InterCoast
Career Institute

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Request for Degree Granting Authorization

Submitted in Accordance with State of Maine Rules 05-071 CMR 149 and 170

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Request for Permission to use the term College

InterCoast requests permission to be granted by the Maine State Board of Education to use the term "College" in its name until such time as the institution has been granted initial authority by the Legislature to confer the AAS degree or the expiration of the academic year.

The institution requests permission to use the name **InterCoast Colleges**.

Section
a

Organization and Governance

Maine Rule 05-071 CMR 170-1 Standards

1. The institution has a current written document detailing administrative responsibilities of the governing board, administrators, the faculty, the staff, and the students (if staff and students participate in institutional governance).
2. The institution has an organizational chart that clearly shows lines of authority and the relationship among component units and personnel.

1. Administrative Responsibilities

InterCoast Career Institute is a wholly owned subsidiary of Inter-Coast International Training, Inc., a California S-Corporation in good standing. Inter-Coast International Training, Inc. is the parent company and it is registered in Maine as a foreign corporation.

InterCoast Colleges has a "core" senior management team that consists of the President, the Executive Director, the Director of Student Affairs, the Director of Admissions, the Director of Standardization, the Director of Compliance and Curriculum, the Education Program Directors, the Director of Career Services, and the Controller and the Campus Director. Faculty, staff, and students contribute feedback to the Senior Management team via the Campus Director, written evaluations, and an open door policy of communication at all levels of the organization.

Each member of the senior management team has weekly and monthly reporting responsibilities to the President. Reports are produced weekly regarding student population and administrative activities, as well as admissions activity. Reports are produced monthly regarding enrollment. Completion and placement reports are produced monthly, but discussed weekly.

The senior management team meets monthly and reviews budget goals and business plans at least quarterly. The overall operations of the campuses are discussed at the meetings. The senior managers also assist the Campus Director with training and monitoring of performance at the campus levels. The interaction between management and ownership is constant. The President meets weekly one on one with the South Portland Campus Director via telephone in addition to the various department meetings held.

2. Organizational Chart

The Organizational Chart is linked to this report as an Exhibit.

Section
b

Institution Objectives

Maine Rule 05-071 CMR 170-1 Standards

1. The institution has defined its educational mission and general purposes or goals, and has included within its "statement of purpose" such uniqueness of programming and educational philosophy as may be inherent in the proposed degree offerings.

2. The institution's "statement of purpose" is readily identifiable through its course and program offerings.

History of InterCoast

InterCoast was originally founded in Orange, California. The first class started in May 1985. In 1993 the institution obtained approval to add medical programs to its curricula.

In 1995, the college obtained the necessary approvals to begin training in its Paralegal Specialist program, and also opened its first Branch Campus in Burbank, California. In 1997 the colleges obtained the required approvals to begin training in Business Programs. In January 2000 InterCoast Colleges opened its Branch Campus in Riverside, California and opened the West Covina, California Branch campus in January of 2003. Additionally, InterCoast received approval for its Drug and Alcohol Counseling Program in 2003. An Auxiliary Campus was established in Carson, California in 2003 and approved as an additional Branch Campus in 2006.

In 2005 InterCoast established a Branch Campus in S. Portland, Maine named InterCoast Career Institute. Two Northern California campuses – Sacramento and Roseville were added in 2007 and 2009, respectively. Technical Training programs were approved in 2009 as well as Online Distance Learning, providing a different and effective delivery of its approved programs. In 2011 a Branch Campus, InterCoast Career Institute, was established in Salem, New Hampshire, and an Auxiliary Classroom was approved in Kittery, Maine. In February of 2012 InterCoast was approved to add its ninth Branch Campus in Fairfield, California.

The Company is committed to optimum entry level training to meet the needs of the medical, legal, technical and business communities, and continues to vigorously upgrade all aspects of the educational programs.

InterCoast is approved to operate by the Maine Department of Education. InterCoast has been nationally accredited by ACCET since 1988. The company is approved by the U.S. Department of Education to participate in Title IV Federal Student Financial Aid.

InterCoast is currently approved to offer training in thirteen vocational programs, although not all programs are offered at all locations.

Mission and Goals

The central mission of InterCoast Colleges and InterCoast Career Institute is to provide educational career programs and associates degrees designed to prepare students to succeed in the medical, legal, technical, and business industries by enabling them to meet the highest expectations of employers for entry-level professions.

The goals of InterCoast are expressed in the following statements, which are published along with the mission statement in the School Catalog. This goals statement is also displayed in a variety of places throughout the school. Education and training at InterCoast are directed toward preparing students to:

- Develop technical skills, knowledge, and an understanding of their application.

- Develop professional attitudes and behaviors related to study and work habits, interpersonal communication skills, self-discipline and confidence.

In order to aid the students in achieving these objectives, InterCoast has established a professional work-like environment consisting of:

- A faculty of mature and competent industry professionals who possess superior job-related knowledge, skills, and enthusiasm in teaching and sensitivity and concern for students and their progress.

- An atmosphere that brings out the best effort in each student. It is well recognized that qualified students learn in proportion to the effort they can be stimulated to exert. The faculty, therefore, makes learning demands on the time, mental resources and the character of its students.

- A curriculum devoted to job-related subjects and tasks enabling the students to focus on their major areas of interest. Because students are directed along these paths, they make the most rapid progress and are equipped, in the shortest possible time, with the knowledge and skills that will gain them respect and the means of rewarding self-support.

Section

C

Degree Requirements

Maine Rule 05-071 CMR 170-1 Standards

1. The institution awards degrees, only upon successful completion of the courses or programs of study, and degree requirements to be met are specified in writing.

2. The institution's semester hour requirements for degree completion meet the following minimums:

   Associate Degree - An Associate degree requires a minimum of 60 semester hours or 90 quarter hours. The Associate of Arts degree shall include a minimum of 36 semester hours or 54 quarter hours in general education courses. The Associate of Science degree~~s~~ shall include a minimum of 15 semester hours or 23 quarter hours in general education courses.

1. Degree Requirements

InterCoast Colleges will award the AAS, Associates of Applied Sciences, degree to students who complete their program of study in the following:

AAS Degree in Substance Abuse Counseling

AAS Degree in Allied Health

AAS Degree in Accounting

Full details of the degree requirements are linked to this report as Exhibits. This information will be detailed in the School Catalog and on the School Website upon approval.

2. Semester Hour Requirements

InterCoast measures in semester hours. Each degree requires completion of at least 15 semester hours of general education courses. In addition, at least 45 semester hours in Core courses are required for degree completion in each program of study. The above links detail the required Core courses for completion of each degree.

Admission Requirements

Maine Rule 05-071 CMR 170-1 Standards

1. The institution has a written policy defining the minimum requirements for admission and for acceptance at the specific degree level or into the specific degree program proposed by the institution, consistent with criteria established by the appropriate regional or nationally recognized specialized accrediting agency.

2. The admission policies include detailed attention to the standards for academic credit given for experience, and the criteria for transfer credit.

3. The institution has a written policy detailing the criteria and procedure to be followed in providing for a refund of tuition and fees.

1. Minimum Admission Requirements

As written in the School Catalog and approved by ACCET, the Accrediting Council for Continuing Education and Training, to enhance the success of its graduates and to insure that only qualified applicants are accepted, the following factors are carefully considered prior to acceptance:

1. Results of Aptitude Testing:
The test is designed to measure one's scholastic level. It is used as the required entrance exam and given to those candidates who express a desire to enroll in any of the programs being offered. Candidates for admission must meet or exceed the recommended minimum score levels for admissions consideration. The institution complies with the procedures outlined by the test publisher. Re-tests are allowed as prescribed by law. Students will be given a national recognized entrance exam, with the cut off scores recommended by the test publisher.

2. Prior Educational Background:
Students must be at least 18 years of age, or possess a valid High School Diploma or GED equivalent for admissions. Students must show proof of a high school diploma, GED, or equivalent before the end of the first course. High School Diploma must be validated as received from an accredited high school. If official high school graduation cannot be verified, the student will not be permitted to continue in the program.

3. Placement Potential:
During the admissions interview, each applicant is evaluated to determine his/her potential for graduate employment in his/ her chosen field. Factors considered are job history, background, attitude, professional appearance, communication skills, and all negative legal history. Students who do not disclose full negative legal history or who

falsify admissions application will be denied admission.

4. Interest and Motivation:

Of prime importance is the student's desire to succeed. Evidence of a willingness to make sacrifices is necessary to successfully complete their degree program. A proper attitude is essential if the student is to gain the maximum from the learning experience in order to prepare for a new career.

5. Availability of Time:

Of equal importance to the student's success is the availability of time to attend classes, and at least 1.5 hours/day to complete classroom projects and homework. Each student is expected to spend approximately two additional hours for each one hour session attended. The more time spent on preparation, the better the opportunity for achieving success.

2. Transfer of Credit Policy

Transfer of credit is discussed during the admissions interview and it is included as a "bullet point" in the standardized PowerPoint admissions presentation. All enrolled students also receive a copy of the school catalog where the policy is published.

CREDIT FOR PREVIOUS TRAINING

Credit for previous applicable educational training is accomplished by waiving courses, which are prerequisites to the satisfactory completion of the program. If course(s) for which the waiver is requested was taken at a postsecondary institution other than InterCoast, a college transcript and course syllabi, course outline, or catalog or equivalent are required, the student must have earned a "C" grade or better, and the course must have been taken at an accredited school. InterCoast will determine the credit assigned for prior course work completed and reserves the right to reject all or a portion of any request. Furthermore, the course content must be compatible to the course that will be taken at InterCoast, and the student must have completed that coursework within three years from his/her enrollment date at InterCoast or five years for pre-requisite courses.

There is no charge to the student for evaluation of previous credit or proficiency testing. Except in a formal teach-out agreement, the institution will accept up to 50% of the program's units for transfer.

Requests for transfer must be made in writing by the enrollee and submitted to the Campus Director or Director of Education prior to enrollment. The school maintains a written record of all credit for previous training granted to the student. The institution will conduct an evaluation of previous education and training for all veterans and eligible persons, grant appropriate credit, shorten the training period proportionately, and notify the VA and/or student accordingly. Tuition will be prorated accordingly. Transfer Credits are counted as both attempted and completed hours in the measurement of Satisfactory Academic Progress.

Financial aid awards may be adjusted. If the student does not agree with the Campus Director's decision, the student can appeal the decision to the "School's Appeal Committee".

TRANSFER OF CREDIT

The transferability of credits earned at InterCoast is at the complete discretion of an institution

to which a student may seek to transfer. Acceptance of the degree, diploma, or certificate earned in a program of study is also at the complete discretion of the institution to which a student may seek to transfer. If the credits, diploma, degree, or certificate earned at this institution are not accepted at the institution to which a student seeks to transfer, the student may be required to repeat some or all of the coursework at the institution in which the student desires transfer. For this reason a student should make certain that enrollment at InterCoast will meet the student's educational goals. Students are encouraged to contact the institution in advance of attending InterCoast to determine if the credits, degree, diploma, or certificate will transfer. InterCoast will provide syllabi or course outline to assist the other institution with the transfer request. Graduates may request official transcripts to be sent to another institution. The request must be made in writing and there is a charge of $10 for each official transcript. There may be a fee charged to students by the institution accepting the transfer credits. This fee is the responsibility of the student.

3. Refund Policy

The Enrollment contract may be cancelled within three business days, and all monies received will be refunded. If a student withdraws from the course of instruction after the period allowed for cancellation of the agreement, the school will remit a refund, less the allowable registration fee, within 30 days following the student's withdrawal. Withdrawal will be considered to have occurred as of the last date of actual attendance. Dismissal will be considered to have occurred on the date that action is taken by the school.
a) The institution will retain an administrative fee associated with withdrawal or termination of $25.
b) The registration fee of $200 is non-refundable.

c) Withdrawal is defined as a student who gives official notification of their withdrawal to the Registrar after the semester begins. (The student is withdrawing from all classes and leaving the school.)

Dropping courses is defined as a reduction in course load while remaining enrolled at the School. (The student drops one or more courses but not all courses)

Summer students are also governed by the same withdrawal add/drop policy.

For purposes of calculation full tuition adjustments, the attendance period begins on the opening day of scheduled campus classes per the official school calendar, includes weekends, holidays and snow days, and ends on the date the student notifies the Registrar in writing that she/he is withdrawing.

In accordance with federal regulations, financial assistance will be adjusted for any aid recipient who withdraws during the semester. A portion of her/his financial aid will return to the Title IV programs as required by using the U.S. Department of Education's methodology.

Tuition and fees are reduced in accordance with the fallowing schedule when all courses are dropped. Applies only when a student drops all courses. Withdrawal in first four weeks may result in a refund to the student. Subsidized and Unsubsidized Stafford and other Title IV funds will be returned as required by the Return of Title IV Funds calculation.

Refund of School Fees indicated by the following schedule for each semester:

- Within one (1) week of the beginning of the semester 100%
- Within two (2) week of the beginning of the semester 75%
- Within three (3) week of the beginning of the semester..... 50%
- Within four (4) week of the beginning of the semester..... 25%
- After the fourth week..... 0%

After this period only amounts due from any Title IV Programs will be returned on behalf of the student.

Financial Aid Office will send the student a detailed statement indicating any amounts due to the school or amounts due to the student as a refund. The statement will include the expected due date for any amount due back to the school for return to the Federal Programs (if applicable).

RETURN OF TITLE IV POLICY

Return of Title IV Funds requirements apply to a grant and/or loan recipient who withdraws from school before completing the period of enrollment. In this case, the institution is required to determine the percentage of aid earned by a Title IV recipient by calculating the percentage of the period that the student completed, and determining the amount of earned aid by applying the earned percentage to the total Title IV aid that was or could have been disbursed to the student. If the refund to the Title IV program is greater than the school's refund amount under the pro-rata calculation, the institution will make such refund(s) to the Title IV program and bill the student for any unpaid tuition. The institution will perform a "Return to Title IV Calculation" after 14 calendar days of absences which is determined to be the student's withdrawal date.

Section
e

Academic Programs

Maine Rule 05-071 CMR 170-1 Standards

1. The educational program and curriculum reflects the philosophy, purposes, and objectives of the institution.

2. The institution has a written policy describing its system for evaluating student performance, the minimum performance considered satisfactory, the criteria for academic probation and conditions for dismissal for unsatisfactory performance.

3. Procedures for the evaluation of the quality of programs of instruction and specific courses are clearly stated in writing.

4. The institution's programs of study consist of planned educational experiences to meet the stated objectives and include attention to the necessary prerequisites, required courses, and appropriate progression.

1. Reflection of institutional goals and objectives

Each degree program to be offered at InterCoast offers the next level of education to the diploma programs already established at the school. Five of the certificate programs will transfer 100% to an AAS Degree as follows:

Administrative Medical Assistant	→	Allied Health
Alcohol & Drug Counseling Studies	→	Substance Abuse Counseling
Computerized Accounting	→	Accounting
Medical Assistant	→	Allied Health
Mental Health Rehabilitation Technician	→	Substance Abuse Counseling

2. Standards for Evaluating Satisfactory Academic Progress

As detailed in the school catalog the Satisfactory Academic Progress Policy requires students to maintain a 2.0 GPA and complete at a pace of at least 67% of all Financial Aid equivalent units attempted. Academic performance is based on three standards: grade point average (GPA), pace, and maximum time.

Grade Point Average: The minimum GPA requirement is 2.0

Pace: A student must earn at least 67% of their attempted hours. This calculation is performed by dividing the number of financial aid equivalent credit hours earned by the number of financial aid equivalent credit hours attempted.

Maximum Time: Students are expected to complete their program within a Maximum Time Frame of 150% of the required number of hours to graduate. A student may not receive financial aid for more than 150% of the attempted hours.

All enrolled students must satisfactorily complete their programs of study within a maximum time frame, defined as 150% of the students' scheduled program length, as noted on the enrollment agreement, readmission forms, and/or transfer forms. All attempted credits and scheduled attendance up to the student's last date of attendance are computed in the maximum time frame.

A student is considered a graduate upon completion of the program "on time". This is defined as within 30 days of the graduation date originally scheduled at the time of enrollment. All others will be considered "completers." If at any time it is determined that the student cannot complete their course of study within the 150% time frame, they will be immediately terminated from the program even if currently meeting the SAP standards. If a student is a Transfer Student, their accepted transfer course work will be counted in the Maximum Time Frame. Transfer credits are counted as both attempted and completed credits in SAP. A student can repeat a module once, but the credits will be applied toward the maximum time frame.

Incomplete
A grade issued for a course in which a student has not completed the necessary course work. Incompletes count in the evaluation of pace and maximum time, but not in the GPA calculation.

Withdrawal
When a student withdraws from a program, this terminates his/her enrollment. A withdrawal results in a grade of "W" on the student's transcript. All withdrawn hours count as attempts in evaluating pace and maximum time, but not GPA.

Transfer
Hours completed at another school and accepted for credit at InterCoast are considered Transfer credits. All transferred hours count in the SAP evaluation.

Course Repeat
All repeat attempts count in the SAP evaluation of pace and maximum time. Only the most recent attempt counts in the GPA evaluation. When a student selects this option, all attempted hours count in the SAP evaluation.

Satisfactory Academic Progress (SAP) will be measured at midpoint (12 Financial Aid Credits) and the end of an academic year (24 Financial Aid Credits) for all students. Any student who receives an F grade any time during enrollment will be assessed for potential at-risk SAP failure.

GRADING POLICY

Grade	%	Grade Point	Interpretation
A	90.0 to 100%	4.0	Excellent
B	80.0 to 89.9%	3.0	Very Good
C	75.0 to 79.9%	2.0	Average
D	60.0 to 74.9%	1.0	Poor
F	00.0 to 59.9%	0.0	Failure
CR	75.0% or better	n/a	Credit
NC	Less than 75.0%	n/a	No Credit

Credit/No Credit:
The credit/no credit grade is issued only for Externship or some Clinical coursework, and for courses for which credit for previous training was granted. Students may not petition for a Credit/No credit grade in any other courses/modules. Students earning a 75% or better will receive credit in a credit/no credit class.

Course Incomplete:
An incomplete grade is given under extenuating circumstances only, and will not count in the calculation of the overall grade point average. The student must make-up assignments and tests in order to achieve a grade and credit for the module(s) before the completion date of the course, otherwise, the instructor will calculate the student's final course grade based upon work submitted and grades earned for completed tests and assignments. Students who are unable to complete coursework due to extenuating circumstances may petition for an incomplete grade. All petitions will be reviewed by the Campus Director and/or Corporate Director of Education, and, if the student is granted an "incomplete", allowing an extension for the completion of assignments projects and/or test for a given module. All incomplete work must be submitted within 5 weeks following the end of the course. If the incomplete work is only partially submitted or not submitted at all, the grade will be calculated with the completed points already earned.

Course Failure:
A grade of F (Failure) is counted as hours attempted but not achieved and has a 0.00 value toward the grade point average (GPA). A student earning an F **must** repeat the course and/or work satisfactorily prior to graduation, or sooner if the cumulative GPA is less than 2.0. A student can receive financial aid to repeat a previously attempted and completed course once in their program.

Course Withdrawal:
A grade of W (Withdrawal) will not be considered as credits successfully completed and will not count in the calculation of the overall grade point average. A student must complete the course in its entirety upon readmission to the program.

Course Repetition:
Repetitions of course work are counted as hours attempted. Students who received an "F" grade are eligible for course repetition. Eligibility for other course repetitions is made by the Director and/or Corporate Director of Education. Student will incur additional charges for repeating courses. The lowest grade will be dropped and the higher grade will be used to calculate the GPA. A student can repeat a course once, but the credits will be applied toward the maximum time frame. A student may not repeat more than four courses in their program. All repeat attempts count in the SAP evaluation of pace and maximum time. Only the most recent attempt counts in the GPA evaluation. When a student selects this option, all attempted hours count in the SAP evaluation.

REINSTATEMENT AFTER TERMINATION OR WITHDRAWAL

A student terminated from the program must submit a request for reinstatement to the Campus Director. The student will be informed of the Director's decision within 30 days following the receipt of the request. A student who is denied reinstatement may appeal the decision as described below under "Student Appeal Procedures Policy".

STUDENT APPEAL PROCEDURES

A student who wishes to appeal decisions pertaining to satisfactory academic progress, probation, suspension, termination, graduation requirements, attendance requirements or any decision relating to matters pertaining to disciplinary action must write a letter to the School Appeals Committee which must be received within 14 calendar days of receiving the school's decision. The School Appeals Committee consists of the Corporate Director of Education and/or Campus Director and any three of the following: Student Services Coordinator, Director of Education, Tuition Coordinator, Placement Coordinator, or Instructor. The committee is established by the Campus Director. A Student must provide written documentation to support his/her position and any mitigating circumstances. The student will be informed of the decision within 30 days following the receipt of the appeal. The committee's decision is final. Students who wish to appeal financial aid decisions should refer to the Financial Aid appeal process on page 16 of the Catalog.

3. Evaluation Procedures

In accordance with Policy Document 210.1.1 at the end of each Semester, students are asked to evaluate various aspects of their education including the instructor's efforts in the classroom. The instructor being evaluated may receive a summary of any comments, but does not have access to the individual student evaluations.

In accordance with Policy Documents employers are asked to evaluate the graduate and their degree program ninety days after hire. The Advisory Board provides written feedback on the degree program requirements twice a year.

4. Program Plans

Details of the planned educational experiences for each program are included in the Exhibit Program Curriculum Plans linked to this report.

AAS Degree in Substance Abuse Counseling

AAS Degree in Allied Health

AAS Degree in Accounting

Section

f

Faculty

Maine Rule 05-071 CMR 170-1 Standards

1. The preponderance of faculty members provide instruction and possess academic, scholarly, and teaching qualifications appropriate to their respective positions and teaching assignments and are distributed in such a way that all students benefit from these qualifications.

2. The faculty is involved in developing, implementing, and evaluating the curriculum for all degree programs to assure quality learning experiences are provided for all students.

3. The faculty participates in the governance of the institution and the academic programs as well as in short-term institutional planning activities.

Faculty Qualifications

The Faculty Job Description details the qualifications required for those instructors who will be teaching in the degree programs at InterCoast.

Curriculum Development

InterCoast's Curriculum Revision and Development policy is a thorough document providing guidance to faculty in developing the curriculum. All faculty are invited to participate in curriculum development in the form of written feedback at the end of each course. In addition, full time faculty members are required to actively participate in curriculum revision on a monthly basis.

Faculty Participation in Institutional Governance and Planning

InterCoast faculty participates in developing and implementing college policies, guiding principles, objectives and functions in accordance with the philosophy of the college. The faculty participates in staff meetings, serve on committees, and participate in other college activities, short-term and long-term goal setting and planning. In addition, faculty members are expected to maintain professional development/growth according to personal needs and certification/licensure requirements.

Section

g

Student Services

Maine Rule 05-071 CMR 170-1 Standards

1. Students are provided with, and have access to, a system of educational, career and personal advising services.

The staff at InterCoast is dedicated to aiding students in successfully completing their degree program and their fulfillment of their career objectives. To enhance the academic program, the following advising services are available at no charge to the student by appointment:

- Academic advising
- Career guidance
- Financial Aid planning
- Substance abuse referrals
- Housing referrals
- Transportation / carpooling lists

Section
h

Library and Learning Resources

Maine Rule 05-071 CMR 170-1 Standards

1. The institution maintains and provides ready access to library and learning resources, virtual and/or physical, that are adequate and appropriate for student achievement of stated program goals and objectives.

Library and Learning Resources

InterCoast has written objectives for the library that are in accordance with its purpose, the nature of the educational programs and the projected enrollment. This plan, threaded throughout the curriculum of each degree program, ensures that the students use the library and its resources as an integral part of their education. Internet information resources, in addition to course texts and formal instruction are required in all programs.

The resource lab at the campus contains computer terminals that allow students to access the Jones Virtual Online Library. The resource lab also houses a small collection of books, videos and instructional materials for student use.

The Jones Virtual Online library contains an up-to-date collection of books, periodicals, newspapers, and other instructional materials which are readily accessible to the faculty and the students.

Jones e-library provides a core set of services and resources to our faculty and students.

- Bibliographic Instruction: Librarians teaching students how to use the library resources;
- Research Assistance: Librarians helping students determine how to get started on course assignments;
- Core Collection of Books: A collection of books that supports the school's curriculum and faculty research;
- Research Databases: A collection of general and topic-specific databases that provide abstracts and/or full-text of journal and magazine articles;
- Reference Assistance: Librarians answering student questions of a general nature or pointing students to the best resources on a given topic; and
- General Reference: Encyclopedias, dictionaries, almanacs, maps, and other reference works.
- Online Tutorials (Bibliographic Instruction): Online tutorials give students the coaching and guidance they need to most effectively use libraries, use the Internet for research, conduct business research on the Internet, and

write research papers (with emphasis on properly using Internet-based resources).

- Program Resources (Research Assistance)**:** More than 125 topic-specific research guides introduce students to each topic, explain research strategies, alternative search terms, and Library of Congress subject headings, and then identify and describe the best information resources. Students who once considered only the tried-and-true books and print journals are encouraged to explore a broader range of information resources: association materials, online journals, government documents, research institute reports, and Internet-based white papers, surveys, statistics, and similar materials. As a result, students are provided both the best resources on given topics and an expanded understanding and mastery of the broad range of information available to them.

  - Online Books (Core Collection of Books): Online books allow students to highlight, annotate, and comment "in the margins." In addition, multiple students can view and make notes in one book simultaneously, which means all of the books are always available; no need to worry about "due dates."
  - A relationship with **ebrary®** gives students access to ebrary's **Academic Complete** collection: more than 33,000 full-text, digital books and other authoritative content from more than 220 leading publishers.
  - ebrary's **Academic Standard**, a collection of more than 18,000 titles, which covers all of the topics addressed in the Academic Complete Collection. Source: http://www.egloballibrary.com

The library collection is sufficient in quality, level, diversity, and quantity for the offerings of the school and to enrich the curriculum.

The resource lab at the campus will be staffed by a credentialed librarian. The Jones' Virtual Library provides 24/7 librarian services to faculty and students.

Using the online library as well as an on-site librarian ensures that InterCoast can continuously add titles to its library materials and maintain appropriate cataloging of all library holdings. InterCoast subscribes to the Jones Virtual Library on a per participant basis.

The on-site library is approximately 500 square feet and accommodates the needs of 20 students at a time for work space, and areas for listening or viewing various media materials to facilitate students study and learning.

Section

i

Facilities

Maine Rule 05-071 CMR 170-1 Standards

1. The institution provides and maintains an appropriate learning environment with the necessary supports and technologies sufficient for student achievement of educational objectives. In doing so, industry standards for health, safety, and maintenance are followed.

The InterCoast Facility

The 15,000 square foot facilities in S. Portland and approximately 12,000 square foot facilities in Kittery include a computer laboratory, medical laboratories, restrooms, offices, reception area, audiovisual equipment, and other teaching aids. The lecture classrooms are designed to accommodate approximately up to 45 students at any given time. The library and computer laboratory classes are designed to accommodate up to 24 students. The average student/teacher ratio for lecture classes is 45:1 (Lecture) and for lab classes is an average of 24:1. The institutions provide facilities for the handicapped, and comply with those requirements relating to fire safety, building safety and health required by applicable law. A student break area is located adjacent to, or near the classroom areas for the convenience of all students. Vending machines are available for student use.

Section

j

Financial Resources

Maine Rule 05-071 CMR 170-1 Standards

1. The application for establishment of a new degree-granting program documents a complete and realistic plan for implementing and financing the proposed academic program during the first five-year cycle of operation. The **Five-Year Financial Plan°** is based on reasonably projected enrollment levels; the nature and extent of instructional services required; the availability of existing resources to support the program; additional resource requirements; and projected/committed sources of funding

InterCoast Career Institute has been offering certificate and diploma training at its South Portland campus since 2005. An additional classroom in Kittery accommodates practical nursing students from southern Maine, New Hampshire, and Massachusetts. The Financial Statements of Inter-coast International Training, Inc. are linked to this report and depict a company that is strong financially with composite scores of 2.9 and 2.5 as of June 20, 2011 and 2010, respectively. Currently the sites in Maine operate with a combined budget and are managed by the Campus Director in South Portland. All support staff are located in South Portland, with only instructors and a site manager at the Kittery classroom.

Upon receiving authority to grant the AAS Degree, InterCoast will offer classes at the South Portland campus. It is anticipated that the General Education and other courses will be offered in the evenings when the campus' certificate seeking population is smaller. This will maximize the utilization of the facility without a great fiscal impact to the institution. InterCoast anticipates that the major increase in expense will occur with hiring faculty credentialed to teach the General Education and Nursing courses. This cost will be mitigated by the opportunity for students to take some courses online, thus sharing faculty costs with the other InterCoast campuses in New Hampshire and California.

The Five-Year Budget projection is linked to this report. Using a conservative growth model, the institution plans to market the degree programs to its existing graduates extensively with 100% transferability of five existing certificate programs to degrees and the development of an LPN to RN Bridge Program.

General / Non-Discrimination Policy

Maine-based institutions and out-of-state institutions, with State Board authorization to operate in Maine, shall provide evidence that they comply with appropriate, federal and state laws which prohibit discrimination against persons because of race, gender, religion or creed, sexual orientation, national or ethnic origin, age, economic status, or disability.

ANTI-DISCRIMINATION POLICY

InterCoast – students, faculty, staff, and administrators – has as its goal to create and sustain an anti-discriminatory environment and will not tolerate discrimination of any kind. Discrimination on the basis of gender, religion, disability, race, color or descent, or national or ethnic origin, sexual preference, or age is unacceptable behavior and InterCoast is committed to an environment free of discrimination. Full details of the policy, offenses, complaint procedure, and remedies are published in the school policy that all students and staff receive upon enrollment/hire.

ANTI-HARASSMENT POLICY

InterCoast is committed to providing a workplace free of sexual harassment (including harassment based on gender, pregnancy, childbirth or related medical conditions), as well as harassment based on such factors as race, religion, national origin, ancestry, age, physical disability, mental disability, medical condition, marital status, sexual orientation, family care leave status or veteran status. Full details of the policy, definition, non-retaliation policy, prevention, investigation and remediation procedures, and reporting procedures are published in the school policy that all students and staff receive upon enrollment/hire.

Campus Organizational Chart

INTERCOAST CAREER INSTITUTE – S. PORTLAND, ME

and Kittery ME Auxiliary Classroom

ORGANIZATIONAL CHART

INTER-COAST INTERNATIONAL TRAINING BOARD OF DIRECTORS

Geeta Brown, President
Chris Brown, Executive Director

Annamarie Lopez
Director of Student Affairs

Kelly Michaud
Director of Compliance & Curriculum

Kate Turpin
Director of Career Services

Christine Sanchez, Director
Main Campus, Orange California

ICC California Campus Directors
ICCI NH Campus Director

CAMPUS DIRECTOR
SOUTH PORTLAND, ME
BRANCH CAMPUS
Christine Hardy

ADMISSIONS
Marylou Ross, Director
Ashley Bell, Representative
Breanna Ghelli, Representative

TUITION COORDINATORS
Alison Brown, Director
Ally Mitchell, TC

STUDENT SERVICES COORDINATOR
Katrina Jones

EDUCATION DEPARTMENT
Annette Thomas, BSN, RN
Director of Education

CAREER SERVICES DIRECTOR
Christopher Briley

KITTERY ME AUXILIARY CLASSROOM

Kelly Kehoe, Site Supervisor
Marlene Bourque, Admin Assistant

ADMINISTRATIVE ASSISTANT
Caitlin Garrison

PRACTICAL NURSING PROGRAM

Doreen Hunt, RN, BSN, MSN
Interim Program Director

FACULTY LISTING
~ NEXT PAGE ~

FACULTY

Alcohol & Drug Counseling Studies – Dusty Guarino, LADC, CCS, Clinical Coordinator
Medical Assisting – Laurie Fougere, RN, BSN, MSN
Pharmacy Technician – Ellsworth Beal, LPN
Allied Health – Trisha Tidd, Kelly Kehoe
Teaching Assistants – Marlena Nichols, Jennylee Oliverria

INTERCOAST CAREER INSTITUTE PRACTICAL NURSING PROGRAM

FACULTY LISTING

Dr. Judith Tausch PhD, MSN, BSN, RN
Beverly Adams RN
Sarah Louise Corson, MSN, BSN, RN
Brandi Barden BSN, RN
Mary Beckwith BSN, RN
Claudette Boutin BSN, RN
Connie Bryon MEd, BA, RN
Nicole Cardinal RN
Kathleen Callaghan RN
Lynne Chase RN
Gloria Dionne RN
Jennifer Dodge BSN, RN
Jennifer Dunlap RN
Heather Dunbar BSN, RN
Judith Dumont BSN, RN
Amber Emmerson RN
Mary Evan BSN, RN
Brenda Faust BSN, RN
Laurie Fougere, MSN, BSN, RN
Shirley Gagne BSN, RN
Laura Henton BSN, RN
Diane Holms RN
Shannon Hooper BSN, RN
Patti Horhan RN
Doreen Hunt MSN, BSN, RN
Jodi Inman RN
Mary Ann Irish BSN, RN
Jane Jacobson RN
Alison Jensen RN
Claire Keeler RN
Elizabeth Kilgore BSN, RN
Carol Kloda RN
Elizabeth Kogut BSN, RN
Cindy Lamontagne MSN, BSN, RN

Lisa Lawlor RN
Susan Littlefield RN
Michelle Marquis BSN, RN
Kerry McCarty LSW, RN
Mary McIntire BSN, RN
Katherine Merkel RN
Marsha Morgan BSN, RN
Carla Murphy RN
Laurie Musk BSN, RN
Amanda Packard RN
Jennifer Perham BSN, RN
Mary Perry RN
Brenda Pinnette MSN, RN
Joshua Plants RN
Pamela Shelton RN
Laura Smith BSN, RN
Elaine Starkey BSN, RN
Jennifer Steffan RN
Jaqui Swanson RN, **Skills Lab Coordinator**
Annette Thomas BSN, RN **Director of Education**
Joanne Townsend RN
Courtney True RN
Joann Welling RN
Beth Woodbury BSN, RN

Maureen Williams BSN, RN
Beverly Hicks BSPA, RN
Minerva Doumit RN
Laura Nickerson RN
Jennifer Gagnon RN
Margaret Lennon BSN, RN

AAS Degree in Substance Abuse Counseling

Program Description

This program provides the necessary knowledge, skill and attitude development needed to be effective in the treatment of alcohol and other drug dependency and abuse. The program is designed to provide students that do not have prior experience in the field of Alcohol and Drug Counseling with a competency based educational program that meets certification standards and provides the foundation for continuing education in counseling.

Program Objectives

The program's goal is to provide the alcohol and drug treatment field with knowledgeable and skilled counselors. The objective is to meet the requirement and demand for certified counselors, secure employment, and provide the student will advancement opportunities.

67 SEMESTER CREDIT HOURS	**CIP CODE: 34.0104**	**O*NET: 21-1093**
MAXIMUM STUDENT/TEACHER RATIO	**LECTURE-45:1 LAB-24:1**	**SOC CODE: 21-1011**

Degree Requirements

19 General Education Credits
48 Core Credits

Semester 1 (15 Weeks) 4 Credits – Professional Development 3 Credits - BIO101 Human Biology 3 Credits – College Mathematics 5 Credits - AD111 AOD Counseling Intro & Overview / Law & Ethics 2 Credits - AD112A Psychoactive Substances & the Brain	**Semester 2** (15 Weeks) 3 Credits - PSY101 Introduction to Psychology 3 Credits - ENG101 College English 3 Credits - MH101 Community Mental Health 5 Credits - AD114 Practice & Theory of Counseling 1 Credit - AD116A Personal Growth for Counselors 1 Credit - AD116B Professional Growth for Counselors 1 Credits - AD116C Effective Communication for Counselors
Semester 3 (15 Weeks) 3 Credits - PSY201 Developmental Psychology 2 Credits - AD112B Pharmacology of AOD 3 Credits - MH102 Sexual Abuse, Trauma & Recovery / Crisis Identification & Resolution 5 Credits - AD113 Case Management 5 Credits - AD115 Treatment & Relapse Prevention	**Semester 4** (15 Weeks) 2 Credits – AD220 Adolescent AOD Treatment & Prevention 3 Credits – SOC101 Intro to Sociology 4 Credits - AD117 Clinical & Supervision I 6 Credits - AD118 Clinical & Supervision II

AAS Degree in Allied Health

Program Description

This program is designed for those students who desire knowledge and skills in both administrative front office and clinical back office. The program includes 180 hours of training in a medical facility in order to meet the requirements for testing as a Nationally Certified Medical Assistant. Students will also develop proficiency skills in Microsoft Word.

Program Objectives

The program is designed to provide students with extensive and comprehensive training in body structure and the functions of the various body systems. Students will develop a working knowledge of specimen collection and various laboratory procedures to include infection control, EKG, injections, and sterilization. Students will also learn proper techniques in assisting in minor surgical procedures and preparation of patients for diagnostic tests. Students will also be certified in CPR. Students will develop administrative skills such as patient scheduling, obtaining and maintaining patient data, medical office bookkeeping, insurance billing, Typing, Computerized Billing and Microsoft Word.

63 SEMESTER CREDIT HOURS **CIP CODE: 51.0801** **O*NET: 31.9092**
MAXIMUM STUDENT/TEACHER RATIO **LECTURE-45:1 LAB-24:1** **SOC CODE: 31-9092**

Degree Requirements

21 General Education Credits
42 Core Credits

Semester 1 (15 Weeks) 4 Credits – Professional Development 3 Credits - ENG101 College English 4 Credits - AH100B Medical Terminology 4 Credits - BIO203 & BIO204 Anatomy & Physiology I with lab	**Semester 2** (15 Weeks) 4 Credits – BIO205 & BIO206 Anatomy & Physiology II with Lab 3 Credits - MAT101 College Mathematics 6 Credits - AH102 Pharmacology 1 Credit - AH100A Health Care Fundamentals 1 Credit - AH100C Medical Law & Ethics
Semester 3 (15 Weeks) 3 Credits - PSY101 Introduction to Psychology 4 Credits - MA113 Phlebotomy and EKG 4 Credits - MA115 Administrative Medical Assisting 5 Credits - AMA206 ICD-9 Coding	**Semester 4** (15 Weeks) 5 Credits - AMA207 CPT & HCPCS Coding 4 Credits - MA114 Clinical Exams 4 Credits - MA116 Clinical Laboratory Skills 4 Credits - MA117 Externship - 180 Hours

AAS Degree in Accounting

Program Description

The Associate Degree in Accounting prepares students for entry level positions in accounting and bookkeeping and provides the foundation for continued education in accounting.

Program Objectives

The first year of this accounting program is designed to guide students through the entire accounting cycle as applicable to proprietorships, partnerships, and corporations. The second year deals with the refinement of accounting theory, working with incomplete records, cost accounting, and hands-on computer applications. Lastly, our business college courses will provide an understanding of accounting methods and provide business management skills.

63 SEMESTER CREDIT HOURS	**CIP CODE: 52.0302**	**O*NET: 43-3031.00**
MAXIMUM STUDENT/TEACHER RATIO	**LECTURE-45:1 LAB-24:1**	**SOC CODE: 43-3031**

Degree Requirements

19 General Education Credits
44 Core Credits

Semester 1 (15 Weeks) 4 Credits – Professional Development 3 Credits - ENG101 College English 2 Credits - BUS101A Contracts 2 Credits - BUS101B Money, Credit & Employment Law 2 Credits - BUS101C Business Organizations 4 Credits - BUS104 Business Math & Advanced Excel	**Semester 2** (15 Weeks) 3 Credits – Introduction to Sociology 2 Credits - BUS102A Customer Service 2 Credits - BUS102B Business Communications 2 Credits - BUS102C Writing Business Messages 5 Credits - CA112 Introduction to Accounting 2 Credits - CA202 Principles of Ethics & Fraud
Semester 3 (15 Weeks) 3 Credits - PSY101 Introduction to Psychology 3 Credits - CA114 Tax Preparation 5 Credits - CA201 Accounting II 5 Credits - BUS113 Human Resource Principles	**Semester 4** (15 Weeks) 3 Credits - BIO101 Human Biology 3 Credits - COM101 Interpersonal Communications 5 Credits - CA302 Financial Accounting 3 Credits - CA113 QuickBooks

General Education Course Descriptions

BIO101 Human Biology 3 Credits
Prerequisites: None 45 Hours Lecture
This course is designed to introduce the principles and theories of Human Biology. Topics such as Characteristics of Living, Cell structure, Chemistry as it relates to human life, Body Organization, Homeostasis, Skeletal system, Muscular System, Nervous System, Endocrine System, Digestive System and Reproductive System will be covered.

BIO203 Anatomy and Physiology I 3 Credits
Prerequisites: None 45 Hours Lecture
This course provides insight into basic human body structure and functions, including fundamentals needed to understand and evaluate health practices related to each system and the body as a whole, as well as common disorders with the integumentary, nervous, endocrine, skeletal, and muscular systems.

BIO205 Anatomy and Physiology II 3 Credits
Prerequisites: None 45 Hours Lecture
This course provides the student with a basic understanding of the structures and functions of the human body, as well as common disorders with the lymphatic, immune, gastrointestinal, urinary, reproductive, cardiovascular, and respiratory systems.

COM101 Interpersonal Communications 3 Credits
Prerequisites: None 45 Hours Lecture
This course is designed to introduce the principles and theories of communication. Topics such as communication process, types of communication contexts, ethical communication, perceptual process, conflict, verbal and nonverbal communication, listening, self-concept, self-esteem, self-assessment, and interpersonal relationships will be covered.

ENG101 College English 3 Credits
Prerequisites: None 45 Hours Lecture
This course is designed to develop written communication skills. Topics covered include understanding the writing process, analyzing readings, and practicing writing for personal and professional applications.

MAT101 College Mathematics 3 Credits
Prerequisites: None 45 Hours Lecture
This course is designed to introduce the fundamental concepts of a pre-algebra course. Topics such as whole numbers, fractions, decimals and integers, order of operations, percents, measurements and probability are covered.

PD100 Professional Development 4 Credits
Prerequisites: None 45 Hours Lecture 45 Hours Practical Application
This course will give students training and experiences that will allow them to be successful in postsecondary education and beyond. Topics covered include dealing with change, attitude, increasing self-esteem and motivation, goal setting skills, learning styles, multiple intelligences, memory development, listening skills, note-taking skills, study skills, test-taking, communication and speaking skills, critical thinking skills, and career development. Students will learn basic writing skills and career development skills. The purpose of this course is to provide the student with the opportunity to learn and adopt methods that promote success in school and in the employment setting.

PSY101 Introduction to Psychology 3 Credits
Prerequisites: None 45 Hours Lecture
This course introduces the field of psychology and its basic concepts, theories, research methods, and contributions to understanding human behavior. Topics include: motivation, perception, emotion, stress,

learning and memory, social behavior and personality. This is a prerequisite course to most other psychology courses.

SOC101 Introduction to Sociology 3 Credits
Prerequisites: None 45 Hours Lecture

Provides an intensive introduction to human behavior in groups including a study of family, education, religion, government, ecology, and deviancy. Basic concepts and terminology are emphasized.

Core Requirement Course Descriptions

AD 111 AOD Counseling Fundamentals 5 Credits
Prerequisites: None 60 Hours Lecture 30 Hours Practical Application

At the completion of this course the student will gain applicable knowledge of historical uses of alcohol and the exploration/etiology of alcoholism. Student will gain an understanding of state and national regulatory processes relevant to ethical conduct and practices within the industry/profession. In addition, discussions will explore the history, current approaches, and controversies involved in the treatment of alcoholism and narcotic addiction/abuse.

AD 112A Psychoactive Substances and the Brain 2 Credits
Prerequisites: None 30 Hours Lecture
At the completion of this course the student will be able to distinguish the body systems affected by alcohol use, abuse, and dependence as well as identify illnesses and diseases primarily caused by or exacerbated by alcohol. In addition, the student will be able to identify and classify various illicit and prescription drugs.

AD112B Pharmacology of AOD 2 Credits
Prerequisites: None 30 Hours Lecture
At the completion of this course the student will be able to distinguish the body systems affected by alcohol use, abuse, and dependence as well as identify illnesses and diseases primarily caused by or exacerbated by alcohol. In addition, the student will be able to identify and classify various illicit and prescription drugs.

AD 113 Case Management 5 Credits
Prerequisites: None 60 Hours Lecture 30 Hours Practical Application
This course is designed to provide a practical integrative approach to counseling. Students will learn both a theoretical and practical knowledge base for the entry-level AOD counselor. In addition to didactic lecture, each class will explore the basic counseling micro skills via role-playing activities which involve active listening, paraphrasing and reflection of feelings, probing, summarizing, confrontation, reframing, and normalizing. The student will also gain knowledge of the fundamental principles of counseling and the counseling relationship.

AD 114 Practice and Theory of AOD Counseling 5 Credits
Prerequisites: None 60 Hours Lecture 30 Hours Practical Application
At the completion of this course the student will gain applicable knowledge of Counseling Skills Training, Becoming a Counselor, an Overview of Skills Training, understanding the Counseling Relationship, and Attending to the Client.

AD 115 Treatment & Relapse Prevention 5 Credits
Prerequisites: None 60 Hours Lecture 30 Hours Practical Application
This course will cover a variety of topics: Group Therapy, Co-Occurring Disorders, Family Systems/ Family Involvement, Recovery Process, Relapse Prevention, and Support Groups (12-Step Approach). In addition, the student will identify the various types of group counseling utilized in different modalities of treatment.

AD 116A Personal Growth for Counselors 1 Credit
Prerequisites: None 20 Hours Lecture 10 Hours Practical Application
In this course the student will assess their life areas and the potential of burnout within the field of Alcohol/Drug Counseling and recognize what causes them to be subject to conditions that can lead to depletion or impairment in the workplace. Student will identify effective strategies to maintain self-care and wellness, including Clinical Supervision, 12 Step Support Groups, psychotherapy, exercise, healthy diet, relaxation techniques and time management.

AD 116B Professional Growth for Counselors 1 Credit
Prerequisites: None 20 Hours Lecture 10 Hours Practical Application

In this course students will have a working knowledge of counselors Scope of Practice, and Career Ladder for their chosen field. Students will evaluate themselves in regard to co-dependency and come up with several ways to combat it when working with patients. Students will study the Code of Ethics as it applies to ethical dilemmas in the professional environment.

AD 116C Effective Communication for Counselors 1 Credit
Prerequisites: None 20 Hours Lecture 10 Hours Practical Application

In this course students will have a working knowledge of the Stages of Change and Motivational Interviewing. Students will learn to become more effective communicators and counselors using motivational interventions and approaches to move clients toward positive change.

AD220 Adolescent AOD Treatment and Prevention 2 Credits
Prerequisites: None 30 Hours Lecture

This course provides an overview and exploration of the perceived risk of harm from adolescent drug and alcohol involvement. This course will explore the various adverse consequences associated with teenage drinking and substance use disorders. In addition, students will gain an understanding of the relationship between substance use and adolescent development in designing effective treatment strategies and interventions.

AD 117 & AD118 Clinical & Supervision 10 Credits
Prerequisites: Completion of all General Education and Core Requirements
45 Hours Lecture 260 Hours Clinical

Student will participate in 260 hours of off-site Clinical Practicum, with supervision, implementing and practicing the 12 Core Functions of Alcohol and Drug Counseling. Student will return to campus once a week for class during their clinical experience for a total of 45 hours of clinical supervision. Student will prepare Verbatim reports each week.

AH100A Health Care Fundamentals 1 Credit
Prerequisites: None 15 Hours Lecture

This course instructs the students in the topics of communication, health care systems, and teamwork. Students will become certified in CPR and First Aid.

AH100B Medical Terminology 4 Credits
Prerequisites: None 60 Hours Lecture

This course instructs the students in medical terminology. Students will learn to define the meaning of medical terminology word roots, suffixes, and prefixes. They will recognize and understand basic medical terms, identify and decipher medical abbreviations, spell and pronounce basic medical terminology. Students will analyze unfamiliar terms using the knowledge of word roots, suffixes and prefixes gained in the course

AH100C Medical Law & Ethics 1 Credit
Prerequisites: None 15 Hours Lecture

This course instructs the students in health care systems, legal and ethical responsibilities, and teamwork.

AH102 Pharmacology 6 Credits
Prerequisites: None 90 Hours Lecture

This module instructs the student in a review of mathematics and in dosage calculations for administration of medications and prescription interpretations. In addition, the body's drug processing, reaction and interactions will be identified along with the effects of substance abuse. This module instructs the student in basic pharmacology and drug classifications and the types and administration of injections.

AMA206 ICD-9 coding 5 Credits
Prerequisite: MA115 60 Hours Lecture 30 Hours Lab
This course provides the student with a basic understanding of ICD-9 and ICD-10 coding and classification systems in order to assign valid diagnostic and procedural codes.

AMA207 CPT & HCPCS Coding 5 Credits
Prerequisite: MA115 60 Hours Lecture 30 Hours Lab
This course provides the student with an intermediate to advanced understanding of CPT/HCPCS coding in health care.

BUS101A Contracts 2 Credits
Prerequisites: None 30 Hours Lecture
Students will learn the basic legal concepts of contact law.

BUS101B Money, Credit and Employment Law 2 Credits
Prerequisites: None 30 Hours Lecture
Students will learn more specialized concepts such as commercial paper, secured transactions, employment law, and bankruptcy as they relate to common business activities.

BUS101C Business Organizations 2 Credits
Prerequisites: None 30 Hours Lecture
Students will learn more specialized concepts such as business formation and agency law as they relate to common business activities.

BUS102A Customer Service 2 Credits
Prerequisites: None 30 Hours Lecture
Students will be taught effective verbal and nonverbal communication skills. They will learn to write effective business communications, including letters, memos and email messages. This course also covers leadership communication skills related to motivating employees and problem solving, teamwork, group dynamics and conflict resolution. This course will help the student develop an increased knowledge of key concepts in customer service. Students will study customer service from a customer satisfaction perspective and learn how to provide excellent customer experiences for their company.

BUS102B Business Communications 2 Credits
Prerequisites: None 30 Hours Lecture
Students will be taught effective verbal and nonverbal communication skills. This course also covers leadership communication skills related to motivating employees and problem solving, teamwork, group dynamics and conflict resolution.

BUS102C Writing Business Messages 1 Credit
Prerequisites: None 15 Hours Lecture 15 Hours Practical Application
Students will learn to write effective business communications, including letters, memos and email messages.

BUS103 Computer Applications 4 Credits
Prerequisites: None 45 Hours Lecture 45 Hours Practical Application
This course will develop the student's computer skills in keyboarding, word processing, and presentation software for business application.

BUS104 Business Math & Advanced Excel 4 Credits

Prerequisites: None 45 Hours Lecture 45 Hours Practical Application

This course provides advanced training in Microsoft Office Excel. Topics include creating a worksheet and an embedded chart formulas, functions, formatting, What-If analysis, charting, and working with large worksheets, working with multiple worksheets and workbooks. This course will also teach the student to master the basic math skills necessary to thrive in the business world. Students will review fractions, decimals and percents. They will learn to solve word problems, ratio and proportion. Students will also learn to convert units of measurement.

CA 112 Introduction to Accounting 5 Credits

Prerequisites: None 60 Hours Lecture 30 Hours Practical Application

This course provides an introduction to business accounting. Topics include accounting concepts and principles, financial statements, internal control design, and accounting for partnerships.

CA113 QuickBooks 3 Credits

Prerequisites: None 15 Hours Lecture 75 Hours Practical Application

The course will familiarize the student with using QuickBooks accounting software to automate the full accounting cycle.

CA114 Tax Preparation 3 Credits

Prerequisites: None 15 Hours Lecture 75 Hours Practical Application

In order to prepare taxes in the state of California (CA) you must complete a tax course approved by the California Tax Education Council (CTEC). This includes 45 hours of federal material and 15 hours of state material. This CA Comprehensive Income Tax Course includes 60 hours of federal material and 30 hours of state material, which more than covers the requirements. Students from other states will study the state tax laws and forms applicable to their state.

CA201 Accounting II 5 Credits

Prerequisites: CA112 60 Hours Lecture 30 Hours Practical Application

In-depth study of the theory and concepts of accounting emphasizing the measurement and valuation of long-term liabilities, stockholders' equity, corporate investments in securities, revenue recognition, postretirement benefits, leases, inter-period tax allocations, accounting changes, full disclosure, ratio analysis and the preparation and presentation of the statement of cash flows.

CA202 Principles of Ethics and Fraud 2 Credits

Prerequisites: CA112 30 Hours Lecture

This course explores the legal issues associated with occupational fraud investigations with a primary emphasis on the proper preparation of a fraud report. Related topics addressed include analyzing relevant criminal and civil laws, the rights of the parties involved in an investigation, rules of evidence, and expert witnessing.

CA302 Financial Accounting 5 Credits

Prerequisites: CA112, CA201

60 Hours Lecture 30 Hours Practical Application

An introduction to financial accounting concepts. A study of the accounting cycles of service organizations and merchandisers emphasizing the recording of business transactions, and the preparation of financial statements for such organizations. Emphasis is also placed on the accounting principles relating to the measurement, valuation and reporting of assets, liabilities and equity, and related internal control considerations.

MA113 Phlebotomy and EKG 4 Credits

Prerequisites: None 30 Hours Lecture 60 Hours Practical Application

This module instructs the student in hematology and the procedures of venipuncture/skin puncture for the purpose of blood specimen collection. This module also instructs the student in the purpose and technique for recording an electrocardiogram (EKG). Completion of this module does NOT qualify the student to apply for

California State Certification in Phlebotomy.

MA114 Clinical Exams 4 Credits

Prerequisites: None 30 Hours Lecture 60 Hours Practical Application

This module gives the student an introduction to practices, procedures and routines of the medical office, and the medical assistant's role in preparation for examination and treatment of the patient. This course prepares the student for basic clinical office practice including: taking vital signs; assisting with mobility; identification, asepsis and OSHA Standards; bandaging and wound care; assisting with medical office procedures; eye and ear assessment and procedures, pediatric patients, geriatric patients, male and female physical exams, injections and immunizations, and obtaining patient information and documentation.

MA115 Administrative Medical Assisting 4 Credits

Prerequisites: None 45 Hours Lecture 45 Hours Practical Application

This course instructs the student in the basic principles of medical insurance coverage and billing procedures, medical records management, which includes the use of medical records, accounts receivable, and collection procedures. The student will learn the administrative medical software, Medisoft.

MA116 Clinical Laboratory Skills 4 Credits

Prerequisites: None 30 Hours Lecture 60 Hours Practical Application

This module provides an introduction to basic clinical procedures used by Medical Assistants in the physician's office. Procedures and skills are taught for assisting with minor office surgeries, identifying and caring for surgical instruments, and maintaining the exam room. The course includes an introduction to basic medical laboratory techniques used by medical assistants and provides instruction in microbiology, standard precautions, specimen collection and processing, diagnostic testing, and respiratory testing.

MA117 Externship 4 Credits

Prerequisites: Completion of all General Education and Core Requirements

180 Hours Clinical

This 180 hour externship opportunity provides real world vocational experience to participants.

PSY201 Developmental Psychology 3 Credits

Prerequisites: None 45 Hours Lecture

This course is an introduction to the study of the behavioral, cognitive and psychosocial aspects of growth through the human lifespan; with emphasis on childhood, adolescence and late adulthood, includes topics on death and dying.

Faculty Job Description

DEGREE GRANTING PROGRAMS

Each faculty member plays a significant role as a team member of the Education Department, and the staff in general. The team effort is important in the overall delivery of quality and student services.

1. Qualifications

   A. Professional and practical experience in the industry, or its equivalent.

   B. Technical expertise in all of the subjects in which instructor will be teaching.

   C. Knowledge and understanding of the professional career paths and demands of the field.

   D. Motivation and enthusiasm for teaching.

   E. Sensitivity to student needs, interests, and frailties

   F. Ability to inspire students to the highest level of achievement in preparation for meeting employer expectations.

Minimum Requirements for General Education Courses

The General Education courses require the following from an accredited college or university:

- a masters degree in the area of their teaching discipline, or
- a master's in any field with 18 upper division and/or graduate semester hours in the area of their teaching discipline, or

Minimum Requirements for Occupational Areas

The Occupational Teaching Fields require the following from an accredited college or university:

- the same qualifications as those listed for Academic Teaching Fields, or
- a bachelor's degree plus 3 years work experience in field of instruction

Please note that the following disciplines have minimum requirements exceptions. See special minimum requirements by discipline as described below:

ADDICTIONS AND SUBSTANCE ABUSE COUNSELING:: A bachelor's degree or higher from an accredited college or university in a behavioral health field and currently licensed by the state of residence as a: Licensed/Certified Substance Abuse Counselor or currently licensed by state of residence at the independent level in Addiction, Substance Abuse and/or Chemical Dependency Counseling and 5 years of direct work experience in the field of Addiction Counseling.

OR

An associate's degree from an accredited college or university and currently licensed/certified by the state of residence as a: Licensed/Certified Substance Abuse Counselor or currently licensed/certified by state of residence at the independent level in Addiction, Substance Abuse and/or Chemical Dependency Counseling

and 5 years of direct work experience in the field of Addiction Counseling

and the equivalent of 3 years of documented and verified teaching experience in an accredited institution teaching courses in substance abuse counseling

NURSING: A Master's Degree in Nursing (MSN), public health, community health, or education with a nursing focus; **or**, is currently a BSN and is enrolled in a masters degree in nursing program and can demonstrate, with a specific plan of completion, that he or she will obtain a masters degree in nursing within six years
and 3 years of experience as a professional nurse providing direct patient care,

Must hold a registered nurse license in good standing or multi-state privilege to practice in state of campus location by the first day of employment.

Must be able to meet health and safety requirements including CPR certification, Fingerprint Clearance Card, and drug testing.

LIBRARIAN: Master's degree in Library or Information Science (or its equivalent) from a graduate professional program accredited by the American Library Association.

FITNESS: Bachelor's Degree in Exercise Science, Physical Education, Kinesiology, Wellness or related field AND current certification in one of the following: American College of Sports Medicine (ACSM), National Strength and Conditioning Association(NSCA), National Academy of Sports Medicine (NASM) or American Council on Exercise (ACE) certifications.
OR
Bachelor's Degree in any field **AND** American College of Sports Medicine, Health/Fitness Instructor (ACSM-HFI) or National Strength and Conditioning Association, Certified Strength and Conditioning Specialist (NSCA-CSCS)

2. School Responsibilities:

   A. Thorough knowledge of all school policies and participation in their implementation and enforcement.

   B. Commitment to interdepartmental cooperation: Administration, Financial Services, Placement, and Admissions.

   C. Provide advance notification regarding lateness, absence, vacation and four-week resignation notice.

3. Faculty Responsibilities:

   A. Classroom Management

      1. Exercise firm class control.
      2. Start class on time.

3. Class session for full schedule on blackboard or paper.
4. Provide daily class schedule on board or paper.
5. Roll is to be taken promptly at class starting time and then given to Supervisor.
6. Ten-minute breaks and thirty-minute lunch periods to begin and end on time.
7. Provide student with full understanding of course objectives and school rules and regulations, as outlined in school catalog, on first day of each module when new students are starting class.
8. Have full awareness of class and individual student status and progress on a daily basis.
9. Provide Supervisor with regular input relative to class and student progress or problems.
10. Maintain consistent performance relative to grading, documentation, discipline, etc., as per school policy.
11. Ensure that course material and objectives are presented according to the official school policy and directions.
12. Establish mutual student/faculty respect and good class rapport.
13. Submit grades in a timely fashion after each semester.
14. Review progress with students on a regular basis well in advance of the end semester.
15. No students may receive a passing grade unless homework and attendance are satisfactory.
16. Present self as a professional role model for students.
17. Inspire student confidence in faculty and self.

B. Lecture

1. Well-prepared, organized, clear and concise, consistent with curriculum objectives and outlines.
2. Hold student interest and inspire student understanding and involvement.
3. Present lectures in timely fashion accommodating course outline and student progress.
4. Provide additional lectures and review as necessary.
5. Provide appropriate and well-prepared course related materials.

C. Non-Classroom Assignments

1. Participate in faculty meetings
2. Serve as coordinator or Subject Specialist as requested.
3. Attend "field trips" with students, as required.
4. Be directly involved in developing, implementing, and evaluating the curriculum for all degree programs to assure quality learning experiences are provided for all students.
5. Participate in the governance of the institution and the academic programs as well as in short-term institutional planning activities.

6. <u>Professional Responsibilities:</u>

A. "State of the Art" awareness.

B. Initiates self-participation in in-house staff development.

C. Attendance at approved outside seminars is required at least three times per year. Supervisor must approve the seminar and expense.

D. Recommend Library acquisitions.

D. Share course materials and insights with other faculty members.

E. Make recommendations for additions to, changes in, or upgrading of, course materials and textbooks.

F. Schedule guest lecturers or field trips (with students) periodically, subject to approval of Supervisor.

_____ _____

Employee Signature Date

_____ _____

Supervisor Signature Date

InterCoast Colleges

5-Year Budget Projections

South Portland, Maine

	InterCoast Career Institute South Portland Maine Campus and Kittery Auxiliary Location						
	INTERCOAST	2012	2013	2014	2015	2016	2017
	Ordinary Income/Expense						
	Income						
1	TUITION	6,240,000	6,708,000	7,378,800	8,116,680	9,090,682	9,999,750
2	Books and supplies	18,000	19,350	21,285	23,414	26,223	28,845
3	OTHER INCOME	4,200	4,515	4,967	5,463	6,119	6,731
4	Registration fees	6,252	6,721	7,393	8,132	9,108	10,019
5	MISCELLANEOUS INCOME	2,460	2,645	2,909	3,200	3,584	3,942
	Total Income	6,270,912	6,741,230	7,415,353	8,156,889	9,135,715	10,049,287
	Expense						
6	Moving Expense	2,019	2,170	2,387	2,626	2,941	3,235
7	RENT	384,065	480,081	480,081	480,081	480,081	480,081
8	STORAGE FEE	1,143	1,229	1,352	1,487	1,666	1,832
9	ADVERTISING	569,924	612,669	673,935	741,329	830,288	913,317
10	PAYROLL EXP TAXES	178,002	231,402	238,344	245,495	252,860	260,445
11	POSTAGE AND DELIVERY	9,691	10,418	11,460	12,606	14,119	15,531
12	PROFESSIONAL SERVICES	135,102	145,234	159,758	175,733	196,821	216,504
13	REPAIRS AND MAINTENANCE	8,272	8,893	9,782	10,760	12,052	13,257
14	SUPPLIES	72,638	78,086	85,894	94,484	105,822	116,404
15	TELEPHONE	19,221	20,663	22,729	25,002	28,003	30,803
16	TRAINING MATERIALS (BOOKS/SUPP)	614,405	660,486	726,534	799,188	895,090	984,599
17	UTILITIES	46,109	49,567	54,524	59,976	67,173	73,891
18	JANITORIAL	59,280	63,726	70,099	77,108	86,361	94,998
19	PAYROLL EXP	2,476,486	3,219,432	3,316,015	3,415,495	3,517,960	3,623,499
20	ACTIVITIES EMPLOYEE	1,926	2,070	2,277	2,505	2,806	3,086
21	ACTIVITIES STUDENTS	8,168	8,780	9,658	10,624	11,899	13,089
22	AUTO MILEAGE REIMBURSEMENT	15,573	16,741	18,415	20,256	22,687	24,956
23	UNRECOVERABLE TUITION/FEES	585,470	606,711	667,382	734,120	822,214	904,436
24	INSURANCE DENTAL	2,119	2,278	2,506	2,756	3,087	3,396
25	INSURANCE LIABILITY	11,669	12,544	13,798	15,178	16,999	18,699
26	INSURANCE MEDICAL	7,904	8,497	9,347	10,281	11,515	12,667
27	INSURANCE WORK COMP	19,834	21,322	23,454	25,799	28,895	31,785
28	LEASE	34,875	37,491	41,240	45,364	50,808	55,889
29	LEASE COPIER	3,557	3,824	4,207	4,627	5,183	5,701
30	LICENSES AND PERMITS	23,352	25,103	27,614	30,375	34,020	37,422
31	ADMINISTRATION OVERHEAD ALLOCATION	122,608	131,803	144,984	159,482	178,620	196,482
	Total Expense	5,413,413	6,461,220	6,817,776	7,202,740	7,679,970	8,136,002
	Net Income	**857,499**	**280,010**	**597,578**	**954,149**	**1,455,745**	**1,913,285**
	Profit Margin	**14%**	**4%**	**8%**	**12%**	**16%**	**19%**
	Assumptions						
1	Revenue		7.5% Increase	10% increase	10% increas	12% increase	10% increase
7	Rent - lease renewal 5 year term		25% Increase				
9	Advertising = 9% of Net Income						
16	Training materials 10% of Net Income						
19	Payroll - increased cost of Gen Ed Instructors		30% increase				
19	Payroll = 40% of Net Income						
23	Unrecoverable Tuition/Bad Debt = 9% of Net Income						

Inter-coast International Training, Inc.

Audited Financial Statements

OPE: 02559400
DUNS: 058408738
EIN: 954501439

INTER-COAST INTERNATIONAL TRAINING, INC.
DBA INTER-COAST COLLEGES
(A California Sub Chapter S Corporation as of July 1, 2010)
FINANCIAL STATEMENTS
JUNE 30, 2011 and 2010

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bg BARRY GLASSER & COMPANY
A PROFESSIONAL ACCOUNTANCY CORPORATION

Independent Auditors' Report

To the Board of Directors and Shareholder of
Inter-Coast International Training, Inc.
dba Inter-Coast Colleges
Northridge, California

We have audited the accompanying balance sheet of Inter-Coast International Training, Inc. as of June 30, 2011 and 2010, and the related statements of income and retained earnings and cash flows for the years then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Inter-Coast International Training, Inc. as of June 30, 2011 and 2010, and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with *Government Auditing Standards*, we have also issued our report dated October 25, 2011, on our consideration of the Company's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report in an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of our audit.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying Note 8 on related party transactions, Note 9 on refunds due, Note 10 on the 90/10 revenue test and financial responsibility, and the supplementary schedule are required by the U.S. Department of Education and are presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

BARRY GLASSER & COMPANY

Agoura Hills, California
October 25, 2011

30423 Canwood Street, Suite 218, Agoura Hills, California 91301
(818) 874-9940 Fax (818) 874-9945

INTER-COAST INTERNATIONAL TRAINING, INC.
DBA INTER-COAST COLLEGES
BALANCE SHEET
JUNE 30,

ASSETS

	2011	2010
Current Assets		
Cash and Cash Equivalents	$ 9,482,816	$ 5,361,969
Tuition Receivable, Net of Allowance for Doubtful Accounts $1,515,000 and $1,675,595	13,737,304	15,065,965
Prepaid Income Taxes and Other Expenses	943,201	860,519
Total Current Assets	24,163,321	21,288,453
Property and Equipment, Net of Accumulated Depreciation $1,123,359 and $949,031	738,370	524,535
Other Assets		
Deposits	155,732	147,650
Due from Shareholder	-	513,062
Total Other Assets	155,732	660,712
Total Assets	$ 25,057,423	$ 22,473,700

LIABILITIES AND SHAREHOLDERS' EQUITY

Current Liabilities		
Accounts Payable and Accrued Expenses	$ 1,473,533	$ 1,369,652
Unearned Tuition	12,312,189	13,416,235
Total Current Liabilities	13,785,722	14,785,887
Long-term Liabilities		
Deferred Tax Liability, Non-current	48,561	50,739
Total Liabilities	13,834,283	14,836,626
Shareholders' Equity		
Common Stock, No Par Value, 10,000 Shares Authorized, Issued and Outstanding	81,499	81,499
Retained Earnings	11,141,641	7,555,575
Total Shareholders' Equity	11,223,140	7,637,074
Total Liabilities and Shareholders' Equity	$ 25,057,423	$ 22,473,700

The accompanying notes are an integral part of the financial statements.

INTER-COAST INTERNATIONAL TRAINING, INC.
DBA INTER-COAST COLLEGES
STATEMENT OF INCOME AND RETAINED EARNINGS
FOR THE YEAR ENDED JUNE 30,

	2011	2010
Revenue		
Tuition, Net of Refunds	$ 26,775,185	$ 25,227,279
Other Income	245,675	442,131
Total Revenue	27,020,860	25,669,410
Cost of Education	4,920,438	5,029,099
Gross Profit	22,100,422	20,640,311
Operating Expenses		
Advertising Expenses	5,119,252	3,622,472
Depreciation and Amortization	174,328	103,005
Occupancy Expenses	1,685,530	1,615,118
General and Administrative Expenses	8,848,265	8,611,520
Total Operating Expenses	15,827,375	13,952,115
Income Before Income Taxes	6,273,047	6,688,196
Provision (Benefit) for Income Taxes	(485,421)	3,007,794
Net Income	6,758,468	3,680,402
Retained Earnings, Beginning of Year	7,555,575	3,875,173
Contributions	-	-
Distributions	(3,172,402)	-
Retained Earnings, End of Year	$ 11,141,641	$ 7,555,575

The accompanying notes are an integral part of the financial statements.

INTER-COAST INTERNATIONAL TRAINING, INC.
DBA INTER-COAST COLLEGES
STATEMENT OF CASH FLOWS
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
FOR THE YEAR ENDED JUNE 30,

	2011	2010
Cash Flows From Operating Activities:		
Net Income	$ 6,758,468	$ 3,680,402
Adjustments to Reconcile Net Income		
to Net Cash Provided by Operating Activities:		
Depreciation and Amortization	174,328	103,005
Change in Deferred Taxes	(2,178)	(545,288)
Change in Allowance for Doubtful Accounts	(160,595)	130,026
(Increase) Decrease in Tuition Receivables	1,489,256	(1,052,053)
(Increase) Decrease in Prepaid Income Taxes	(82,682)	(832,119)
(Increase) Decrease in Deposits	(8,082)	(12,771)
Increase (Decrease) in Accounts Payable and Accrued Expenses	103,881	(49,129)
Increase (Decrease) in Unearned Tuition	(1,104,046)	2,518,776
Total Adjustments	409,882	260,447
Net Cash Provided (Used) by Operating Activities	7,168,350	3,940,849
Cash Flows From Investing Activities:		
Property and Equipment Purchases	(388,163)	(192,408)
Net Cashed Provided (Used) by Investing Activities	(388,163)	(192,408)
Cash Flows From Financing Activities:		
Distributions to Shareholder	(2,659,340)	-
Advances to Shareholder	-	(335,657)
Net Cash Provided (Used) by Financing Activities	(2,659,340)	(335,657)
Net Increase (Decrease) in Cash	4,120,847	3,412,784
Cash & Cash Equivalents, Beginning of Year	5,361,969	1,949,185
Cash & Cash Equivalents, End of Year	$ 9,482,816	$ 5,361,969
Supplemental Disclosures of Cash Flow Information:		
Non-cash transactions:		
Shareholder Distribution	$ 513,062	$ -
Cash Paid During the Period for:		
Interest	$ -	$ -
Income Taxes	$ 1,232,772	$ 4,399,953

The accompanying notes are an integral part of the financial statements.

Note 1 - Description of Operations and Summary of Significant Accounting Policies

Operations

Inter-Coast International Training, Inc., *dba* Inter-Coast Colleges (Company) was incorporated in the state of California in 1994. The Company operates as a vocational school with five locations in southern California (main campus in Orange and branch campuses in Burbank, Riverside, West Covina and Carson), two locations in northern California (branch campuses in Sacramento and Roseville), and two campuses located in Maine. The corporate office is located in Northridge, California.

The school is accredited by the Accrediting Council for Continuing Education and Training (ACCET) and received ACCET approval for Interactive Distance Learning (IDL) in October 2009 for the Alcohol and Drug Counseling Studies program. The school offers programs in the medical and legal professions with courses ranging from 700 to 1530 clock hours depending upon the individual course of instruction.

Accounting Standards Codification

The Financial Accounting Standards Board (FASB) issued FASB Statement No. 168, The FASB Accounting Standards Codification (ASC) and the Hierarchy of Generally Accepted Accounting Principles. The ASC will become the source of authoritative U.S. generally accepted accounting principles (GAAP) recognized by the FASB to be applied by nongovernmental entities. On the effective date of this Statement, the Codification will supersede all then-existing non-SEC accounting and reporting standards. All other non-grandfathered non-SEC accounting literature not included in the Codification will become non-authoritative. This Statement is effective for financial statements issued for interim and annual periods ending after September 15, 2009.

Use of Estimates

Preparation of the Company's financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Fair Value of Financial Instruments

FASB ASC 820-10. [Predecessor literature, "Fair Value Measurements," *Statement of Financial Accounting Standards* No. 157, September 2006]. This Statement provides a new definition for fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements. The Company adopted the provisions of FASB ASC 820-10 as of July 1, 2009. The financial assets recorded at fair value on a recurring basis relate to cash. FASB ASC 820-10 establishes a fair value hierarchy that distinguishes between market participant assumptions based on market data obtained from sources independent of the reporting entity (observable inputs that are classified within Level 1 and 2 of the hierarchy) and the reporting entity's own assumptions about market participant assumptions (unobservable inputs classified within Level 3 of the hierarchy). The adoption of the statement to the Company's financial assets did not have any impact on the financial statements.

In accordance with the provisions of the FASB statement the Company implemented on July 1, 2009, the statement as it relates to nonfinancial assets and nonfinancial liabilities that are not permitted or required to be measured at fair value on a recurring basis. The implementation did not impact the nonfinancial assets and liabilities.

The carrying amount of the Company's cash approximates fair value due to the short maturity of these instruments. Accordingly, cash is valued using Level 1 inputs. For other assets and liabilities not otherwise carried at fair value, fair value approximates carrying value due to the current nature of such assets and liabilities.

Note 1 – Continued

Cash and Cash Equivalents

For purposes of the statement of cash flows, the Company considers all highly liquid debt instruments with maturity of three months or less to be cash equivalents.

Tuition Receivable and Allowance for Doubtful Accounts

Management evaluates the collectibility of tuition receivables based upon a combination of factors. The receivable allowance account consists of amounts deemed potentially uncollectible. Management monitors this reserve on an on going basis and adjusts the allowance for doubtful accounts accordingly, with a corresponding adjustment to bad debt expense. Recovered bad debts are credited to income when collected.

Property and Equipment

Property and equipment are stated at cost. The cost of maintenance and repairs is charged to expenses as incurred; significant acquisitions and improvements are capitalized. Depreciation is computed using the straight-line method over the following estimated useful lives:

Furniture and Equipment	5 - 7 Years
Leasehold Improvements	5 - 10 Years

Compensated Absences

A liability for compensated absences has been accrued and is included on the balance sheet as Accrued Expenses.

Tuition Revenue Recognition

Tuition is earned based upon each individual student's progression throughout the courses for which that student is enrolled. When a student begins a course of study, a contract receivable is recorded for the total tuition with a corresponding amount of unearned tuition. As tuition is recognized as earned, the unearned tuition account is reduced. For the purposes of this report, the Company has recognized income based upon a straight-line percentage over the course length.

Advertising

Advertising costs are expensed as incurred at the time the advertising takes place.

Accounting for Uncertainty in Income Taxes

FASB ASC 740-10-25-6. [Predecessor literature: "*Accounting for Uncertainty in Income Taxes*," FASB Interpretation No. (FIN) 48 (Norwalk, Conn.: FASB, 2006).] FIN 48 requires that we recognize in our financial statements the impact of a tax position, if that position is more likely than not of being sustained on audit, based on the technical merits of the position. We adopted the provisions of this Codification on July 1, 2010, and did not impact the amount reported in the Company's financial statements.

Income Taxes

Income taxes are provided for the tax effects of transactions reported in the financial statements and consist of taxes currently due plus deferred taxes. Deferred taxes are recognized for differences between the basis of assets and liabilities for financial statement and income tax purposes. The differences relate primarily to depreciable assets (use of different depreciation methods and lives for financial statement and income tax purposes). The deferred tax assets and liabilities represent the future tax return consequences of those differences, which will either be taxable or deductible when the assets and liabilities are recovered or settled.

Note 1 – Continued

Effective July 1, 2010, the Company elected to be treated as a Subchapter S corporation for income tax purposes. As a Subchapter S Corporation, profits and losses are taxed directly to the shareholders. Accordingly, no provision for Federal Corporate income taxes has been provided. California requires a Subchapter S Corporation to pay tax at the greater of 1.5% of income or the minimum Franchise tax, currently $800. Maine requires a Subchapter S Corporation to pay tax of at least 3.5% up to 8.93% of the apportioned taxable income

Note 2 – Fair Value Measurements

Fair value measurements consist of the following as of June 30, 2011:

	Fair Value	Quoted Prices in Active Markets for Identical Assets/Liabilities (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Cash	$ 9,482,816	$ 9,482,816	$ -	$ -
Total Assets	$ 9,482,816	$ 9,482,816	$ -	$ -
Total Liabilities	$ -	$ -	$ -	$ -

Note 3 – Property and Equipment

Property and equipment consists of the following as of June 30:

	2011	2010
Equipment and Machinery	$ 454,526	$ 436,944
Furniture and Fixtures	570,045	499,734
Leasehold Improvements	581,230	386,092
Office Equipment	205,173	100,041
Vehicles	50,755	50,755
	1,861,729	1,473,566
Accumulated Depreciation	(1,123,359)	(949,031)
	$ 738,370	$ 524,535

Depreciation expense was $174,328 and $103,005 for the years ended June 30, 2011 and 2010, respectively.

Note 4 – Unearned Tuition

Unearned tuition is the tuition portion received or to be received from students in accordance with the revenue recognition policy based on the number of course hours not completed.

Note 5 – Income Taxes

Income taxes are provided for the tax effects of transactions reported in the financial statements and consist of taxes currently due plus deferred taxes. Deferred taxes are recognized for differences between the basis of assets and liabilities for financial statement and income tax purposes. The differences relate primarily to depreciable assets (use of different depreciation methods and lives for financial statement and income tax purposes). The deferred tax assets and liabilities represent the future tax return consequences of those differences, which will either be taxable or deductible when the assets and liabilities are recovered or settled.

Note 5 – Continued

The provision for income taxes consists of the following as of June 30:

2011	Federal	State	Total
Current Tax Expense (Benefit)	(501,818)	18,575	(483,243)
Change in Deferred Tax	-	(2,178)	(2,178)
Provision for Taxes	$ (501,818)	$ 16,397	$ (485,421)

2010	Federal	State	Total
Current Tax Expense	2,766,374	786,708	3,553,082
Change in Deferred Tax	(423,920)	(121,368)	(545,288)
Provision for Taxes	$ 2,342,454	$ 665,340	$ 3,007,794

The Company used all of the available operating loss carry-forwards of $521,266 federal and $419,522 state to reduce tax expenses for the year ending June 30, 2010. The change to a Sub Chapter S Corporation as of July 1, 2010 resulted in a current year tax benefit, as stated above.

Note 6 – Commitments

The Company leases their corporate office and seven campus facilities under non-cancelable operating leases with expirations from June 30, 2012 to October 31, 2014 and monthly rental payments from $4,167 to $20,792. Two campuses' are on a month-to-month lease, pending contract negotiations.

The Company is obligated for the following minimum rental payments required under the operating leases as follows:

For the year ended June 30,

2012	$ 1,064,020
2013	458,315
2014	122,961
2015	24,516
	$ 1,669,812

Rent expense was $1,451,229 and $1,449,426 for the years ended June 30, 2011 and 2010, respectively.

Note 7 – Concentration of Credit Risk

A significant number of enrolling students depend upon financial aid (federal and state grants) to pay tuition. Accordingly, a substantial portion of the revenues and tuition receivables for the periods ended June 30, 2011 and 2010 are a direct result of the Company's participation in the government student financial assistance programs. The Company must meet federal and state standards to maintain accreditation to receive these funds. Without accreditation, the school's ability to continue in business would be severely threatened.

The Company maintains its cash in bank deposit, money markets, and certificate of deposit accounts which at times may exceed federally insured limits. As of June 30, 2011 and 2010, the company had $9,789,032 and $4,819,412 in uninsured balances, respectively. Subsequent to the year ended June 30, 2011, the Company closed the $3,000,000 certificate of deposit and transferred the funds to the operating bank account.

Note 8 – Related Party Transaction

The Company participates in Student Financial Aid under the Title IV programs administered by the U.S. Department of Education pursuant to the Higher Education Act of 1965, as amended (HEA). The Company must comply with the regulations promulgated under the HEA. Those regulations require that all related party transactions be disclosed regardless of their materiality to the financial statements. This information is required by the U.S. Department of Education and is presented for purposes of additional analysis and is not a required part of the basic financial statements.

The Due from Shareholder account represents non-interest bearing advances and payments to and from the shareholder of the Company. During the year ended June 30, 2010, the shareholder was advanced $375,948 and repaid $40,291. During the year ended June 30, 2011, the shareholder received $2,659,340 in distributions. Subsequent to the year ended June 30, 2011, the shareholder received a $4,000,000 distribution as a portion of the net income for the year then ended.

Note 9 – Refunds Due Student Financial Assistance Programs

At June 30, 2011 and 2010, the Company owed $82,000 and $0, respectively, in refunds to the student financial assistance program. The refunds due were timely paid in July 2011. During the years ended June 30, 2011 and 2010, the school has recorded refunds due generally within two weeks of the student withdrawal.

Note 10 – 90/10 Revenue Test and Financial Responsibility Regulations

The Company derives a substantial portion of its revenues from Federal Student Aid (SFA) received by its students under Title IV programs administered by the U.S. Department of Education pursuant to the Higher Education Act of 1965, as amended (HEA). To continue to participate in the programs the Company must comply with the regulations promulgated under the HEA. The regulations restrict the proportion of cash receipts for tuition and fees from eligible programs to not more than 90 percent from Title IV programs. The failure of the Company to meet the 90 percent limitation for two consecutive years will result in the loss of the Company's ability to participate in Title IV programs.

If a school receives more than 90 percent of its revenue from Title IV programs during its fiscal year, the school becomes provisionally certified for the next two fiscal years. This information is required by the U.S. Department of Education and is presented for purposes of additional analysis and is not a required part of the basic financial statements. For the year ended June 30, 2011, the Company was in compliance with the regulation. See the supplemental schedule for detailed calculations.

The Institution has met the financial responsibility regulations of Title IV using the Ratio Methodology for Proprietary Institutions as defined in Appendix F of the Title IV Regulations. As calculated, the Institution's composite score is 2.9 and 2.5 as of June 30, 2011 and 2010, respectively.

Note 11 – Subsequent Events

Management has evaluated the impact of all subsequent events in the Company through the date the financial statements were available to be issued and has determined that there were no subsequent events, other than in Notes 7 & 8, requiring adjustment or disclosure in the financial statements.

INTER-COAST INTERNATIONAL TRAINING, INC.
DBA INTER-COAST COLLEGES

90/10 Calculation
For the Year Ended June 30, 2011

	Amount Disbursed	Adjusted Amount
Adjusted Student Title IV Revenue		
Subsidized loans	$ 6,531,918	$ 6,531,918
Unsubsidized loans up to pre-ECASLA loan limits	6,990,358	6,990,358
PLUS loans	684,178	684,178
Federal Pell Grant	9,845,419	9,845,419
FSEOG (subject to matching reduction)	311,199	233,399
Federal Work Study applied to tuition and fees (subject to matching reduction)	-	-
Perkins loans	-	-
ACG/SMART Grant	-	-
Student Title IV Revenue		24,285,272
Revenue Adjustment		-
Title IV funds returned due to withdrawal		(1,973,337)
Adjusted Student Title IV Revenue		$ 22,311,935
Student Non-Title IV Revenue		
Grant funds for the student from non-Federal public agencies or private sources independent of the institution		$ -
Funds provided for the student under a contractual arrangement with a Federal, State, or local government agency for the purpose of providing job training to low-income individuals		-
Funds used by a student from savings plans for educational expenses established by or on behalf of the student that qualify for special tax treatment under the internal Revenue Code		-
Institutional scholarships disbursed to the student		10,772
Amount of Unsubsidized loan over the pre-ECASLA loan limits		2,815,013
Student payments		631,219
Total Student Non-Title IV Revenue		$ 3,457,004
Revenue from Other Sources		
Activities conducted by the institution that are necessary for education and training		$ -
Funds paid by a student, or on behalf of a student by a party other than a school, for an education or training program that is not eligible for Title IV funds.		-
The net present value (NPV) of institutional loans disbursed to students		-
Total Revenue from Other Sources		$ -
Total Title IV Received		$ 22,311,935
Total Eligible Cash Received		$ 25,768,939
90/10 Ratio		**86.58%**

Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards (No Material Weaknesses [No Significant Deficiencies Identified], No Reportable Instances on Noncompliance or Other Matters)*

To the Board of Directors and Shareholder of
Inter-Coast International Training, Inc.
dba Inter-Coast Colleges
Northridge, California

We have audited the financial statements of Inter-Coast International Training, Inc. as of and for the year ended June 30, 2011, and have issued our report thereon dated October 25, 2011. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial statement contained in *Government Auditing Standards* issued by the Comptroller General of the United States.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered Inter-Coast International Training, Inc.'s (Company) internal control over financial reporting as a basis for designing our audit procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Company's internal control over financial reporting.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A material weakness is a deficiency or a combination of deficiencies in internal control, such that there is a reasonable possibility that a misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis.

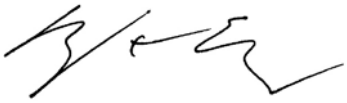
Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be significant deficiencies, significant deficiencies, or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Inter-Coast International Training, Inc.'s financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grants agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

This report is intended solely for the information and use of the board of directors, management, the accreditation agency, and the U.S. Department of Education and is not intended to be and should not be used by anyone other than these specified parties.

BARRY GLASSER & COMPANY



Agoura Hills, California
October 25, 2011