above schedule. (A weekly repayment schedule may apply in certain cases.)

If a student withdraws during the second term, the School may use the "First Term" schedule unless the School can demonstrate that no significant educational change has occurred in the program. Significant educational change is defined as: (i) non-functioning educational equipment, which adversely affects a student's educational program; (ii) a material educational change in the student's schedule as agreed to at the time of the student's enrollment; (iii) substitution of a teacher in a course after instruction has begun where such teacher does not possess the language skills in the approved language of instruction in order to effectively communicate the subject matter to the students; or, (iv) a significant increase in the student teacher ratio.

In the case of a student's prolonged illness or accident, or other unusual circumstances that make it impractical to complete the course, the School shall make a settlement, which is reasonable and fair to both. Rejected applicants will be entitled to a full refund of all monies if the school rejects the applicant. Official termination date and percentage of course completed will be based on last date of physical attendance (LDA) and total hours offered. Fees and charges paid to the School for goods and services, which have not been provided by the School and accepted by the students, shall be refunded within 45 days from the date of determination.

Courses Operating in Quarters (100 Hour Programs)

- a. A student who cancels within 7 days of signing the enrollment agreement will have all monies refunded.
- b. Thereafter, liability for tuition will be as of the student's last date of actual attendance.
 - 1. The registration fee plus
 - 2. Tuition Liability as of the student's last date of attendance

See pages 33–34 for the refund schedules in use at the School.

- c. If a student withdraws during the first Quarter, the student will be liable for tuition costs incurred during the time the student is in attendance according to the above schedule.

If a student withdraws during the second Quarter, the School may use the “First Quarter” schedule unless the School can demonstrate that no significant educational change has occurred in the program. Significant educational change is defined as non-functioning educational equipment, which adversely affects a student's educational program, a material educational change in the student's schedule as agreed to at the time of the student's enrollment. Substitution of a teacher in a course after instruction has begun where such teacher does not possess the language skills in the approved language of instruction in order to effectively communicate the subject matter to the students, or a significant increase in the student teacher ratio.

In the case of a student's prolonged illness or accident, or other unusual circumstances that make it impractical to complete the course, the school shall make a determination of withdrawal. On the date of determination, the school will identify the percentage of course completed and total hours offered as of the last date of physical attendance (LDA). Fees and charges paid to the school shall be refunded.

- d. If a student fails to complete the required attendance or to attain the required grade level by the 150% of program time date, he or she does not qualify for graduation. Such a student will be billed according to the School's tuition policy. A certificate of completion will not be provided. Note that the School makes every reasonable effort – including tutoring and make-up hours – to assist students to meet their academic goals.

If a student transfers from one class to another, a new graduation date is provided through completing a new Enrollment Agreement. Similarly, if classes are interrupted for any reason, a new graduation date will be established and communicated to students. In all cases, students will be offered the full 600 hours of their program.

SECTION V

ACADEMIC SERVICES

GENERAL INFORMATION

Every student counts as a significant member of the community. From the first day of classes to graduation day, Berk Trade and Business School students interact with a well-prepared and caring faculty and staff. No student confronts an issue without knowing that an Instructor or staff member is available to help.

A dynamic curriculum, designed to maximize learning and move the student into a rewarding career rapidly, distinguishes this academic institution. The Registrar's Office monitors daily attendance, and they get to know you as an individual. If you are absent from a class, the Office can make arrangements for you to meet with your Instructor to make up the missed work or to receive tutoring.

GRADUATION REQUIREMENTS

- ✓ Achieve a cumulative grade point average (GPA) of 2.0
- ✓ Achieve 90% attendance although exceptions may be made.
- ✓ Satisfy all financial obligations to the School
- ✓ Complete the enrolled course or program within 1.5 times the normal length

In order to successfully complete any program, the student must achieve a grade score of 70% (C) or higher and the student must attend 90% of class sessions although exceptions may be made.

The School does not provide for independent study. Students must be enrolled full-time in a class.

THE IRVING BERK LIBRARY & RESOURCE CENTER

Irving Berk Library and Resource Center (IBLRC) is located in the school's main floor, and holds over 200 reference materials in the form of books, periodicals, and electronic media. The IBLRC provides students access to online services and networked computer Internet access. The Center also houses the Learning Resources System (LRS) material that plays an integral role in many student assignments and projects. Copies for personal use not related to coursework can be made for a nominal fee. Students are also expected to hold a valid New York City Library Card.

STANDARDS OF ACADEMIC PROGRESS

In order to maintain eligibility for financial aid, a student must make adequate academic progress toward completion of his/her program. The School follows all applicable state and federal regulations related to Satisfactory Academic Progress (SAP) and maintains a record.

Evaluation Periods

At the end of each formal SAP evaluation point (150, 300, 450 and 600 hrs.), the school checks Qualitative Measure (grade based); Quantitative Measure (Pace); and Maximum time frame for students.

Qualitative Factor

The qualitative measure used to determine SAP is based on grades. Students should maintain a cumulative grade point average of at least 2.0. A specific grade point average (GPA) chart covering all 600 hours is shown below. The School uses a standard grading format. (See below.) Students must make up failed or missed evaluations and assignments.

THE GRADING SYSTEM – GRADE REPORT CARD SCALE

SYMBOL	DEFINITION	NUMERICAL GRADE
A	Outstanding	90 -100
B	Average	80-89
C	Passing	70-79 (70 = 2.0 GPA)
D	Very Poor	60-69
F	Failing	59 and below

Students receive a Progress Report every 100 hours. The report shows grades, attendance and teamwork.

Students who fail to meet SAP are placed on warning. Students on warning must achieve SAP or they will be placed on probation. Students on probation must achieve SAP or they will be dismissed. Students have the option to appeal the decision (see below). The School monitors student progress.

Students on financial aid probation may continue on a cash-pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days after notification of loss of SAP.

SAP EVALUATION PERIODS

Students must maintain a minimum cumulative GPA according to the following chart:

HRS OFFERED PER SAP REPORTING PERIOD	MINIMUM REQUIRED HRS	MINIMUM GPA	LETTER GRADE
150	105	1.5	C = 70-79
300	210	2.0	
450	315	2.0	
600	420	2.0	

Note: Progress Reports are issued at 100-hour intervals.

Quantitative Factor

To be considered making SAP, students must attend the required minimum number of hours as measured in clock hours. Evaluations are conducted to determine if students have met the minimum requirements and are based on the cumulative attendance percentage for each SAP evaluation period. (See chart above.)

Students also receive Progress Reports at each 100-hour point in the program. The quantitative measure is calculated by dividing the total hours accrued (successfully completed) by the total number of hours scheduled. At the end of each period, the school determines if students have maintained the required attendance since the beginning of the course. This indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Students are strongly advised to complete all work by graduation day. This qualifies them for rapid employment, since employers expect interviewees to be ready to work. Students who do not complete all required work by the last day of the course must complete their work quickly after the official graduation date and certainly within the 150% rule.

Graduation Requirements

In order to graduate, students are strongly encouraged to attain the School's long-standing requirement of 90% attendance although exceptions may be made and must achieve a C average at the end of the program. While it is strongly advised that students complete all required work by graduation date, the maximum time frame based on the School's laboratory schedules and program length is 150%.

Financial Aid Appeal Process

The Financial Aid Appeal process allows students who are not meeting SAP standards to petition the institution for reinstatement of Title IV aid eligibility. Students may have the opportunity to have their financial aid eligibility reinstated by appealing the decision and being placed on Financial Aid Probation. Students have five (5) business days after being notified to institute an appeal. The appeal must be in writing and given to the Director.

The bases on which a student may file an appeal are: injury or illness; death of a relative; or other special circumstances. Students must provide supporting documents and describe in writing any unusual circumstances that warrant special consideration. Students must provide information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

Official Withdrawal from School

In the event a student must withdraw from the school, it is strongly advised that he or she inform the school of the decision. A signed letter confirms the student's decision. A phone call to the Director will suffice. Once the school knows that a student has decided not to continue, it speeds the withdrawal process and allows the school and the student to clarify the student's post-withdrawal obligations.

Unofficial Withdrawal from School

If the school unofficially withdraws a student from the school – usually because the student does not respond to phone calls and letters from the school -- the Director will record the circumstances and the last day of attendance in order to include the information in the student's file. Students should come to the school to complete an exit interview.

Attendance Interruptions

Leaves of Absence (LOA) are covered elsewhere in this Catalogue. If enrollment is temporarily interrupted for a Leave of Absence, students return to school in the same SAP status prior to the leave of absence. Clock hours that have elapsed during a leave of absence will extend students' contract period by the same number of clock hours and days taken in the leave of absence and will not be included in the cumulative attendance percentage calculation. Depending on the length of the LOA, the student may be assessed to determine whether he or she has retained adequate knowledge from the program.

All leaves of absence must be requested prior to beginning the leave, must be for a compelling reason and must be approved. Students who do not return from a Leave of Absence will be unofficially withdrawn from the school within 14 calendar days after the return date and will have their last date of attendance as the last day they attended before the start of the leave. Students who withdraw prior to completion of the course and wish to re-enroll within 180 days of the original official withdrawal date will return in the same SAP status as at the time of withdrawal.

PLAIN LANGUAGE DISCLOSURE

Tardiness and Class Attendance

Students who are tardy to school and have a valid reason (illness, illness of an immediate family member, death in the family, required court appearance, scheduled doctor or dentist appointment, etc.) should bring a note with them, specifying the reason for the tardiness, and check in at the Registrar's Office and then report immediately to class.

Patterns of Non-Attendance

Berk Trade and Business School expects all students to attend regularly and promptly all lectures and other sessions of the course for which they are registered. The Registrar's Office will closely monitor student attendance with a focus on the accumulation of more than 3 days of absence from School with or without acceptable documentation. It is important for students to be in every class every day to keep pace with the program.

Attendance

In order to graduate, a student is expected to complete the School's long-standing requirement of 90% although exceptions may be made by the Director. The School strongly encourages and rewards excellent attendance. All absences beyond 10% require the student to make up the missed work. This may be done by completing work assigned by the Instructor. Students who are absent for legitimate reasons must also provide appropriate documentation.

Students who receive financial aid must attend their classes. If a student at any point falls below minimum standards to maintain satisfactory academic progress (C average), he or she may be placed on probation for 30 days or for the next 100 hour Progress Report cycle. During that time, the student is encouraged to complete all missing work. After that time, the student's academic progress will be reviewed for removal of probation if the student's grades meet the minimum requirements.

Instructors maintain the attendance records, which are provided to the Registrar for recording. The need for good attendance is discussed during Orientation. Periodically, the Director provides awards for attendance excellence.

If a student is dismissed for poor attendance, he or she has the right to appeal the dismissal. The School will consider serious mitigating circumstance such as:

- Death of a relative
- Medical reason
- Financial hardship
- Other circumstances beyond the student's control

Students must provide to the School any applicable documentation in writing for the appeal to be considered. The documentation will be reviewed by the Director. A decision letter will be mailed within two weeks of the student's appeal submission.

Lateness

Students are expected to be on time for class. Attendance is taken each hour during each class. Students who are late are not given credit for that portion of the class. If a pattern of lateness develops, students will be advised of the consequences of lateness. These include the need to complete work that is covered during the time(s) of their lateness. Berk Trade and Business School strives for excellent and timely attendance from all students.

Make Up Work

Regardless of the reason for missing class, students must make up work when they fall below the 90% standard. Exceptions may be made at the discretion of the Director. It is critical that students remain current with their classroom work in order for them to be successful in the learning pro-

cess. The student is responsible to notify their Instructor prior to or after any absence in order to receive make up work assignments. All make up work will be performed before or after normal class schedules and must be signed off by a school official or Instructor. Students are expected to complete their make up hours quickly and within the period of their probation. Students who do not complete all required work by the date of graduation must complete the work within 150% of program length. Scheduled times for make up can be obtained in the school office.

Late Starts

Students admitted to Berk Trade and Business School are permitted to begin instruction up to one week after the program has started, i.e., the student will begin classes no later than the first day of the second week. Instructors provide remedial services including make up work and private tutoring for students who begin the class late to make up for any deficiency.

NONDISCRIMINATORY POLICY

Berk Trade and Business School is an equal opportunity educational institution. It does not discriminate on the basis of race, color, religion, age, sex, disability, marital status, sexual preference, or national origin in administration of its admission policies, administrative policies, loan programs and other school administered programs.

WEAPONS POLICY

Guns including toy guns are considered a weapon and should not be brought onto School property. Any tool or instrument used in a threatening manner will be considered dangerous and will result in suspension or termination. In addition, drugs or alcoholic beverages are not permitted in the School or in front of the building. Any student experiencing a substance abuse problem is urged to speak to School personnel for help or a referral.

JUDICIAL AUTHORITY

The School is committed to operating a professional environment. The Director is the primary person responsible for the administration and interpretation of the Student Code procedure. All students are expected to conduct themselves in a professional manner in keeping with the School's Mission as a career-oriented institution. This section of the Catalogue describes the kinds of behavior that are inappropriate and the policies and procedures in place to resolve them.

IMPORTANT SCHOOL POLICIES

Dress Code Policy

All students are expected to dress appropriately for a post-secondary educational environment. Any clothing that interferes with or disrupts the educational environment is unacceptable. Clothing with language or images that are vulgar, discriminatory, or obscene or clothing that promotes illegal or violent conduct, such as the unlawful use of weapons, drugs, alcohol, tobacco, or drug paraphernalia, or clothing that contains threats such as gang symbols is prohibited.

Clothing should fit, be neat and clean, and conform to standards of safety, good taste, and decency. Clothing that exposes cleavage, private parts, the midriff, or undergarments or that is otherwise sexually provocative is prohibited. Students requiring accommodation for religious beliefs, disability, or other good cause should contact the School Director.

Students not complying with this code will be asked to cover the non-compliant clothing, change clothes, or go home. Repeated infractions will result in disciplinary action.

The following attire should be worn during the practical phase of the program:

- Gloves; Goggles
- Work boots; Jeans/Overalls

Students are asked not to wear the following attire while in school:

- Sneakers
- Tank Tops
- Sunglasses
- Bandanas
- Baseball Caps
- “Do Rags” or other non-religious head gear.
- Shorts
- Pants must be worn at waist level and secured with a belt.

POLICY AGAINST HARASSMENT

Berk Trade and Business School follows all applicable laws and policies. Berk Trade and Business School is committed to providing an academic and work environment in which all members of the School community are treated fairly, equitably, so that they can realize their full potential. This includes avoiding harassment of any kind, including any discriminatory reason and sexual harassment.

Sexual harassment may involve the behavior of a person of either sex against a person of the opposite or same sex and occurs when such behavior constitutes unwelcome sexual advances, unwelcome requests for sexual favors, and other inappropriate verbal or physical behavior of a sexual nature. This includes,

1. Submission to or rejection of such conduct is made either explicitly or implicitly a term or condition of the individual's employment, education, artistic endeavor, or participation in a school activity; or
2. Submission to or a rejection of such conduct by an individual is used as a basis for any employment or academic decisions affecting such individual; or
3. Such conduct unreasonably interferes with a student's educational process or an employee's work process, or has the purpose or effect of creating an intimidating, hostile or offensive work atmosphere or educational setting.

Sexual harassment, whether committed by administrators, faculty, staff, vendors, outside contractors, or students, is strictly prohibited. Examples of sexual harassment include, but are not limited to:

- Direct or indirect threats or bribes for unwanted sexual activity;
- Repeated and extreme sexual innuendoes and comments;
- Intrusive sexually explicit questions;
- Repeatedly asking a person out for dates or to have sex;
- Unwanted touching;
- An uninvited neck/shoulder massage;
- Repeated and extreme ogling, leering, or suggestive staring;
- Spreading rumors about a person's sexuality;
- Graffiti about a person's sexuality;
- Frequent jokes about sex or males/females;
- Letters, notes, telephone calls, e-mail, or other material of a sexual nature;
- Pervasive displays of pictures, calendars, cartoons, or other materials with sexually explicit or graphic content;
- Stalking a person;
- Attempted or actual sexual assault; and
- Sexually explicit classroom assignments or discussion without a legitimate academic purpose.

The School will not tolerate discrimination and prohibits any form of unlawful harassment based upon actual or perceived race, color, religion, creed, age, sex, national origin, alienage, citizenship status, ancestry, citizenship, sexual orientation or preference, gender identity, physical or mental disability, medical condition, predisposing genetic characteristics, marital status, partnership status, past or present service in the uniformed services or application or obligation to serve in the uniformed services, status as a survivor of domestic violence, sex offenses, or stalking, or any other basis prohibited by applicable local, state, or federal law. The School will take appropriate disciplinary action, up to and including termination of employment or dismissal, whenever there is a finding that unlawful harassment or any violation of this policy has occurred.

CODE OF CONDUCT

Every school strives to operate in a professional manner. Berk Trade and Business School builds valuable skills that help graduates enter the profession of their choice. The school also maintains a professional environment that resembles the workplace. This supports the mission of a career school.

The school provides opportunities for all individuals to gain career-oriented skills. The Berk Trade and Business School learning design balances an understanding of theory with hands-on practical skills. All laboratories are equipped with industry-standard equipment and other classroom material to support the learning process.

All students are expected to adhere to the standards prescribed in the Student Code of Conduct. The School maintains the authority to impose sanctions for behavior that violate the Code of Conduct.

Thanks to its mission as a career school, Berk Trade and Business School operates much like a job site. Students are expected to comply with authority and to follow the directives of their Instructors and other School officials. All students at Berk Trade and Business School are expected to demonstrate qualities of integrity, honesty, civility and respect.

Jurisdiction of the School

Discipline may be imposed for conduct which occurs on School premises, in or out of the classroom or laboratory setting, while using School materials, at off-campus instructional sites, during off-campus School-sponsored events and for off-campus conduct which materially and substantially interferes with the School's operational and educational programs or the safety and welfare of the School community.

While students are expected to conduct themselves in a professional manner, certain behavior is inappropriate.

I. Academic Dishonesty

- Cheating which includes,
 - Use of any unauthorized assistance in taking quizzes, tests, or examinations;
 - Dependence upon the aid of sources beyond those authorized by the Instructor in writing papers, preparing reports, solving problems, or carrying out other assignments; or
 - The acquisition, without permission, of test or other academic material belonging to a member of the Berk Trade and Business School faculty or staff.
- Plagiarism which includes,
 - The unacknowledged use of materials prepared by another person; or agency, or Internet website, engaged in the selling of term papers or other academic materials.

II. Other Forms of Dishonesty:

- Personal Misrepresentation: Representing oneself as another or giving false information to any School official with intent to obtain a benefit, or to injure or defraud the School.
- Forgery, alteration or misuse of any School document, record, electronic file, form, or instrument of identification or any other documents relevant to the school.

- Willful damage to school property including laboratory equipment, classroom facilities, material used for projects or school facilities.
- Disruption or obstruction of teaching, research, administration, disciplinary proceedings, other School activities on or off campus, or other authorized non-School activities.
- Physical abuse, verbal abuse, threats, intimidation, harassment, hazing, coercion and or other conduct, which threatens or endangers the health or safety of any person.
- Deliberate attempts to use gang representation and signing.
- Threats of harm and/or conduct performed in such unreasonable manner as to alarm or disturb another and to provoke a breach of the peace.
- Conduct which would constitute a violation or that which is determined to be an actual violation of federal, state or local law or at School-sponsored or supervised activities if proven based on a preponderance of the evidence.
- Sexual harassment, which includes any unwelcome sexual advances or requests for sexual favors or any conduct of a sexual nature when such conduct has the purpose or effect of substantially interfering with an individual's educational performance, extracurricular activities, or creating an intimidating, hostile or offensive educational environment.
- Possession of stolen items, theft or attempted theft of and/or damage to property of the School or property of a member of the School community or other personal or public property. Students may not remove material from the laboratory or from projects belonging to other students.
- Failure to comply with directions of School officials or law enforcement officers acting in performance of their duties and/or failure to identify oneself to these persons when requested to do so.
- Unauthorized possession, duplication or use of keys to any School premises or unauthorized entry to, or use of, secured School premises.
- Violation of published School policies or procedures.
- Gambling.
- Use of tobacco and tobacco products (smoking) at the school including vaping.
- Use, possession or distribution of narcotics or other controlled substances except as expressly permitted by law. Berk Trade and Business School receives federal financial aid and therefore must abide by federal law, which does not permit usage or transportation of marijuana.
- Use, possession or distribution of alcoholic beverages.
- Illegal or unauthorized possession of firearms, explosives, other weapons, or dangerous chemicals. Firearms are not permitted at the school.
- Participation in a campus demonstration, which disrupts the operation of the School and/or prevents members of the School community from participating in School programs or activities.
- Obstruction of the free flow of pedestrian or vehicular traffic on School premises or at School-sponsored or supervised functions.
- Unauthorized occupancy of the School facilities or building other than during hours of operation.
- Causing a disruption of the operation of the School and/or preventing members of the School community from participating in School programs and activities.

- Acts of unauthorized computer usage.
- Failure to comply with individual computer lab rules.
- Theft or other abuse of computer time, violations of the authorized use of technology policy including but not limited to: Unauthorized use or copying of copyrighted software; Unauthorized entry into a file, to use, read, or change the contents, or for any other purpose; Unauthorized transfer of a file.
- Unauthorized use of another individual's identification and password or Social Security number;
- Use of computing facilities to interfere with the work of another student, faculty member or School official;
- Use of computing facilities to send obscene or abusive messages;
- Use of computing facilities to interfere with the operation of the School computing system including its email system and Internet service.
- The installation of a program whose purpose is to install a virus into the computer. (A virus is defined as a program written to maliciously alter the media or files.)
- Unauthorized use of computer time for personal or business purposes.
- Abuse of the Judicial System, including, but not limited to: Failure to obey the summons of a judicial body or School official; Disruption or interference with the orderly conduct of a judicial proceeding.
- Attempting to discourage an individual's proper participation in, or use of the Judicial System.
- Attempting to influence the impartiality of a member of a judicial body prior to and/or during the course of the judicial proceeding;
- Harassment (verbal or physical) and/or intimidation of a member of a judicial body prior to, during and/or after a judicial proceeding;
- Failure to comply with sanction(s) imposed by the school.
- Influencing or attempting to influence another person to commit an abuse of the judicial system.
- Making false allegations, falsification, distortion, or misrepresentation of information before or during a judicial hearing, bringing about charges without cause or intent to harm another.
- Initiation of or participation in acts of hate.
- Unauthorized use of School telephones and fax machines.
- Loitering is not permitted on the stairwells or halls.
- Fighting will not be tolerated under any circumstances, and such action will be cause for immediate dismissal.
- Audio devices are not permitted anywhere in the School including, but not limited to, IPOD's, CD, MP3 players and/or laptops should not be operated in the classrooms during class hours.
- Beepers and Cellular phones should be turned off or to vibrate, so as not to interrupt instruction. Continued violations can result in probation, suspension or termination.
- Children may not accompany students in the class.
- Students may not receive visitors or personal calls at the School.
- Office equipment is for office personnel use only. Students are not permitted to use this equipment, unless authorized by School personnel.
- Students are not permitted to remove material from projects that belong to other students.

Any student experiencing a problem should speak to the Director or other school official.

In addition to the description above, the School maintains the right to protect its reputation and to provide for the needs of its students. The school also complies with all applicable federal, state and local laws.

1. School discipline may be imposed on students charged with an off campus violation of federal, state or local laws. This action is necessary to provide for the safety and welfare of the School community.
2. School disciplinary proceedings may be instituted against a student charged with violation of a federal, state or local law which is also a violation of this Student Code, that is, if both violations result from the same factual situation, without regard to pending civil litigation in court or criminal arrest and prosecution. Proceedings under this student code may be carried out prior to, simultaneously with, or following civil or criminal proceedings off-campus.
3. When a student is charged by federal, state or local authorities with a violation of law, the School will not request or agree to special consideration for that individual because of his or her status as a student. If the alleged offense is also the subject of a proceeding before a judicial body under the Student Code, however, the School may advise off- campus authorities of the existence of the Student Code and of how such matters will be handled internally within the School community. The School will cooperate fully with law enforcement and other agencies in the enforcement of law on campus and in the conditions imposed by criminal courts for the rehabilitation of violators who are also students. Individual students and faculty members, acting in their personal capacities, remain free to interact with governmental representatives, as they consider appropriate.

JUDICIAL PROCEDURES

All inappropriate behavior related to the school falls under the jurisdiction of school authorities. In all cases, the school seeks to resolve such matters in a reasonable manner. Student conduct hearings are based on fairness and the preponderance of evidence. The school's judicial procedures are not formal legal proceedings and are not subject to the rules that govern civil or criminal hearings.

Sanctions

1. The following sanctions may be imposed upon any student found to have violated the Student Code. A classification of sanctions from minor to intermediate or severe may be imposed. All sanctions will be issued in writing. Sanctions in the intermediate to severe classifications including acts of academic dishonesty will be placed in the student's file as an official part of a student's educational record for ten years beyond the students' departure from the School.

a. Minor Sanctions

I. Warning - A notice in writing to the student that he or she is violating or has violated institutional regulations.

II. Probation - A reprimand for violation of specified regulations. Probation is for a designated period of time and includes the probability of more severe disciplinary sanctions if the student is found to be violating any institutional regulation(s) during the probationary period.

b. Severe Sanctions

I. School Suspension - Separation of the student from the School for a definite period of time, after which the student may be eligible to return. Conditions for readmission may be specified.

II. School Expulsion - Permanent separation of the student from the School. More than one of the sanctions listed above may be imposed for any single violation.

Appeals

1. A decision reached or a sanction imposed by the School may be appealed. All appeals must be in writing and must be received by the Director within five (5) School class days of the receipt of the decision.
2. Students may provide new evidence. Such evidence needs to be clear and truthful. An opinion is not evidence.
3. The Director may, upon review of the case, reduce, but will not increase the original sanctions imposed. The decision of the Director shall be final.

COMPLAINT PROCEDURE

It is strongly advised that students make a reasonable effort to resolve all matters by speaking with their Instructor or with school officials. If a student decides to follow the complaint procedure, he or she must complete each step before proceeding to the next one.

1 First. Attempt to resolve an issue with an Instructor or employee immediately. Speak with the person directly involved. Bring material that supports your position. Take notes for clarification. This may resolve the issue. If not, and only after completing this step, proceed to step 2.

2 Meeting with the Director. The Director is available to hear your complaint and to try to resolve the matter. He or she may be able to speak with an Instructor or employee to obtain a resolution. All parties should make every effort to resolve the complaint at this level.

3 Written complaint. If you cannot resolve the complaint in the meeting, you must submit a formal, written complaint to the Director within 5 business days of completing step 2. Write the complaint as briefly and succinctly as possible. Since the Director was involved in step 2, strive to provide additional information. The Director's decision is final from the school. If you still are not satisfied, you may submit a complaint to the New York State Education Department (see page 57).

GENERAL SCHOOL POLICIES

Services for Students

Berk Trade and Business School seeks to offer services to students to help them move successfully through the post secondary education experience from orientation through graduation. The School works with students to resolve matters related to course and program requirements, curricular offerings, personal concerns and School policy and regulations. Opportunities for employment are also provided. (See “Career Services.”)

Change of Address

Students who change their address or telephone numbers must notify the school immediately and complete the Change of Information form. Students are also asked to update the contact information for their emergency contacts.

Drug Awareness/Substance Abuse Advice

In compliance with the DRUG-FREE SCHOOLS AND COMMUNITIES AMENDMENT ACT of 1989, the School endeavors to make all current and prospective students and employees aware of the hazards involved in drug usage. The school provides informative pamphlets, which describe the effects of using abusive substances, and lets the student know where he or she can go to obtain additional information or assistance.

Field Trips

Field trips may be set up by the Instructor. Students need to comply with the policies of the host organization. Students must complete and submit the “Field Trip Permission Slip.” Students must also write a report or participate in a discussion as directed by the Instructor to obtain credit for the activity. Field Trips are not considered to be instructional hours. Students may attend field trips during a time that their normally scheduled classes are not in session. Students will not receive any direct credit for field trips.

Housing Advice

While the School maintains no separate facilities for housing, the school provides general information on local quarter.

Make-Up Work

Students are responsible to notify their Instructor prior to or after any absence in order to receive make up work. All make up work will be performed before or after normal class schedules. Students absent over 10% during each 100 hour cycle where progress in the course is measured will have to complete make up hours. Students are required to make up hours as an alternative to having their enrollment terminated. Make-up hours should be completed prior to the completion of the following cycle.

Example:

John Smith began classes on 5/12/25. The first 100 hour cycle occurred on 6/16/25 at which time the student attended 60 of the scheduled 100 hours. The school's minimum attendance policy states that students must achieve a minimum of 70 hours to be considered making satisfactory academic progress (SAP). The 200 hour cycle occurs on 6/18/25 and ends on 7/22/25. The student is required to make up 10 hours on or before 7/22/25. On 7/22/21 the student completed 5 of the scheduled 10 make up hours. He is still 5 hours short of actually meeting SAP.

Grades and Examinations

A student's progress through the course is determined by regular and frequent testing. Tests, examinations, and quizzes will be administered periodically at the discretion of the Instructor.

Leave of Absence (LOA)

In extraordinary cases, such as an accident, prolonged illness, maternity leave, or the death of a relative, a student may arrange to leave the School temporarily with the intention of resuming the program at a later date. Prior to a leave of absence, the student must request in writing and also receive approval from the Director for any such leave of absence prior to starting a leave of absence. A total leave of absence is limited to 60 days. Students returning from an LOA exceeding 30 days must be assessed by an Instructor. A student may be placed on administrative leave of absence under certain special conditions, which include poor scholarship, unacceptable behavior, non-payment of tuition or prior to a conduct hearing.

Probation/Interruption

There will be no interruption of classes unless a student is granted an emergency leave, excused absence, or is expelled because of poor behavior. Students will be placed on probation for no longer than one term, at the Director's discretion, for failure to maintain satisfactory attendance or academic progress when, in the opinion of the Director, a student's failure to do so is caused by existing conditions. If, at the end of the probation period, the attendance and/or academic progress have not improved, the student will be subject to dismissal.

Re-Admission Procedure

A student who withdraws from School in good standing will be allowed to re-register in the same program, but probably not in the same class. A student who is dismissed for academic reasons can apply for re-admission six months after their last date of attendance (LDA). A student who is terminated due to non compliance with School regulations, violations of the institution's code of conduct or other behavior not becoming a Berk Trade and Business School student will be eligible to apply for re-admission by submission of a completed Admissions application together with an essay or other explanation that explains why the student wishes to continue at the School, and includes steps taken to correct behavior and demonstrates to the Director that the behavior has changed. This is accomplished through an interview with the Director and those selected by the Director. Upon conclusion of the interview the final decision for re-admittance rests with the Director who will determine if the student has the capacity and sincere intention to complete the program.

If the student is granted re-admission, all financial obligations must be met. All prior institutional balances must be paid in full or adequate arrangement made for payment. Students will re-start in a new program and be charged the full tuition for the course including the registration fee.

Replacement Diplomas

Past graduates who request a replacement diploma or transcript must write a letter to the School indicating when they attended; the name and length of the program. They must also provide their full name, date of birth and Social Security number as well as a contact phone number. The letter must be signed. Payment of \$50.00 (search fee and transcript fee) is required; a money order is advisable.

Smoking Policy

Smoking is not permitted anywhere inside the school.

Student Achievement

Berk Trade and Business School is committed to assisting its students to achieve at their highest level. As such, the School provides students with the opportunity to develop and enhance their study methods. The faculty may provide guidance on time management, note-taking, test taking skills, learning styles, test anxiety and other topics. Tutoring, advising and other academic support services may be available to students experiencing difficulty in specific program areas.

Students are acquainted with important policies and requirements during Orientation. An Orientation booklet is provided.

Termination

Students may be terminated for failure to complete financial obligations, unsatisfactory academic progress, excessive absences, excessive lateness, rude and disruptive behavior, and failure to follow the Berk Trade and Business School policies in the school Catalogue.

Transcripts

All graduating students will receive an official copy of their Transcripts. Additional copies are available at a cost of \$50 each. Contact the school to submit requests. To send the transcript to another address (e.g., an employer or school), students must have the address handy when they call. Records of student transcripts are maintained for graduates.

Withdrawal/Failure to Withdraw in Writing

A student who wishes to withdraw from the School should submit his or her request in writing to the school. The failure of a student to notify the school in writing of withdrawal may delay refund of tuition due, pursuant to Section 5002 and Section 5005 of the Education Law.

SECTION VI

CAREER SERVICES

PLACEMENT ASSISTANCE

What will I do after graduation? Will I find a job? All graduates ask these questions right before they graduate. However, Berk Trade and Business School starts the job placement process long before final exams and graduation dates appear on the horizon.

The job market is tricky and daily changes are the norm. Berk Trade and Business School offers full-time Job Placement assistance to its graduates. The Career Services staff meets with each student during the first few weeks of school. Our goal is to get to know each student and learn about their goals so we can offer the best career advice tailored to individual needs.

Berk Trade and Business School offers assistance in various areas including:

- Career Development
- Conducting an employment orientation that provides the essential information relating to application, resume writing, job interviewing, and portfolio development, and other placement related subjects;
- Assisting with application and employment forms;
- Preparing transcripts for prospective employers;
- Endeavoring to secure interviews with prospective employers;
- Contacting employers to identify job openings;
- Contacting prospective employers after interviews;
- Providing information concerning employment opportunities with local, state, and federal agencies.
- An Interview Workshop close to the graduation date that reviews basic concepts and mistakes in searching for a job.
- Note that employment in plumbing and electrical work does not require licensure or passing state exams.

We also include alumni and industry guest speakers to help graduates understand what life is like in the “real world” after graduation.

Berk Trade and Business School's Career Services department models itself after an employment agency. We work tirelessly to match our students with the right position from our employer database of available jobs. Berk Trade and Business School prides itself in offering job placement assistance to all of its graduates. Members of the career services team will also call and arrange job interviews for our students with selected employers. Prior to the interview, we prepare our students with any necessary information to ensure their success.

After each interview, the Career Services department follows up with the employer for feedback. This constant communication between our students, the department staff, and the employer distinguishes us from other institutions. Our commitment to job placement means a large percentage of students will have applied to and been on at least one job interview before they complete the program.

With the specialized training offered by Berk Trade and Business School, our students will learn the skills that enable them to contribute immediately to their employer and succeed in the workplace.

The School is actively engaged in providing placement assistance to all graduates without additional charge. Students are interviewed prior to referral, at which time interests and objectives are discussed. Each student's Instructor plays a major role in the career placement process, providing invaluable insight to each student's technical ability, character, and overall attitude over the length of the program. The student is provided with pertinent instruction on the employment interview, work attitude and other job seeking skills.

While placement assistance may be provided, it is understood that the school does not promise or guarantee employment to any student or graduate.

SECTION VII

STUDENT DISCLOSURES

STATEMENT OF AVAILABILITY

Information regarding other comparable education programs with regard to tuition, fees and program lengths are available from the Accrediting Commission for Career Schools and Colleges (ACCSC) at the following address:

2101 Wilson Blvd., Suite 302, Arlington, VA 22201. Telephone: (703) 247-4212.

NEW YORK STATE EDUCATION DEPARTMENT STUDENT DISCLOSURE NOTICE

INFORMATION FOR STUDENTS

What you should know about licensed private schools and registered business schools in New York State.

What is the purpose of this information?

All prospective and enrolled students in a non-degree granting proprietary school are required to receive this information. This pamphlet provides an overview of students' rights with regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.

Trade schools which are licensed by the New York State Education Department and business schools which are registered by this Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help ensure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision (BPSS) closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their Instructors meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department every three years, thereby helping to ensure that all curriculum offered in the schools are educationally sound.

In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to make sure that the educational program being offered meets your needs and that your financial investment is protected.

The New York State Education Department's Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help ensure that a high quality educational program is provided to you.

Who can file a complaint?

If you are or were a student or an employee of a Licensed Private or Registered Business School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with the New York State Education Department.

What can a student or employee complain about?

You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.

How can a complaint be filed by a student or employee?

You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Use the school's internal grievance procedure or discuss your problems with Instructors, department heads, or the school Director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

The steps you must take to file a complaint with the New York State Education Department:

Write to the New York State Education Department at 89 Washington Avenue, EBA 560, Albany, New York 12234. Or, telephone the Department at 518-474-3969, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.

1. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the originals. You must file a complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.
2. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action, then the Department may proceed with formal disciplinary charges.

ACCSC STUDENT COMPLAINT/GRIEVANCE PROCEDURE

Schools accredited by the Accrediting Commission for Career Schools and Schools (ACCSC) must have a published procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may

consider contacting the Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission.

PLEASE DIRECT ALL INQUIRIES OR COMPLAINTS TO:

Accrediting Commission for Career Schools and Colleges

2101 Wilson Blvd., Suite 302, Arlington, VA 22201.

Telephone: (703) 247-4212. Or Fax: 703.247.4533

ACCSC also has a dedicated email address for this purpose: complaints@accsc.org

NYSED STUDENT DISCLOSURE NOTICE (CONTINUED)

What is the Tuition Reimbursement Fund?

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending proprietary schools. If a school closed while you are in attendance, prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim with the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at the address included in this document. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

What is the tuition refund and cancellation policy?

All schools must have a tuition refund and cancellation policy for each program included in the Catalogue and in the student enrollment agreement. Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the school's explanation, get help before you sign. You may ask for assistance from the Department at the address included in this document.

What should students know about "private school agents?"

Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private school agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be a salaried employee of the school. School agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a particular school or group of schools. The name(s) of the Agent(s) who enrolled a student must appear on that student's enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the

name(s) of the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if there is evidence that the agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this document.

What should students know about “grants and guaranteed student loans?”

A grant is awarded to a student based on income eligibility, and it does not need to be repaid, for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government.

Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours – the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender, you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. **A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.**

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the insurance premiums charged on these loans. Read and understand all the information and applications for financial aid grants and loans before signing.

Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?

CONTACT THE NEW YORK STATE EDUCATION DEPARTMENT AT:

New York State Education Department

Bureau of Proprietary School Supervision

116 West 32nd Street, 5th Floor

New York, New York 10001

(212) 643-4760

The preceding information is provided to you by the New York State Education Department (NYSED). NYSED regulates the operation of Licensed Private Schools and registered Business Schools / Computer Training Facilities.

GRADUATION AND PLACEMENT RATES

Placement Data

For latest placement statistics, students are asked to request information from the school's placement office.

Berk Trade and Business School Outcomes Notes

(These results are based on reports sent to ACCSC, the school's accrediting body.)

ELECTRICAL INSTALLATION

7.5 MONTH PROGRAM	2025*	NUMBER OF STUDENTS	2024**	NUMBER OF STUDENTS
Graduation Rate	92%	146	96%	130
Placement Rate	70%		77%	

***5 MONTH PROGRAM	2025*	NUMBER OF STUDENTS
Graduation Rate	89%	146
Placement Rate	71%	

COMPREHENSIVE PLUMBING

7.5 MONTH PROGRAM	2025*	NUMBER OF STUDENTS	2024**	NUMBER OF STUDENTS
Graduation Rate	94%	45	96%	51
Placement Rate	71%		78%	

***5 MONTH PROGRAM	2025*	NUMBER OF STUDENTS
Graduation Rate	100%	45
Placement Rate	78%	

*2025: Students who completed the program 1/1/25 – 12/31/25

**2024: Students who completed the program 1/1/24 – 12/31/24

***Note: The 5 month program was not available for the 2024 report. It was introduced for the 2025 report.

FERPA & STUDENT RECORD PRIVACY

Berk Trade & Business School is committed to protecting the privacy, security, and integrity of student education records in compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA) and applicable federal requirements. The School maintains administrative, physical, and electronic safeguards to help ensure that student records are accessible only to authorized personnel with a legitimate educational interest.

FERPA provides eligible students with important rights regarding their education records, including the right to inspect and review records, request amendment of inaccurate records, consent to most disclosures of personally identifiable information, and file a complaint with the U.S. Department of Education.

Information security

Berk Trade & Business School carefully protects student information in its possession. Student education records are maintained in secure physical and/or electronic systems, with role-based access controls and other internal safeguards designed to limit access to authorized school personnel and approved institutional service providers.

The School does not publicly disclose detailed security procedures, as doing so could compromise the effectiveness of those protections. Access to personally identifiable information is restricted to authorized school officials who need the information to carry out their professional responsibilities.

School officials

Under FERPA, the School may disclose education records without prior written student consent to certain school officials who have a legitimate educational interest in the information. A legitimate educational interest exists when the information is necessary for a school official to fulfill professional responsibilities related to the student's education, student services, institutional operations, compliance, or financial aid administration.

School officials may include:

- Faculty members.
- Administrators and school leadership.
- Registrar's Office personnel.
- Financial Aid staff.
- Contractors or service providers performing institutional services on the School's behalf, provided they are subject to appropriate confidentiality and compliance requirements.

Disclosure to a school official does not authorize that individual to share the information with an outside third party unless another FERPA exception applies or the student has provided written consent.

Student rights under FERPA

Eligible students have the following rights under FERPA:

- The right to inspect and review their education records within 45 days after the School receives a written request.
- The right to request amendment of education records believed to be inaccurate, misleading, or otherwise in violation of the student's privacy rights.
- The right to provide written consent before the School discloses personally identifiable information from education records, except where FERPA permits disclosure without consent.
- The right to file a complaint with the U.S. Department of Education concerning an alleged failure by the School to comply with FERPA requirements.

Request to inspect records

A student who wishes to inspect and review education records should submit a written request to the Registrar identifying the specific record or records the student wishes to review. The School will arrange access within the timeframe required by FERPA and will notify the student of the time and manner in which the records may be inspected.

Request to amend records

A student who believes a record is inaccurate, misleading, or otherwise inappropriate under FERPA may submit a written request to the Registrar identifying the portion of the record to be changed and explaining why the change is requested. If the School decides not to amend the record as requested, the student will be informed of the decision and of any applicable right to a hearing under institutional procedure.

Disclosure of records

Berk Trade & Business School does not release student education records without the student's written consent except as permitted by FERPA. Permitted disclosures may include disclosures to school officials with legitimate educational interest; federal, state, and accrediting agencies for audit, evaluation, or compliance purposes; financial aid authorities; organizations conducting studies on behalf of the School; authorized representatives of the U.S. Department of Education; parties responding to a lawfully issued subpoena or judicial order; and appropriate parties in connection with a health or safety emergency.

Directory information

Berk Trade & Business School designates the following items as directory information:

- Student name.
- Program of study.
- Dates of attendance.
- Credential or diploma awarded.
- Enrollment status.

The School may disclose directory information without prior written consent unless the student submits a written request to opt out of directory information disclosure in accordance with School procedure.

Transcript requests

Students and former students must submit a written request for the release of official transcripts through approved institutional channels. To protect confidentiality, the School requires identity verification before processing transcript requests, which may include government-issued identification, student identification number, or other approved authentication procedures. Reasonable processing fees may apply, and all required fees must be paid before transcripts are released.

Annual notification

Berk Trade & Business School provides students with annual notice of their FERPA rights through institutional channels including the Academic Catalog and student orientation. These notifications explain students' rights to inspect and review records, request amendment, consent to disclosures where required, and file a complaint with the U.S. Department of Education.

FERPA complaints

Students may file a complaint with the U.S. Department of Education regarding alleged failures by the School to comply with FERPA.

Family Policy Compliance Office

U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

CONTACT INFORMATION**Registrar's Office**

Berk Trade & Business School
40-09 21st Street, 5th Floor
Long Island City, NY 11101
718-729-0909

Additional information available in the Orientation Booklet. A separate Placement and Crime report is also available from the School.

SECTION VIII

ADMINISTRATION AND FACULTY

BERK TRADE SCHOOL STAFF AND ADMINISTRATION

STAFF	TITLE
Michael McTague, Ph. D.	Director, Head of School
Christine Mouterde Berk	Chief Operating Officer
Mehreen Alam	Registrar, Student Services
Edalyn Reyes	Bursar
Roxanne Cruickshank	Financial Aid Advisor
Caroline McGrath	Counselor
Yolanda Correa	Career Services
Ahmed Hamad	Admissions
Jennifer Tan	Bookkeeper

FACULTY

(As of date of revision)

ELECTRICAL INSTRUCTORS

NAME	TITLE	YEARS OF EXPERIENCE
John Neenan	Instructor	29
Mark Thomas	Instructor	22
Frank Hogan	Instructor	20
Oswald Walsh	Instructor	20
Raj Khudu	Instructor	19
Mynor Roldan	Instructor	17
Mohammad Ibrahim	Instructor	17
Raoul Almonte	Instructor	15
Gary Pasichnyk	Instructor	14
Rhandy Auguste	Instructor	11

PLUMBING INSTRUCTORS

NAME	TITLE	YEARS OF EXPERIENCE
Lars Nielsen	Instructor	17
Brian Ligon	Instructor	12
Athier Cobas	Instructor	11
Michael Edwards	Instructor	10

NOTES



BERK TRADE AND BUSINESS SCHOOL

TRAINING THE TRADES PEOPLE OF TOMORROW

40-09 21st Street, 5th Floor · Long Island City, NY 11101

(718) 729-0909 · www.berktradeschool.com

admissions@berktradeschool.com