



Gemological Institute of America, Inc.
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STUDENT'S RIGHT TO CANCEL Distance Education (eLearning) Students

I understand that I may cancel my enrollment at any time before the End Date listed on page 1 of my enrollment agreement by notifying the Manager of Admissions in writing; by mail, or in person at The Robert Mouawad Campus, 5345 Armada Drive, Mailstop #3, Carlsbad, CA 92008, by email at admissions@gia.edu, or by fax at (760) 603-4003. The cancellation date is the date I sent my written cancellation notice to GIA.

I have the right to cancel the agreement and receive a full refund before the first lesson and materials are received.

REFUND POLICY

Refunds for eLearning courses are based on a pro-rata percentage of the number of assignments submitted for grading prior to the End Date of the course.

If my enrollment is cancelled:

- Within 7 days after accepting this enrollment agreement OR before submitting my first course assignment, whichever is later - GIA does not retain any tuition.
- After submitting my 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 the tuition.

Optional books and materials, including applicable sales tax and shipping and handling expenses, are non-refundable. 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.

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 made to the original remitter within 30 calendar days of the date GIA receives your written cancellation notice.

Accredited member, ACCSC; Accredited member, DEAC

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Carlsbad New York Antwerp Bangkok Dubai Gaborone Hong Kong Johannesburg London Mumbai Ramat Gan Seoul Taipei Tokyo

California regulations require the following disclosure: If I receive federal student financial aid funds, I may be entitled to a refund of any moneys not paid from federal student financial aid program funds to the institution. (Note that federal student financial aid funds are not available for GIA eLearning courses.) The institution shall also provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60 percent or less of the period of attendance. Institutions shall refund 100 percent 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. If I obtain a loan to pay for an educational program, I will be responsible for repaying the full amount of the loan plus interest, less the amount of any refund to the lender. If I 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 me, including garnishing my income tax refund; and (2) I may not be eligible for any other government financial assistance at another institution until the loan is repaid.

Sample 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 then withdrew prior to the end date of the course. GIA retains \$200 (tuition used), 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)