

2006 Schedule of Student Charges



General Information for All Applicants

Charges are valid for programs, courses, and classes with start dates from January 1, 2006 to December 31, 2006.

Expenses Not Included:

- > Housing, food, insurance, transportation, entertainment, other living expenses, and possible additional fees (see below)
- > Textbooks for School of Business students
- > Customs fees and duties on course materials shipped outside the U.S.

Possible Additional Fees (may not apply to all students):

- > Repeat fees for remedial work
- > Fees for lost or damaged equipment, stones, ID cards, keys
- > Refundable deposit for stones loaned to International students enrolled in the Gem Identification course
- > NSF fee (\$15 per check, subject to change)
- > Wire transfer fees
- > Tuition for Lab classes and Student Workroom
- > Purchase of gem testing instruments. All required instruments are provided to on campus students. Distance Education students must have equipment available. See page 79 in this catalog for options.

Student Tuition Recovery Fund (California only). The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by California residents who were students attending schools approved by, or registered to offer short-term career training with the Bureau for Private Postsecondary and Vocational Education (Bureau). You are eligible for protection under the Student Tuition Recovery Fund (STRF) and must pay the state-imposed fee for the STRF if all of the following applies to you:

1. You are a student who is a California resident and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF fee, if either of the following applies:

1. You are not a California resident.
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

GIA pays the STRF fee on behalf of all eligible students.

You may be eligible for STRF if you meet the stated qualifications, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. The school's breach or anticipatory breach of the agreement for the course of instruction.
5. There was a decline in the quality of the course of instruction within 30 days before the school closed, or if the decline began earlier than 30 days prior to closure, a time period of decline determined by the Bureau.
6. The school committed fraud during the recruitment or enrollment or program participation of the student.

You may be eligible for STRF if you were a student that was unable to collect a court judgment rendered against the school for violation of the Private Postsecondary and Vocational Educational Reform Act of 1998.

SUPPLEMENTAL FEE SCHEDULE

Item	Cost
Repeating on campus class time (all classes, all programs except School of Business)	\$525 per week
Administrative processing fee for changes	\$100
Certificate and diploma replacement	\$40 for each certificate \$45 for each diploma
Replace student ID card	\$15
Replace student key	\$10 per key
Transcript	\$10 per copy, after the first free copy
Returned check fee	\$15 per check
Photocopy service	\$0.10 per page
Receive a fax	No charge
Send a fax	\$3 per page for international calls \$1 per page for domestic calls

Schedule of Student Charges

On Campus

Use the appropriate program/course/class number and charges when completing your application. Amounts shown are in U.S. dollars. The total charges include all educational services, lesson materials, and texts normally needed to complete the class or program, except for School of Business. For classroom use only, GIA will provide other necessary instruments, tools, and materials except for School of Business. Charges are subject to change. We reserve the right to reschedule or cancel classes. Books, instruments, and materials delivered in California are subject to sales tax. Current tax rate is 7.75% in San Diego County and 8.25% in Los Angeles County, subject to change. Books and materials

delivered in New York are not subject to sales tax. For information about student financial aid, please see page 46 or contact the Office of Student Financial Assistance at 800-421-7250 ext. 4005 or 760-603-4005 or e-mail financialaid@gia.edu.

On campus applicants must submit all required documents, plus the application fee and the confirmation or reservation deposit to reserve a space in class. Balance of student charges are due on or before Orientation Day.

Cancellations and Refunds. See pages 50–53 for GIA’s Cancellation and Refund Policies and Procedures. See page 49 for additional General Information for all applicants.

SCHEDULE OF STUDENT CHARGES — ON CAMPUS

Program/ Course/Class Number	Program or Course	Application Fee (non-refund- able)	Confirmation Deposit per Program and/or Course (refundable)	Tuition	Sales Tax (non-refundable) (C=Carlsbad) (L=Los Angeles) (N=New York)	Total Student Pays (C=Carlsbad) (L=Los Angeles) (N=New York)	Page in Catalog
Gemology							
GEM2500	Graduate Gemologist program	\$100.00	\$2,000.00	\$12,800.00	\$84.87 (C) \$90.34 (L) N/A (N)	\$14,079.87 (C) \$14,085.34 (L) \$13,995.00 (N)	34
GEM2200	Graduate Diamonds program	\$100.00	\$2,000.00	\$4,505.00	\$14.73 (C) \$15.68 (L) N/A (N)	\$4,809.73 (C) \$4,810.68 (L) \$4,795.00 (N)	35
GEM2200	Graduate Diamonds program at night	\$100.00	\$2,000.00	\$4,260.00	N/A (N)	\$4,550.00 (N)	35
GEM2300	Graduate Colored Stones program	\$100.00	\$2,000.00	\$8,195.00	\$70.14 (C) \$74.66 (L) N/A (N)	\$9,270.14 (C) \$9,274.66 (L) \$9,200.00 (N)	35
GEM2300	Graduate Colored Stones program at night	\$100.00	\$2,000.00	\$7,745.00	N/A (N)	\$8,750.00 (N)	35
Jewelry Manufacturing Arts							
JMA3200	Applied Jewelry Arts program	\$100.00	\$2,000.00	\$13,160.00	\$56.96 (C)	\$14,051.96 (C)	38
JMA3300	Graduate Jeweler program	\$100.00	\$2,000.00	\$13,065.00	\$64.33 (C) N/A (L/N)	\$14,059.33 (C)	38
JMA370	Jewelry Design class	\$100.00	\$2,000.00	\$3,955.00	\$18.99 (C) \$20.21 (L) N/A (N)	\$4,318.99 (C) \$4,320.21 (L) \$4,300.00 (N)	39

Distance Education

Use the appropriate application codes and total student charges when completing your application. Amounts shown are in U.S. dollars and include applicable sales tax.

GIA's NO-RISK 30-DAY APPROVAL OPTION. Try any GIA Distance Education course or program for 30 days. If you are not completely satisfied, just notify us in writing of your decision within 30 days. Your payment will be refunded less the shipping and handling fee of \$24.95 for U.S. shipments or \$49.95 for non-U.S. shipments (does not apply to School of Business).

Customs fees and duties on course materials shipped outside the U.S. are not included in the Student Charges and are the responsibility of the student.

Gem Identification. To complete the Gem Identification course, you must have access to gem tweezers, a rox loupe or microscope, refractometer with polarizing filter, optic figure sphere, microscope, polariscope, and spectroscope. These instruments are not included with the course materials, and must be purchased separately. Or, you can complete your assignments by using these professional tools by enrolling in GIA's Student Workroom. Visit www.gia.edu and click on Gem Instruments to view our online catalog. For complete Student Workroom activities, hours, and fees, please visit our website.

Cancellations and Refunds. See page 50 for GIA's Cancellation and Refund Policies and Procedures.

See page 49 for additional General Information for all applicants.

SCHEDULE OF STUDENT CHARGES — DISTANCE EDUCATION

Program/ Course/ Class Number	Program or Course	Total Student Charges	3 Equal Payments* (No Interest Plan)	6 Equal Payments* (No Interest Plan)	9 Equal Payments* (No Interest Plan)	Lab Fee Deposit **	Total Lab Fee**	Months Allowed to Complete	Page in Catalog
Programs									
GEM1000	Accredited Jewelry Professional (A.J.P.) program – SAVE \$152: Includes GEM110, GEM120, and GEM130	\$595.00 INTL \$675.00	\$198.33 INTL \$225.00	N/A	N/A	N/A	N/A	9	35
GEM1000	A.J.P. Intensive Online	\$595.00	N/A	N/A	N/A	N/A	N/A	35 days	
GEM1049	Graduate Pearls program – SAVE \$95: Includes GEM149 and GEM149L	\$595.00 INTL \$645.00	\$198.34 INTL \$215.00	N/A	N/A	N/A	\$95.00	6 24***	35
GEM2200	Graduate Diamonds program – SAVE \$299: Includes GEM130, GEM230, and \$100 application fee/reservation deposit for GEM230L	\$2,340.00 INTL \$2,490.00	N/A	\$207.50 INTL \$232.50	N/A	\$100.00	\$1,095.00	18 24***	35
GEM2300	Graduate Colored Stones program – SAVE \$594: Includes GEM120, GEM220, \$100 application fee/reservation deposit for GEM 220L, GEM240, and \$100 application fee/reservation deposit for GEM240L	\$4,635.00 INTL \$4,905.00	N/A	N/A	\$293.88 INTL \$323.88	\$200.00	\$1,990.00	45	35
GEM2500	Graduate Gemologist program – SAVE \$893: Includes GEM130, GEM230, \$100 application fee/reservation deposit for GEM230L, GEM120, GEM220, \$100 application fee/reservation deposit for GEM220L, GEM240, and \$100 application fee/reservation deposit for GEM240L	\$6,975.00 INTL \$7,395.00	N/A	N/A	\$432.22 INTL \$478.88	\$300.00	\$3,085.00	63	34
Single Courses									
GEM110	Jewelry Essentials course: DVD included!	\$249.00 INTL \$279.00	\$83.00	N/A	N/A	N/A	N/A	3	36
GEM120	Colored Stone Essentials course	\$249.00 INTL \$279.00	\$83.00	N/A	N/A	N/A	N/A	3	36
GEM130	Diamond Essentials course	\$249.00 INTL \$279.00	\$83.00	N/A	N/A	N/A	N/A	3	36
GEM149	Pearls course: Video included!	\$495.00 INTL \$545.00	\$165.00 INTL \$181.66	N/A	N/A	N/A	N/A	6	36
GEM220	Colored Stones course (prerequisite: Colored Stone Essentials)	\$1,495.00 INTL \$1,615.00	\$498.34	N/A	N/A	N/A	N/A	18	36
GEM230	Diamonds & Diamond Grading course: DVD included! (prerequisite: Diamond Essentials)	\$1,295.00 INTL \$1,415.00	\$431.67	N/A	N/A	N/A	N/A	15	37
GEM240	Gem Identification course: DVD included!	\$1,495.00	\$498.34	N/A	N/A	N/A	N/A	24	37

*Payments do not include Lab application fee or cost of Lab classes.

**An application fee or full payment for each Lab class that is a component of the program you're enrolling in is due with your application. For New York Lab classes application fee see Schedule of Student Charges on page 80.

***Completion time unit for Lab component.

Schedule of Student Charges

Laboratory Classes and Student Workrooms

Use the appropriate codes and charges when completing your application. Amounts shown are in U.S. dollars and include an application fee. Total charges are valid for classes taking place in the U.S. during 2006 and are subject to change.

Cancellations and Refunds. See pages 50–53 for GIA's Cancellation and Refund Policies and Procedures.

See page 49 for additional General Information for all applicants.

SCHEDULE OF STUDENT CHARGES — LABORATORY CLASSES AND STUDENT WORKROOMS

Code	Program or Course	Total Student Charges	Application Fee (C/L = Carlsbad/Los Angeles) (N = New York) (C = Carlsbad)	Page in Catalog
Gemology Lab Classes				
GEM230L	Diamond Grading	\$1,095.00	\$100 (C/L) / \$99 (N)	37
GEM220L	Colored Stone Grading	\$895.00	\$100 (C/L) / \$81 (N)	36
GEM240L	Gem Identification	\$1,095.00	\$100 (C/L) / \$99 (N)	37
GEM149L	Pearl Grading	\$195.00	\$100 (C) / \$17 (N)	36
GEM235L	Advanced Diamond Grading	\$145.00	\$100 (C) / \$13 (N)	37
GEM245L	Identifying Ruby, Sapphire, and Emerald	\$295 (\$245 Alumni)	\$100 (C) / \$26 (N)	37
Jewelry Manufacturing Lab Classes				
JMA145L	Pearl and Bead Stringing	\$345.00	\$100 (C) / \$31 (N)	39
JMA330L	Quick Design	\$725.00	\$100 (C) / \$65 (N)	39
JMA340L	Introduction to CAD/CAM	\$1,900.00	\$100 (C)	39
JMA350L	Intermediate CAD/CAM	\$1,900.00	\$100 (C) / \$100 (N)	39
JMA360L	Advanced CAD/CAM	\$950.00	\$100 (C)	39
JMA345L	Working with Wax	\$725.00	\$100 (C) / \$65 (N)	39
JMA320L	Basic Repair and Setting	\$995.00	\$100 (C)	39
JMA335L	Enameling	\$725.00	\$100 (C)	39
JMA365L	Advanced Stone Setting	\$775.00	\$100 (C) / \$70 (N)	39
Student Workroom				
—	Student Workroom: Carlsbad, New York, Los Angeles	\$70 per day	N/A	83
—	Student Workroom: Other Cities	\$70 per day	N/A	83

School of Business

Use the appropriate codes and charges when completing your application. Amounts shown are in U.S. dollars. The total charges include all educational services, lesson materials, and texts normally needed to complete the class or program, except for School of Business. For classroom use only, GIA will provide other necessary instruments, tools, and materials except for School of Business. Charges are subject to change. We reserve the right to reschedule or cancel classes. Books, instruments, and materials delivered in California are subject to sales tax. Current tax rate is 7.75% in San Diego County and 8.25% in Los Angeles County, subject to change. Books and materials delivered in New York are not subject to sales tax.

Save \$1,010 when you enroll in the Online Jewelry Business Management Program!

On campus applicants must submit all required documents, plus the application fee and the confirmation or reservation deposit to reserve a space in class. Balance of student charges are due on Orientation Day.

Cancellations and Refunds. See pages 50–53 for GIA's Cancellation and Refund Policies and Procedures. See page 49 for additional General Information for all applicants.

School of Business Textbooks. All School of Business students are responsible for buying their own textbooks. The cost of textbooks is estimated to be about \$100 per class. Enrolled students will be advised of the required textbook(s) at least 30 days prior to the class start date. A list of the required textbook(s) for each class is also available through Admissions. Call 800-421-7250 ext. 4001, or 760-603-4001, or e-mail admissions@gia.edu for more information.

SCHEDULE OF STUDENT CHARGES — SCHOOL OF BUSINESS

Code	Program or Course	ON CAMPUS				DISTANCE EDUCATION			Page in Catalog
		Reservation Deposit (Refundable)	Balance Due on First Day of Class	Total Student Pays	Total Student Charges	Total Student Charges	Refundable Deposit (Required to reserve each course you are enrolling in)	Balance Due (30 days prior to the first day of class)	
Programs									
BUS4000	Jewelry Business Management program: Includes five Core courses plus three Elective courses	\$100.00	\$7,860.00	\$7,960.00	\$7,960.00	\$6,950.00	\$100.00	\$6,850.00	40
Required Courses									
BUS210	Principles of Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	40
BUS220	Accounting Basics	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	40
BUS230	Fundamentals of Marketing	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	40
BUS240	Principles of Economics	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	41
BUS300	Ethics and Law	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	41
Elective Courses									
BUS310	Marketing Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	41
BUS320	Managerial Economics	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	41
BUS330	Finance	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	41
BUS350	Managerial Accounting	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	41
BUS360	Merchandising Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	42
BUS370	Human Resource Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	42
BUS380	Leadership	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	42
BUS390	Sales Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	42
BUS400	Retail Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	42
BUS410	Entrepreneurship	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	42
BUS420	Global Business Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	43
BUS430	International Law and Trade	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	43
BUS440	Visual Merchandising	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	43
BUS450	Business Negotiations	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	43
BUS460	Quantitative Methods	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	43
BUS470	Information Systems Management	\$100.00	\$895.00	\$995.00	\$995.00	\$995.00	\$100.00	\$895.00	43