



SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2021 & 2022

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Colored Stone Grading Lab Class – Online Division Program Length: 21 Instructional Hours

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	93	93	93	100%
2022	124	124	123	99%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	93	93	93	100%
2022	124	124	123	99%

Student's Initials: _____ Date: _____

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Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	93	93	86	48	56%
2022	124	123	107	45	42%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	1	48
2022	7	38	45

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	48	0	48
2022	45	0	45



Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	15	48
2022	8	45

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	1	48
2022	4	45

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

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5345 Armada Drive, Carlsbad, CA 92008
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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	86	107
Number of Graduates Employed in the Field	48	45
Less than \$30,000	7	2
\$30,001 to \$35,000	4	3
\$35,001 to \$40,000	4	9
\$40,001 to \$45,000	5	3
\$45,001 to \$50,000	2	6
\$50,001 to \$55,000	2	1
More than \$55,000	20	17
No Salary Information Reported	4	4

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$1,129.80

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$ 1,136.11

Total charges may be higher for students that do not complete on time.

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$7,664.00
2022	0%	0%	0%	\$7,985.50

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rate, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – LAB CLASSES

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit. Additionally, GIA's Lab Class Refund Policy complies with California Education Code §94921, and utilizes an alternative method of calculating tuition refunds.

Students will receive a full refund of all monies paid if the class is canceled by GIA. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

Lab Classes 5 Days in Length

If enrollment is cancelled:

- Before the end of the first day of instruction, GIA does not retain any charges.
- After the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Lab Classes 1-3 Days in Length

If enrollment is cancelled:

- Before 12:00 p.m. of the first day of instruction, GIA does not retain any charges.
- After 12:00 p.m. of the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.

Sample Lab Class Refund Calculation

A student paid the total price of \$1050 (\$1,000 tuition plus \$50 for books) for a class with 35 hours and withdrew after 14 hours; 40% of the class has been taught. GIA retains \$470, calculated as follows:

Total Price = \$1050 Per Hour Charge = \$30 (Total Tuition ÷ Total Number of Hours);

Tuition Used = \$420 (\$30 x 14 hours);

Refund = \$580 (Total Price - Books - Tuition Used)



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**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Diamond Grading Lab Class – Online Division
Program Length: 35 Instructional Hours**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	215	215	199	93%
2022	332	332	324	98%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	215	215	209	97%
2022	332	332	324	98%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	215	209	201	76	38%
2022	332	324	297	91	31%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	3	76
2022	10	81	91

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	76	0	76
2022	91	0	91



Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	17	76
2022	12	91

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	3	76
2022	2	91

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	201	297
Number of Graduates Employed in the Field	76	91
Less than \$30,000	8	12
\$30,001 to \$35,000	4	7
\$35,001 to \$40,000	6	6
\$40,001 to \$45,000	10	10
\$45,001 to \$50,000	8	5
\$50,001 to \$55,000	5	9
More than \$55,000	26	37
No Salary Information Reported	10	5

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$1,688.57

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$1,696.80

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – LAB CLASSES

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Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit. Additionally, GIA's Lab Class Refund Policy complies with California Education Code §94921, and utilizes an alternative method of calculating tuition refunds.

Students will receive a full refund of all monies paid if the class is canceled by GIA. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

Lab Classes 5 Days in Length

If enrollment is cancelled:

- Before the end of the first day of instruction, GIA does not retain any charges.
- After the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Lab Classes 1-3 Days in Length

If enrollment is cancelled:

- Before 12:00 p.m. of the first day of instruction, GIA does not retain any charges.
- After 12:00 p.m. of the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.

Sample Lab Class Refund Calculation

A student paid the total price of \$1,050 (\$1,000 tuition plus \$50 for books) for a class with 35 hours and withdrew after 14 hours; 40% of the class has been taught. GIA retains \$470, calculated as follows:

Total Price = \$1,050 Per Hour Charge = \$30 (Total Tuition ÷ Total Number of Hours);

Tuition Used = \$420 (\$30 x 14 hours);

Refund = \$580 (Total Price - Books - Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Gem Identification Lab Class – Online Division
 Program Length: 35 Instructional Hours**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	178	178	173	97%
2022	156	156	153	98%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	178	178	173	97%
2022	156	156	153	98%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	178	173	162	66	41%
2022	156	153	127	45	35%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	1	66
2022	5	40	45

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	66	0	66



2022	45	0	45
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	15	66
2022	9	45

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	1	66
2022	3	45

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



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 F 760 603 4003
 www.gia.edu

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	162	127
Number of Graduates Employed in the Field	66	45
Less than \$30,000	10	3
\$30,001 to \$35,000	5	0
\$35,001 to \$40,000	7	9
\$40,001 to \$45,000	5	4
\$45,001 to \$50,000	5	5
\$50,001 to \$55,000	3	1
More than \$55,000	23	18
No Salary Information Reported	8	5

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$1,661.63

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$1,670.94

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$7,664.00
2022	0%	0%	0%	\$7,985.50

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – LAB CLASSES

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit. Additionally, GIA's Lab Class Refund Policy complies with California Education Code §94921, and utilizes an alternative method of calculating tuition refunds.

Students will receive a full refund of all monies paid if the class is canceled by GIA. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

Lab Classes 5 Days in Length

If enrollment is cancelled:

- Before the end of the first day of instruction, GIA does not retain any charges.
- After the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Lab Classes 1-3 Days in Length

If enrollment is cancelled:

- Before 12:00 p.m. of the first day of instruction, GIA does not retain any charges.
- After 12:00 p.m. of the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.

Sample Lab Class Refund Calculation

A student paid the total price of \$1050 (\$1,000 tuition plus \$50 for books) for a class with 35 hours and withdrew after 14 hours; 40% of the class has been taught. GIA retains \$470, calculated as follows:

Total Price = \$1050 Per Hour Charge = \$30 (Total Tuition ÷ Total Number of Hours);

Tuition Used = \$420 (\$30 x 14 hours);

Refund = \$580 (Total Price - Books - Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Pearl Grading Lab Class – Online Division
Program Length: 7 Instructional Hours**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	59	59	58	98%
2022	90	90	88	97%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	59	59	58	98%
2022	90	90	88	97%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	59	58	53	27	51%
2022	90	90	76	33	43%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	4	27
2022	7	26	33

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	27	0	27



2022	33	0	33
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	5	27
2022	10	33

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	4	27
2022	9	33

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	53	76
Number of Graduates Employed in the Field	27	33
Less than \$30,000	1	6
\$30,001 to \$35,000	1	2
\$35,001 to \$40,000	2	3
\$40,001 to \$45,000	3	0
\$45,001 to \$50,000	3	4
\$50,001 to \$55,000	4	0
More than \$55,000	5	9
No Salary Information Reported	8	9

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$353.88

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$353.88

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

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STUDENT'S RIGHT TO CANCEL – LAB CLASSES

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Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit. Additionally, GIA's Lab Class Refund Policy complies with California Education Code §94921, and utilizes an alternative method of calculating tuition refunds.

Students will receive a full refund of all monies paid if the class is canceled by GIA. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

Lab Classes 5 Days in Length

If enrollment is cancelled:

- Before the end of the first day of instruction, GIA does not retain any charges.
- After the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Lab Classes 1-3 Days in Length

If enrollment is cancelled:

- Before 12:00 p.m. of the first day of instruction, GIA does not retain any charges.
- After 12:00 p.m. of the first day of instruction and up through 60% of the class has been taught, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.

Sample Lab Class Refund Calculation

A student paid the total price of \$1050 (\$1,000 tuition plus \$50 for books) for a class with 35 hours and withdrew after 14 hours; 40% of the class has been taught. GIA retains \$470, calculated as follows:

Total Price = \$1050 Per Hour Charge = \$30 (Total Tuition ÷ Total Number of Hours);

Tuition Used = \$420 (\$30 x 14 hours);

Refund = \$580 (Total Price - Books - Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Comprehensive CAD/CAM For Jewelry – On Campus Division
 Program Length: 7 Instructional Weeks**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	12	12	11	92%
2022	14	14	13	93%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	12	12	11	92%
2022	14	14	13	93%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	12	11	10	7	70%
2022	14	13	10	9	90%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu.

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	1	7
2022	2	7	9

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	7	0	7
2022	9	0	9

Self-Employed/Freelance Positions



Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	0	7
2022	2	9

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	7
2022	0	9

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information



(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	10	10
Number of Graduates Employed in the Field	7	9
Less than \$30,000	1	2
\$30,001 to \$35,000	0	2
\$35,001 to \$40,000	1	1
\$40,001 to \$45,000	1	1
\$45,001 to \$50,000	0	0
\$50,001 to \$55,000	1	0
More than \$55,000	1	3
No Salary Information Reported	2	0

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$6,415.66.

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$6,427.66

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt



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Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students receiving federal student loans to pay for this program.	The percentage of graduates in 2021 who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school’s students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student’s Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ON CAMPUS PROGRAMS

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students who wish to withdraw after the class start date should notify the office of the dean of students in writing using the appropriate form on their My GIA Student Portal, by email to deanstudents@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they fail to return from a leave of absence, do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the program from the beginning at current tuition and fees.

REFUND POLICY

GIA's On Campus Refund Policy complies with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds on page 35 of the Education Catalog. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

Students will receive a full refund of all monies paid if the class is canceled by GIA.



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The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before the end of the first class day, whichever is later, GIA does not retain any charges.
- More than seven days after enrollment or after the first scheduled day of class, whichever is later, and up through 60% of the scheduled instructional hours, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Graduate Colored Stones – On Campus Division
Program Length: 19 Instructional Weeks**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	5	5	4	80%
2022	11	11	10	91%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	5	5	4	80%
2022	11	11	10	91%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	5	4	2	2	100%
2022	11	10	3	0	0%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	0	2
2022	0	0	0

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	2	0	2



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2022	0	0	0
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	0	2
2022	0	0

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	2
2022	0	0

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	2	3
Number of Graduates Employed in the Field	2	0
Less than \$30,000	0	0
\$30,001 to \$35,000	0	0
\$35,001 to \$40,000	0	0
\$40,001 to \$45,000	0	0
\$45,001 to \$50,000	2	0
\$50,001 to \$55,000	0	0
More than \$50,000	0	0
No Salary Information Reported	0	0

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$16,800.56

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$16,982.17

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
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- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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Students will be withdrawn from class if they fail to return from a leave of absence, do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the program from the beginning at current tuition and fees.

REFUND POLICY

GIA's On Campus Refund Policy complies with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds on page 35 of the Education Catalog. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

Students will receive a full refund of all monies paid if the class is canceled by GIA.



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The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before the end of the first class day, whichever is later, GIA does not retain any charges.
- More than seven days after enrollment or after the first scheduled day of class, whichever is later, and up through 60% of the scheduled instructional hours, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Graduate Diamonds – On Campus Division
Program Length: 7 Instructional Weeks**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	14	14	13	93%
2022	30	30	28	93%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	14	14	13	93%
2022	30	30	28	93%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	14	13	4	2	50%
2022	30	28	7	7	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	0	2
2022	0	7	7

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	2	0	2



2022	7	0	7
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	2	2
2022	2	7

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	2
2022	0	7

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____

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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2021
Number of Graduates Available for Employment	14	7
Number of Graduates Employed in the Field	2	7
Less than \$30,000	1	2
\$30,001 to \$35,000	0	0
\$35,001 to \$40,000	0	1
\$40,001 to \$45,000	0	0
\$45,001 to \$50,000	0	0
\$50,001 to \$55,000	1	0
More than \$55,000	0	4
No Salary Information Reported	0	0

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2020: \$7,093.76

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$7,119.61

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ **Date:** _____

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

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Students will receive a full refund of all monies paid if the class is canceled by GIA.



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The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before the end of the first class day, whichever is later, GIA does not retain any charges.
- More than seven days after enrollment or after the first scheduled day of class, whichever is later, and up through 60% of the scheduled instructional hours, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Graduate Gemologist – On Campus Division
Program Length: 26 Instructional Weeks**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	82	82	62	76%
2022	79	79	62	79%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	82	82	62	76%
2022	79	79	62	79%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	82	62	49	35	71%
2022	79	62	43	33	77%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu.

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	2	35
2022	0	33	33

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	35	0	35
2022	33	0	33



Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	6	35
2022	3	33

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	35
2022	2	33

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____

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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	49	43
Number of Graduates Employed in the Field	35	33
Less than \$30,000	2	1
\$30,001 to \$35,000	9	0
\$35,001 to \$40,000	1	3
\$40,001 to \$45,000	6	3
\$45,001 to \$50,000	3	3
\$50,001 to \$55,000	1	4
More than \$55,000	6	15
No Salary Information Reported	7	4

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$23,894.32

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$24,101.78

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	48%	66%	\$8,233.00
2022	0%	25%	25%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



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This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rate, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date



DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ON CAMPUS PROGRAMS

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students who wish to withdraw after the class start date should notify the office of the dean of students in writing using the appropriate form on their My GIA Student Portal, by email to deanstudents@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they fail to return from a leave of absence, do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the program from the beginning at current tuition and fees.

REFUND POLICY

GIA's On Campus Refund Policy complies with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds on page 35 of the Education Catalog. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

Students will receive a full refund of all monies paid if the class is canceled by GIA.



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The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before the end of the first class day, whichever is later, GIA does not retain any charges.
- More than seven days after enrollment or after the first scheduled day of class, whichever is later, and up through 60% of the scheduled instructional hours, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Jewelry Design – On Campus Division
 Program Length: 9 Instructional Weeks**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	9	9	8	89%
2022	23	23	22	96%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	9	9	8	89%
2022	23	23	22	96%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	9	8	7	6	86%
2022	23	22	10	7	70%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	0	6
2022	0	7	7

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	6	0	6



2022	7	0	7
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	3	6
2022	2	7

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	6
2022	0	7

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	7	10
Number of Graduates Employed in the Field	6	7
Less than \$30,000	1	1
\$30,001 to \$35,000	0	0
\$35,001 to \$40,000	1	1
\$40,001 to \$45,000	0	0
\$45,001 to \$50,000	0	0
\$50,001 to \$55,000	0	0
More than \$55,000	3	3
No Salary Information Reported	1	2

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$6,428.62

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$6,508.50

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt



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Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school’s students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student’s Initials: _____ Date: _____

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
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- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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Students will be withdrawn from class if they fail to return from a leave of absence, do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the program from the beginning at current tuition and fees.

REFUND POLICY

GIA's On Campus Refund Policy complies with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds on page 35 of the Education Catalog. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

Students will receive a full refund of all monies paid if the class is canceled by GIA.



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If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before the end of the first class day, whichever is later, GIA does not retain any charges.
- More than seven days after enrollment or after the first scheduled day of class, whichever is later, and up through 60% of the scheduled instructional hours, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Jewelry Design & Technology – On Campus Division
 Program Length: 26 Instructional Weeks**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	24	24	20	83%
2022	32	32	29	91%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	24	24	20	83%
2022	32	32	29	91%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	24	20	17	8	47%
2022	32	30	18	11	61%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu.

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	0	8
2022	1	10	11

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	8	0	8
2022	11	0	11



Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	2	8
2022	1	11

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	8
2022	0	11

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2020	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	47	18
Number of Graduates Employed in the Field	8	11
Less than \$30,000	0	1
\$30,001 to \$35,000	0	1
\$35,001 to \$40,000	0	3
\$40,001 to \$45,000	1	0
\$45,001 to \$50,000	0	0
\$50,001 to \$55,000	0	1
More than \$55,000	3	4
No Salary Information Reported	4	1

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$21,877.44.

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$21,982.85

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	23%	0%	\$8,233.00
2022	0%	25%	28%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ON CAMPUS PROGRAMS

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students who wish to withdraw after the class start date should notify the office of the dean of students in writing using the appropriate form on their My GIA Student Portal, by email to deanstudents@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they fail to return from a leave of absence, do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the program from the beginning at current tuition and fees.

REFUND POLICY

GIA's On Campus Refund Policy complies with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds on page 35 of the Education Catalog. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

Students will receive a full refund of all monies paid if the class is canceled by GIA.



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The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before the end of the first class day, whichever is later, GIA does not retain any charges.
- More than seven days after enrollment or after the first scheduled day of class, whichever is later, and up through 60% of the scheduled instructional hours, GIA retains a pro-rata portion of the tuition.
- After 60% of the scheduled instructional hours, GIA retains 100% of tuition.

Unused books and materials, that are undamaged, are eligible for full refund upon inspection by GIA. Books and materials that are used or not returned in salable condition are not subject to refund.



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**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Colored Stones Course – Online Division
 Program Length: Up to 18 Months**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	139	139	42	30%
2022	59	59	27	46%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	139	139	47	34%
2022	59	59	27	46%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	139	47	45	17	38%
2022	59	27	24	9	38%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	2	17
2022	1	8	9

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	17	0	17
2022	9	0	9



Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	4	17
2022	1	9

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	3	17
2022	2	9

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____

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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	45	24
Number of Graduates Employed in the Field	17	9
Less than \$30,000	1	0
\$30,001 to \$35,000	0	0
\$35,001 to \$40,000	2	1
\$40,001 to \$45,000	1	1
\$45,001 to \$50,000	0	1
\$50,001 to \$55,000	2	2
More than \$55,000	7	3
No Salary Information Reported	4	1

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$1,850.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$ \$1,850.00

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ONLINE COURSES

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

Students will receive a full refund of all monies paid if the class is canceled by GIA. Online students who are residents of California will be assessed the California Student Tuition Recovery Fund (STRF) fee. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section on page 48 of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.



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GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before submitting the first course assignment, whichever is later, GIA does not retain any charges.
- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

All charges associated with the purchase of optional books and materials are nonrefundable. Students who choose to purchase gemological equipment through GIA Instruments may return them for a full refund within 15 days of receipt provided they are in the original package, complete, and in new and unused condition.

Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)



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SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2021 & 2022

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

Colored Stone Essentials Course – Online Division Program Length: Up to 3 Months

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	193	193	163	84%
2022	238	238	196	82%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	193	193	165	85%
2022	238	238	196	82%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	193	165	163	29	18%
2022	238	196	191	45	23%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	9	29
2022	2	43	45

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	29	0	29



2022	45	0	45
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	2	29
2022	0	45

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	11	29
2022	34	45

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	163	191
Number of Graduates Employed in the Field	29	45
Less than \$30,000	0	1
\$30,001 to \$35,000	2	2
\$35,001 to \$40,000	3	1
\$40,001 to \$45,000	1	2
\$45,001 to \$50,000	3	1
\$50,001 to \$55,000	0	1
More than \$55,000	7	4
No Salary Information Reported	13	33

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$250.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$250.00

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school’s students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student’s Initials: _____ Date: _____

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Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ONLINE COURSES

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

Students will receive a full refund of all monies paid if the class is canceled by GIA. Online students who are residents of California will be assessed the California Student Tuition Recovery Fund (STRF) fee. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section on page 48 of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before submitting the first course assignment, whichever is later, GIA does not retain any charges.
- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

All charges associated with the purchase of optional books and materials are nonrefundable. Students who choose to purchase gemological equipment through GIA Instruments may return them for a full refund within 15 days of receipt provided they are in the original package, complete, and in new and unused condition.

Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Diamonds & Diamond Grading Course – Online Division
Program Length: Up to 15 Months**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	117	117	67	57%
2022	107	107	59	55%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	117	117	71	61%
2022	107	107	62	58%

Student's Initials: _____ Date: _____

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Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	117	71	67	18	29%
2022	107	62	60	12	20%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	0	18
2022	2	10	12

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	18	0	18



2022	12	0	12
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	2	18
2022	1	12

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	0	18
2022	2	12

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	67	60
Number of Graduates Employed in the Field	18	12
Less than \$30,000	2	0
\$30,001 to \$35,000	0	1
\$35,001 to \$40,000	0	2
\$40,001 to \$45,000	2	1
\$45,001 to \$50,000	3	1
\$50,001 to \$55,000	2	2
More than \$55,000	8	3
No Salary Information Reported	1	2

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$1,670.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$1,670.00

Total charges may be higher for students that do not complete on time.

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Questions and Information

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Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
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- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

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Students will receive a full refund of all monies paid if the class is canceled by GIA. Online students who are residents of California will be assessed the California Student Tuition Recovery Fund (STRF) fee. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section on page 48 of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before submitting the first course assignment, whichever is later, GIA does not retain any charges.
- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

All charges associated with the purchase of optional books and materials are nonrefundable. Students who choose to purchase gemological equipment through GIA Instruments may return them for a full refund within 15 days of receipt provided they are in the original package, complete, and in new and unused condition.

Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Diamond Essentials Course – Online Division
 Program Length: Up to 3 Months**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	275	275	233	85%
2022	319	319	266	83%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	275	275	241	88%
2022	319	319	266	83%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	275	241	240	43	18%
2022	319	266	261	60	22%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	20	43
2022	2	58	60

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	43	0	43



2022	60	0	60
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	1	43
2022	2	60

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	21	43
2022	47	60

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	240	261
Number of Graduates Employed in the Field	43	60
Less than \$30,000	0	1
\$30,001 to \$35,000	2	1
\$35,001 to \$40,000	3	1
\$40,001 to \$45,000	3	0
\$45,001 to \$50,000	2	1
\$50,001 to \$55,000	2	3
More than \$55,000	8	7
No Salary Information Reported	23	46

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$250.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$250.00

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program	program. The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

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Students will receive a full refund of all monies paid if the class is canceled by GIA. Online students who are residents of California will be assessed the California Student Tuition Recovery Fund (STRF) fee. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section on page 48 of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before submitting the first course assignment, whichever is later, GIA does not retain any charges.
- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

All charges associated with the purchase of optional books and materials are nonrefundable. Students who choose to purchase gemological equipment through GIA Instruments may return them for a full refund within 15 days of receipt provided they are in the original package, complete, and in new and unused condition.

Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Gem Identification Course – Online Division
 Program Length: Up to 24 Months**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	38	38	19	50%
2022	48	48	17	35%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	38	38	20	53%
2022	48	48	24	50%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	38	20	19	12	63%
2022	48	24	23	2	8%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	6	12
2022	0	2	2

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	12	0	12



2022	2	0	2
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	0	12
2022	0	2

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	5	12
2022	2	2

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	19	23
Number of Graduates Employed in the Field	12	2
Less than \$30,000	3	0
\$30,001 to \$35,000	2	0
\$35,001 to \$40,000	0	0
\$40,001 to \$45,000	1	0
\$45,001 to \$50,000	1	0
\$50,001 to \$55,000	0	0
More than \$55,000	2	0
No Salary Information Reported	3	2

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$2,040.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$2,040.00

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$7,664.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Questions and Information

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rate, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ONLINE COURSES

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

Students will receive a full refund of all monies paid if the class is canceled by GIA. Online students who are residents of California will be assessed the California Student Tuition Recovery Fund (STRF) fee. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section on page 48 of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before submitting the first course assignment, whichever is later, GIA does not retain any charges.
- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

All charges associated with the purchase of optional books and materials are nonrefundable. Students who choose to purchase gemological equipment through GIA Instruments may return them for a full refund within 15 days of receipt provided they are in the original package, complete, and in new and unused condition.

Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)



**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Jewelry Essentials Course – Online Division
 Program Length: Up to 3 Months**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	158	158	124	78%
2022	218	218	187	85%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	158	158	127	80%
2022	218	218	187	85%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	158	127	127	21	17%
2022	218	187	182	38	21%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	7	21
2022	0	38	38

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	21	0	21
2022	38	0	38



Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	1	21
2022	1	38

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	10	21
2022	28	38

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	127	182
Number of Graduates Employed in the Field	21	38
Less than \$30,000	0	2
\$30,001 to \$35,000	3	1
\$35,001 to \$40,000	3	2
\$40,001 to \$45,000	2	1
\$45,001 to \$50,000	3	1
\$50,001 to \$55,000	0	2
More than \$55,000	1	4
No Salary Information Reported	9	25

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$250.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$250.00

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$8,233.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

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- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

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Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)



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**SCHOOL PERFORMANCE FACT SHEET
 CALENDAR YEARS 2021 & 2022**

On-Time Completion Rates (Graduation Rates)

Includes data for the two calendar years prior to reporting.

**Pearls Course – Online Division
 Program Length: Up to 6 Months**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-time Completion Rate
2021	38	38	30	79%
2022	41	41	33	80%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2021	38	38	30	79%
2022	41	41	33	80%

Student's Initials: _____ Date: _____

Initial only after you have had sufficient time to read and understand the information.



Job Placement Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2021	38	30	30	10	33%
2022	41	33	30	12	40%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. Contact GIA's Career Services Department at careerservices@gia.edu

Gainfully Employed Categories

(includes data for the two calendar years prior to reporting)

Part Time vs. Full Time Employment

Calendar Year	Graduates Employed in the field 20 to 29 hours per week	Graduates Employed in the field at least 30 hours per week	Total Graduates Employed in the Field
2021	0	4	10
2022	1	12	12

Single Position vs. Concurrent Aggregated Positions

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2021	10	0	10



2022	12	0	12
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Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2021	2	10
2022	2	12

Institutional Employment

Calendar Year	Graduates Employed in the field who are employed by the institution, an employer owned by the institution, or an employer who shares ownership with the institution	Total Graduates Employed in the Field
2021	4	10
2022	7	12

Student's Initials: _____ Date: _____

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License Examination Passage Rates

(includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2021	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A

Student's Initials: _____ Date: _____



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Salary and Wage Information

(includes data for the two calendar years prior to reporting)

Annual salary and wages reported for graduates employed in the field.

	2021	2022
Number of Graduates Available for Employment	30	30
Number of Graduates Employed in the Field	10	12
Less than \$30,000	0	2
\$30,001 to \$35,000	1	0
\$35,001 to \$40,000	1	0
\$40,001 to \$45,000	1	0
\$45,001 to \$50,000	0	1
\$50,001 to \$55,000	1	2
More than \$55,000	2	1
No Salary Information Reported	4	6

A list of sources used to substantiate salary disclosures is available from the school. Please contact GIA's Career Services Department at careerservices@gia.edu

Student's Initials: _____ Date: _____

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Cost of Educational Program

Total charges for the program for students completing on time in 2021: \$600.00

Total charges may be higher for students that do not complete on time.

Total charges for the program for students completing on time in 2022: \$600.00

Total charges may be higher for students that do not complete on time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Calendar Year	Most recent three-year cohort default rate, as reported by the United State Department of Education. ¹	The percentage of enrolled students in receiving federal student loans to pay for this program.	The percentage of graduates who took out federal student loans to pay for this program.	The average amount of federal student loan debt of graduates who took out federal student loans at this institution.
2021	2.8%	0%	0%	\$7,664.00
2022	0%	0%	0%	\$7,985.90

¹The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (about 9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent final CDR reported by the U.S. Department of Education.

Student's Initials: _____ Date: _____

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This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rate, this fact sheet contains the information as calculated pursuant to state law.

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 1747 N. Market Blvd, Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name – Print

Student Signature

Date

School Official

Date

DEFINITIONS

- “Number of Students Who Began the Program” means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- “Students Available for Graduation” is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- “Number of On-time Graduates” is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- “On-time Completion Rate” is the number of on-time graduates divided by the number of students available for graduation.
- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- “150% Completion Rate” is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- “Graduates Available for Employment” means the number of graduates minus the number of graduates unavailable for employment.
- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six-month period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.



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- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date” is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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STUDENT'S RIGHT TO CANCEL – ONLINE COURSES

Students have the right to cancel their enrollment at any time before the end date specified in their enrollment agreement by notifying the manager of admissions in writing using the appropriate form on their My GIA Student Portal, by email to admissions@gia.edu or by mail to The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008.

Students will be withdrawn from class if they do not maintain satisfactory academic progress or are otherwise dismissed due to lack of attendance or violation of GIA policy. In all cases where a student's enrollment is terminated (cancellation or withdrawal), refunds are calculated based on the Refund Policy below.

Students who withdraw and wish to continue their studies at a later date will be required to re-enroll into the course from the beginning at current tuition and fees.

REFUND POLICY

GIA's refund policies comply with California Education Code §94919 which specifies that Institutions shall provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60% or less of the period of attendance. Institutions shall also refund 100% of the amount paid for institutional charges less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later. GIA does not charge or retain an application fee or deposit.

Students will receive a full refund of all monies paid if the class is canceled by GIA. Online students who are residents of California will be assessed the California Student Tuition Recovery Fund (STRF) fee. The CA STRF fee is nonrefundable unless students cancel their enrollment prior to their start date.

If a student has received U.S. federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal financial aid funds. Any refund is first calculated according to the Federal Student Aid Return to Title IV Policy. See Return of Title IV Funds section on page 48 of the Education Catalog.

Students who have obtained a loan to pay for an educational program will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If they default on a federal or state loan, both the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be



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eligible for any other federal student financial aid at another institution or other government financial assistance until the loan is repaid.

GIA's online courses and lab classes offered through the online division are not eligible for federal financial aid. Students who obtain a loan to pay for an educational program have the responsibility to repay the full borrowed amount of the loan, plus interest, less the amount of any refund returned to the lender. Students who have received a scholarship are subject to the refund policy described in their scholarship acceptance letter.

If a refund is due, it will be processed within 30 days of the date GIA received the notice of cancellation or withdrawal, or the last date of attendance, whichever is later.

If enrollment is cancelled:

- Within seven days of enrollment or before submitting the first course assignment, whichever is later, GIA does not retain any charges.
- After submitting the first course assignment and before submitting more than 60% of the required course assignments, GIA retains a pro-rata portion of the tuition.
- After submitting more than 60% of the required course assignments or after exceeding the course completion time limit, GIA retains 100% of tuition.

All charges associated with the purchase of optional books and materials are nonrefundable. Students who choose to purchase gemological equipment through GIA Instruments may return them for a full refund within 15 days of receipt provided they are in the original package, complete, and in new and unused condition.

Sample Online Refund Calculation

A student paid the total price of \$500 for a course with a total of ten (10) required assignments, submitted four (4) assignments for grading, and withdrew prior to the end date of the course. GIA retains \$200, calculated as follows:

Total Price = \$500 Per Assignment Charge = \$50 (Total Price ÷ Total Number of Required Assignments)

Number of Assignments Submitted for Grading = Four (4); Tuition Used = \$200 (\$50 x 4 assignments)

Refund = \$300 (Total Price – Tuition Used)