



The Robert Mouawad Campus
5345 Armada Drive, Carlsbad, CA 92008
T 800 421 7250 T 760 603 4000
F 760 603 4003
www.gia.edu

**2021 SCHOOL PERFORMANCE FACT SHEET
PEARLS COURSE - DISTANCE EDUCATION
Program Length is Up To Six (6) Months
Calendar Years 2019 and 2020**

Cost of Educational Program

The Total Charges for this program for students completing on time in 2019 were \$600.00 and in 2020 were \$600.00. 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 2020 receiving federal student loans to pay for this program.	The average amount of federal student loan debt of 2020 graduates who took out federal student loans at this institution.	The percentage of graduates in 2020 who took out federal student loans to pay for this program.
2019	1.5%	0%	\$8,821.72	0%
2020	8.0%	0%	\$6,813.58	0%

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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On-time Completion Rates (Graduation Rates)

Includes Data for Two Calendar Years Prior To Reporting

Calendar Year	Number of Students Who Began Program	Number of Students Available for Graduation	Number of On-time Graduates	On-time Completion Rate
2019	43	43	39	91%
2020	51	51	42	82%

Student's Initials: _____ Date: _____

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Job Placement Rates

Includes Data for Two Calendar Years Prior To Reporting

To obtain a list of employment positions determined to be within the field for any specific program for which statistics are reported above, please contact GIA's Career Services Department at careerservices@gia.edu.

Calendar Year	Number of Students Who Began the Program	Number of Graduates	Number of Graduates Available for Employment	Number of Graduates Employed in the Field	Placement Rate % Employed in the Field
2019	43	39	34	15	44%
2020	51	42	42	21	50%

Gainfully Employed Categories

Includes Data for 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
2019	0	15	15
2020	0	21	21

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
2019	15	0	15
2020	21	0	21

Self-Employed/Freelance Positions

Calendar Year	Graduates Employed who are self-employed or working freelance	Total Graduates Employed in the Field
2019	0	15
2020	0	21

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
2019	12	15
2020	19	21

Student's Initials: _____ Date: _____

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License Examination Passage Rates

Includes Data for 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
2019	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A

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Salary and Wage Information

Includes Data for Two Calendar Years Prior To Reporting

Annual Salary and Wages Reported for Graduates Employed in the Field

	2019	2020
Number of Graduates Available for Employment	34	42
Number of Graduates Employed in the Field	15	21
\$15,001 to \$20,000	0	0
\$20,001 to \$25,000	0	0
\$25,001 to \$30,000	1	0
\$30,001 to \$35,000	0	1
\$35,001 to \$40,000	0	0
\$40,001 to \$45,000	0	0
\$45,001 to \$50,000	1	1
\$50,001 to \$55,000	0	2
\$55,001 to \$60,000	0	0
\$60,001 to \$65,000	0	0
\$65,001 to \$70,000	0	0
No Salary Information Reported	13	17

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.

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.

“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 - eLearning Courses

Students have the right to cancel their enrollment at any time before the end date specified on page 1 of their enrollment agreement, by notifying the manager of admissions in writing by mail or in person at The Robert Mouawad Campus, Mailstop #3, 5345 Armada Drive, Carlsbad, California 92008 or by email at admissions@gia.edu. Students have the right to cancel the agreement and receive a full refund before the first lesson and materials are received.

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 my enrollment is terminated (cancellation or withdrawal), refunds will be calculated based on the Refund Policy below. If students withdraw and wish to continue their studies at a later date, they will be required to re-enroll into the program, course, or class from the beginning at current tuition and fees.

Refund Policy

GIA's eLearning 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 47 of the Education Catalog. Students who obtain a loan to pay for an educational program have the responsibility to repay the full 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.

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

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.

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.



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If the enrollment is cancelled:

- Within seven 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.

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. Please visit store.gia.edu for additional information.

Sample eLearning 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)