



The Canadian Gemmological Association

55 Queen Street E., Lower Concourse #105, Toronto, ON M5C 1R6

Tel: 647-466-2436 Fax: 866-757-9603

www.canadiangemmological.com; info@canadiangemmological.com

Admission Requirements

Student has an Ontario Secondary School Diploma or equivalent (check if true and attach proof).

Student must be at least 18 years of age and pass a Superintendent approved qualifying test.

Fees

All fees are charged in Canadian dollars

Tuition Fees	\$3,900.00
Admission Tests Or Assessments	\$ 0.00
Application Processing	\$ 0.00
Equipment - Loupe / Chelsea Colour Filter / OPL Spectroscope / Tweezers / Gem Cloth Calcite Dichroscope / Conoscope / R.I. Fluid / Mini Maglight / Four Prong Tweezers	\$ 605.00
Book Fees - Handbook of Gemmology by Geoffrey Dominy	\$ 102.60
Major Equipment	\$ 0.00
Field Trips	\$ 0.00
Expendable Supplies	\$ 75.00
International Student Fees	\$ 0.00
Professional / Exam Fees	\$ 0.00
Uniform and Equipment	\$ 0.00
Optional Fees or Discounts*	<u>(\$ -100.00)*</u>
TOTAL FEES APPLICABLE	\$4,682.60

Upon completion of the relevant courses, students may elect to write qualifying examinations for Fellowship with the Canadian Gemmological Association. These examinations are not part of the Career College - approved vocational program referenced herein, and are subject to additional fees.

* Early Registration Discount – ends one month before start of course



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Acknowledgement and Certification

I, _____, acknowledge that I have received a copy of:

- The Consent to the Use of Personal Information (pg. 5)
- The Payment Schedule (pg. 6)
- The College's Fee Refund Policy (pgs. 7-9)
- The Statement of Students' Rights and Responsibilities Issued by the Superintendent of Private Career Colleges (provided separately)
- The College's Student Complaint Procedure (provided separately)
- The College's Policy Relating to the Expulsion of Students (provided separately)
- The College's Sexual Violence Policy and Procedure (provided separately)

(check all applicable)

I certify that I have read and understood this Enrolment Contract.

(Signature of Student)

Date _____



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The Canadian Gemmological Association does not guarantee employment for any student who successfully completes a vocational program offered by the Canadian Gemmological Association.

It is understood that fees are payable in accordance with the fees specified in this Enrolment Contract and all payments of fees shall become due forthwith upon a statement of accounting being rendered. The Canadian Gemmological Association reserves the right to cancel this Enrolment Contract if the undersigned student does not attend classes during the first 14 days of the program after it begins. **For information regarding cancellation of this Enrolment Contract and refunds of fees paid, see sections 24 (2) to 33 of O. Reg. 415/06 made under the *Ontario Career Colleges Act 2005*.**

I certify that I have read, understood and have received a copy of this Enrolment Contract.

The undersigned student hereby undertakes and agrees to pay, the fees specified in this Enrolment Contract in accordance with the terms of this Enrolment Contract.

_____ Date _____
(Signature of Student)

The Canadian Gemmological Association agrees to supply program to the above named student upon the terms herein mentioned. The Canadian Gemmological Association may cancel this Enrolment Contract if the above named student does not meet the admission requirements of **Gemmology Basics** before the program begins.

_____ Date _____
(Signature of Admission Officer, Registrar, Agent)



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Consent to Use of Personal Information

Career colleges must be registered under the *Ontario Career Colleges Act 2005*, which is administered by the Superintendent of Career Colleges. The Act protects students by requiring career colleges to follow specific rules on, for example, fee refunds, training completions if the college closes, qualifications of instructors, access to transcripts and advertising. It also requires colleges to publish and meet certain performance objectives that may be required by the Superintendent for their vocational programs. This information may be used by other students when they are deciding where to obtain their training. The consent set out below will help the Superintendent to ensure that current and future students receive the protection provided by the Act.

I, _____, allow the Canadian Gemmological Association to give my name, address, telephone number, e-mail address and other contact information to the Superintendent of Private Career Colleges for the purposes checked below:

To advise me of my rights under the *Ontario Career Colleges Act 2005*, including my rights to a refund of fees, access to transcripts and a formal student complaint procedure; and

To determine whether the Canadian Gemmological Association has met the performance objectives required by the Superintendent for its vocational programs.

I understand that I can refuse to sign this consent form and that I can withdraw my consent at any time for future uses of my personal information by writing to the Canadian Gemmological Association, 55 Queen Street East, Suite #105, Toronto, ON M5C 1R6. I understand that if I refuse or withdraw my consent the Superintendent may not be able to contact me to inform me of my rights under the Act.

(Name of Student)

(Date)

(Signature of Student)



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Payment Schedule One

- At the time of the signing of this enrollment contract, payment of a deposit is required for all vocational programs. CAN\$ 500.00
- The full amount for Gemmology Basics is due on the first-day class begins
Date the Balance is due September 16, 2025 CAN\$ 4,182.60

Payment Schedule Two

- At the time of the signing of this enrollment contract, payment of a deposit is required for all vocational programs. CAN\$ 500.00
- The first installment payment for Gemmology Basics is due on the first day the class begins.
Date the First Payment is due September 16, 2025 CAN\$ 1,394.20
- The next installment payment for Gemmology Basics is due at least at the quarter midway mark of the course.
Date the Second Payment is due November 11, 2025 CAN\$ 1,394.20
- The remaining balance for Gemmology Basics is due roughly half- way through the course.
Date the Balance is due January 13, 2026 CAN\$ 1,394.20

Any returned cheques will incur a \$50.00 NSF Fee.

A 2% per month late fee, compounded will be charged for paying after the due date on this contract to a maximum of \$350.

On the above dates if we have a credit card on file, an automatic payment will be in the above amount.

The undersigned student hereby undertakes and agrees to pay, or see to payment of, the fees indicated above in accordance with the terms of this Enrolment Contract. Students who do not pay fees as agreed upon or do not make satisfactory arrangements to pay tuition and other charges will be **suspended or dismissed** from the College.

(Name of Student)

(Signature of Student)

(Date)

Please contact the CGA Office to pay by credit card



Fee Refund Policy

**Fee Refund Policy as Prescribed under s. 24 (2) to 33 of O .Reg. 415/06.
The Career College referred to in this refund policy is the Canadian Gemmological Association.**

24. (2) In sections 25 to 27,

“earned fees” means the amount of all fees paid for a vocational program that is proportional to the number of instruction hours that have taken place when a withdrawal or expulsion occurs; (“droits acquis”)
“program mid-point” means the point in the progress of a vocational program where half of the scheduled hours of instruction for the program have taken place; (“mi-parcours du programme”)
“service fee” means the lesser of 20 percent of all vocational program fees and \$500. (“frais de service”)

Full refunds

25. If a student has entered into a contract with a career college for a vocational program, the college shall give a refund of all fees paid for the program in the following circumstances:

1. The student rescinds (cancels) the contract in writing within two days of receiving a copy of it, in accordance with section 36 of the Act.
2. Before the student completes the program, the college discontinues the program or the college’s approval to provide the program is revoked by the Superintendent, but the college remains registered under the Act.
3. The college collects any fees before receiving a certificate of registration from the Superintendent.
4. The college collects any fees before the program was approved by the Superintendent.
5. The college collects any fees other than a service fee before the student has entered into a contract with the college.
6. The college expels the student in a manner or for reasons that are contrary to the college’s expulsion policy.
7. The college does not provide an evaluation, in writing, of the student’s progress as required under section 12.
8. The student voids the contract under subsection 18 (2) due to a statement, image or video made by the college that is prohibited under subsection 18 (1).
9. The student voids the contract under section 22 because it is missing a term required under section 20.
10. The student receives instruction from an instructor who is not qualified under section 41 for more than 10 per cent of the program’s duration.



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Full refunds minus service fee

26. A career college shall give a refund of all fees paid for a vocational program, except the service fee, in the following circumstances:

1. The student gives written notice to the college, before the program start date specified in the student's contract with the college, that the student is withdrawing from the program.
2. The student is admitted to the program on the condition that the student meet specified admission requirements before the program start date specified in the student's contract with the college, and the student does not meet the requirements before that day.
3. The student does not attend the program within the first 14 days of the program after the program start date specified in the student's contract with the college and is given written notice that the contract is cancelled from the college within the first 45 days of the program.
4. The college is notified by or on behalf of an international student before the program mid-point that the international student has not been issued a temporary resident visa as a member of the student class under the *Immigration and Refugee Protection Act (Canada)*.

Partial refunds

27. (1) A career college shall give a student a refund of the fees paid for a vocational program in accordance with this section if,

- a) the student withdraws from the program after the program start date specified in the student's contract with the college; or
- b) the student is expelled from the program for a reason permitted under the college's expulsion policy.

(2) If a student's program is scheduled to be up to 12 months in duration, the career college shall give a refund for the program as follows:

1. If the withdrawal or expulsion occurs before the program mid-point, the college shall give a refund equal to the amount of all fees paid, less the service fee and any earned fees.
2. If the withdrawal or expulsion occurs after the program mid-point, no refund is required for the program.

(3) If a student's program is scheduled to be more than 12 months in duration, the career college shall give a refund for the initial 12-month period of the program and any subsequent period as follows:

1. If the withdrawal or expulsion occurs before half of the scheduled hours of instruction have taken place for the period, the college shall give a refund equal to the amount of all fees paid for the period, less the service fee and any earned fees.
2. If the withdrawal or expulsion occurs after half of the scheduled hours of instruction have taken place for the period, no refund is required for that period.
3. If a period has not yet started at the time of the withdrawal or expulsion, the college shall give a refund of all fees paid for that period.



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Refund of compulsory fees

28. (1) A career college may only charge or collect compulsory fees in relation to a vocational program after the fees have been published by the Superintendent under subsection 43 (2).

(2) If a career college collects a compulsory fee that has not been published by the Superintendent under subsection 43 (2), the college shall give a refund of the fee to the student on written request from the student.

No retention of refund

29. A career college shall not retain any refund of fees payable to a student under sections 25 to 28 in order to recover or set-off an amount a student owes the college for any service or program other than a vocational program offered by the college.

Timing of refunds

30. A refund payable by the career college must be issued to students within 30 days after the day a student,

- (a) delivers a written notice to withdraw from the program to the college;
- (b) is given a written notice of expulsion by the college; or
- (c) delivers a written request for a refund to the college under subsection 28 (2).

Treatment of books and equipment

31. In calculating a refund under sections 25 to 28, a career college may retain the retail cost of books or equipment that the career college supplied to the student if the student,

- (a) fails to return the books or equipment to the career college within 10 days of the student's withdrawal or expulsion from the program, or
- (b) returns the books or equipment to the career college within the 10-day period referred to clause (a), but fails to return it unopened or in the same state it was in when supplied.

Notice of withdrawal for international students

32. A notice to a career college that is provided by or on behalf of an international student or of a prospective international student and that states that the student has not been issued a temporary resident visa as a member of the student class under the *Immigration and Refugee Protection Act (Canada)* is deemed to be written notice to the college that a student is rescinding (cancelling) the contract under section 36 of the Act or withdrawing from the program.

Currency

33. Any refund of fees that a career college is required to pay under the Act shall be paid in Canadian dollars.