



The Canadian Gemmological Association

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

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

www.canadiangemmological.com; info@canadiangemmological.com

ENROLMENT CONTRACT

This Enrolment Contract is subject to the *Private Career Colleges Act, 2005* and the regulations made under the Act.

Name of Program: Accelerated Master Valuer Program

Commencing: July 22, 2019 to August 9, 2019

Class Schedule: Monday to Friday - 9:30 am - 5:00 pm; 1-hour lunch

Class Location: 55 Queen St East, Lower Concourse #105, Toronto, ON M5C 1R6

Credential to be awarded upon Successful Completion of Program: **Registered Master Valuer Designation**

Language of Instruction: **English**

The undersigned hereby enrolls as a student of the Canadian Gemmological Association in the above-specified program.

Birthdate: _____ Date: _____
yyyy/mm/dd yyyy/mm/dd

Male Name: _____
Female First Name _____ Last Name _____

Mailing Address _____

City _____ Province _____ Postal Code _____

Phone (main) _____ Phone (cell) _____ Phone (alt) _____

Email Address 1 _____ Email Address 2 _____

Permanent Address Check if same as above _____

City _____ Province _____ Postal Code _____

Country _____

Phone _____

International Student? Yes No



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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
- Copy of Wonderlic test if required
- Copy of Gemmological Diploma
- Working towards Gemmological Diploma

Fees

All fees are charged in Canadian dollars

Tuition Fees	\$5,400.00
Equipment	\$ 0.00
Book Fees – Illustrated Guide To Jewellery Appraising / Gems & Jewelry Appraising Both by Anna M. Miller Both Third Edition	\$ 150.00
Major Equipment	\$ 0.00
Field Trips	\$ 0.00
Expendable Supplies	\$ 0.00
International Student Fees	\$ 0.00
Optional Fees or Discounts	<u>\$ 0.00</u>
TOTAL FEES APPLICABLE	\$5,550.00

Acknowledgement

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

- The Consent to the Use of Personal Information (pg. 4)
- The Payment Schedule (pg. 5)
- The College's Fee Refund Policy (pgs. 6--10)
- The Statement of Students' Rights and Responsibilities Issued by the Superintendent of Private Career Colleges (provided separately)



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- 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)

Date _____

(Signature of Student)

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 amounts 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 within the first 14 days after the program begins. **For information regarding cancellation of this Enrolment Contract and refunds of fees paid, see sections 25 to 33 of O. Reg. 415/06 made under the *Private 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, or see to payment of, 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 Accelerated Master Valuer Program _____ before the program begins.

Date _____

(Signature of Admission Officer, Registrar, Agent)



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ENROLMENT CONTRACT

Consent to Use of Personal Information

Private career colleges (PCCs) must be registered under the *Private Career Colleges Act, 2005*, which is administered by the Superintendent of Private Career Colleges. The Act protects students by requiring PCCs to follow specific rules on, for example, fee refunds, training completions if the PCC closes, qualifications of instructors, access to transcripts and advertising. It also requires PCCs to publish and meet certain performance standards, e.g., percentage of graduates who obtain employment. 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 *Private Career Colleges Act, 2005*, including my rights to a refund of fees, access to transcripts and a formal student complaint procedure;
- To collect information on the performance of the Canadian Gemmological Association, for example, the percentage of students who graduate from programs and the percentage of graduates who find employment; 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 #1301, 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 or collect information to help potential students make informed decisions about their educational choices.

(Name of Student)

(Signature of Student)

(Date)



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ENROLMENT CONTRACT

Payment Schedule One

1. At the time of the signing of this enrollment contract, payment of a deposit is required for all vocational programs.

CAN\$ 500.00

2. The full amount for the Accelerated Master Valuer Program is due on the first day class begins.

Date the Balance is due July 22, 2019

CAN\$ 5,050.00

Payment Schedule Two

1. At the time of the signing of this enrollment contract, payment of a deposit is required for all vocational programs.

CAN\$ 500.00

2. The next installment payment for the Accelerated Master Valuer Program is due at least halfway before the midway mark of the course.

Date the Balance is due July 26, 2019

CAN\$ 3,525.00

3. The remaining balance for the Accelerated Master Valuer Program is due roughly half-way through the course.

Date the Balance is due July 31, 2019

CAN\$ 1,525.00

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.

(Name of Student)

(Signature of Student)

(Date)



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Fee Refund Policy

**Fee Refund Policy as Prescribed under s. 25 to 33 of O.Reg. 415/06.
The Private Career College referred to in this refund policy is the Canadian Gemmological Association.**

Full refunds

25. (1) A private career college shall refund all of the fees paid by a student under a contract for the provision of a vocational program in the following circumstances:

1. The contract is rescinded by a person within two days of receiving a copy of the contract in accordance with section 36 of the Act.
2. The private career college discontinues the vocational program before the student completes the program, subject to subsection(2).
3. The private career college charges or collects the fees,
 - i. before the registration was issued for the college under the Act or before the vocational program was approved by the Superintendent, or
 - ii. before entering into a contract for the provision of the vocational program with the student, unless the fee is collected under subsection 44 (3).
4. The private career college expels the student from the college in a manner or for reasons that are contrary to the college's expulsion policy.
5. The private career college employs an instructor who is not qualified to teach all or part of the program under section 41.
6. The contract is rendered void under subsection 18 (2) or under section 22.
7. If a private career college fails to, or does not accurately, provide in the itemized list provided to the Superintendent under section 43 a fee item corresponding to a fee paid by a student for the provision of a vocational program, the college shall pay the student,
 - i. in the case of an item not provided by the college, the full amount of the fee for the item, and
 - ii. in the case of a fee in excess of the amount of the fee provided for the item, the difference between the amount of the fee for the item provided to the Superintendent and the fee collected.

(2) A full refund is not payable in the circumstances described in paragraph 2 of subsection (1) if the discontinuance of the vocational program coincides with the private career college ceasing to operate.

(3) A refund is not payable under paragraphs 1 to 6 of subsection (1) unless the student gives the private career college a written demand for there fund.



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ENROLMENT CONTRACT

Fee Refund Policy—Continued

(4) A refund under subsection (1) is payable by the private career college within 30 days of the day the student delivers to the college,

(a) in the case of a rescission under section 36 of the Act, notice of the rescission; or

(b) in the case of a refund under paragraphs 2 to 6 of subsection (1), a written demand for the refund.

Partial refund where student does not commence program

26. (1) If a student is admitted to a vocational program, pays fees to the private career college in respect of the program and subsequently does not commence the program, the college shall refund part of the fees paid by the student in the following circumstances:

1. The student gives the college notice that he or she is withdrawing from the program before the day the vocational program commences.

2. In the case of a student who is admitted to a vocational program on the condition that the student meet specified admission requirements before the day the program commences, the student fails to meet the requirements before that day.

3. The student does not attend the program during the first 14 days that follow the day the program commenced and the college gives written notice to the student that it is cancelling the contract no later than 45 days after the day the program has commenced.

(2) The amount of a refund under subsection (1) shall be an amount that is equal to the full amount paid by the student for the vocational program, less an amount equal to the lesser of 20 per cent of the full amount of the fee and \$500.

(3) A refund under subsection (1) is payable,

(a) in the case of a refund under paragraph 1 of subsection (1), within 30 days of the day the student gives notice of withdrawing from the program;

(b) in the case of a refund under paragraph 2 of subsection (1), within 30 days of the day the vocational program commences; and

(c) in the case of a refund under paragraph 3 of subsection (1), within 45 days of the day the vocational program commences.

(4) For the purposes of paragraph 3 of subsection (1), it is a condition of a contract for the provision of a vocational program that the private career college may cancel the contract within 45 days of the day the vocational program commences if the person who entered the contract with the college fails to attend the program during the 14 days that follow the day the vocational program commences.

(5) A private career college that wishes to cancel a contract in accordance with subsection (4) shall give written notice of the cancellation to the other party to the contract within 45 days of the day the vocational program commences.



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ENROLMENT CONTRACT

Fee Refund Policy—Continued

Partial refunds: withdrawals and expulsions after program commenced

27. (1) A private career college shall give a student who commences a vocational program a refund of part of the fees paid in respect of the program if, at a time during the program determined under subsection (3),

- (a) the student withdraws from the program after the program has commenced; or
- (b) the student is expelled from the program in circumstances where the expulsion is permitted under the private career college's expulsion policy.

(2) This section does not apply to vocational programs described in sections 28 and 29.

(3) A private career college shall pay a partial refund under this section only if the withdrawal or expulsion from the vocational program occurs at a time during the program determined in accordance with the following rules:

1. In the case of a vocational program that is less than 12 months in duration, the withdrawal or expulsion occurs during the first half of the program.
2. In the case of a vocational program that is 12 months or more in duration,
 - i. for the first 12 months in the duration of the program and for every subsequent full 12 months in the program, the withdrawal or expulsion occurs during the first six months of that 12-month period, and
 - ii. for any period in the duration of the vocational program remaining after the last 12-month period referred to in subparagraph i has elapsed, the withdrawal or expulsion occurs in the first half of the period.

(4) If the student withdraws or is expelled from a vocational program within the first half of a period referred to in subsection (3), the amount of the refund that the private career college shall pay the student shall be equal to the full amount of the fees paid in respect of the program less,

- (a) an amount that is equal to the lesser of 20 per cent of the full amount of the fees in respect of the program and \$500; and
- (b) the portion of the fees in respect of the portion of the period that had elapsed at the time of the withdrawal or expulsion.

(5) If the student withdraws or is expelled from a vocational program during the second half of a period referred to in subsection (3), the private career college is not required to pay the student any refund in respect of that period.

(6) A private career college shall refund the full amount of fees paid in respect of a period that had not yet commenced at the time of the withdrawal or expulsion.



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Fee Refund Policy—Continued

Partial refunds: distance education programs

28. (1) This section applies to a vocational program that is offered by mail, on the internet or by other similar means.

(2) A private career college shall give a student who commences a vocational program referred to in subsection (1) a refund of part of the fees paid in respect of the program if,

(a) the student withdraws from the program or the student is expelled from the program in circumstances where the expulsion is permitted under the private career college's expulsion policy; and

(b) at the time of the withdrawal or expulsion, the student has not submitted to the private career college all examinations that are required in order to complete the program.

(3) The amount of the refund that a private career college shall give a student under subsection (1) shall be determined in accordance with the following rules:

1. Determine the total number of segments in the vocational program for which an evaluation is required.

2. Of the total number of program segments determined under paragraph 1, determine the number of segments in respect of which an evaluation has been returned to the student.

3. The amount of the refund that the private career college shall pay the student shall be equal to the full amount of the fees paid in respect of the program less,

i. an amount that is equal to the lesser of 20 per cent of the full amount of the fees in respect of the program and \$500, and

ii. the portion of the fees in respect of the number of segments determined under paragraph 2.

(4) A private career college is not required to give a student any refund if the student, at the time of withdrawal or expulsion, has been evaluated in respect of more than half of the total number of segments in the program.

Partial refunds: non-continuous programs

29. (1) This section applies to a vocational program approved by the Superintendent to be provided through a fixed number of hours of instruction over an indeterminate period of time.

(2) A private career college shall give a student who commences a vocational program referred to in subsection (1) a refund of part of the fees paid in respect of the program if, before completing the required number of hours of instruction,

(a) the student has given the college notice that he or she is withdrawing from the program; or

(b) the student is expelled from the program in circumstances where the expulsion is permitted under the private career college's expulsion policy.



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Fee Refund Policy—Continued

Partial refunds: non-continuous program (continued)

(3) The amount of the refund that a private career college shall give a student under subsection (1) shall be equal to the full amount of the fees paid in respect of the program less,

(a) an amount that is equal to the lesser of 20 per cent of the full amount of the fees in respect of the program and \$500; and

(b) a portion of the fees in respect of the program that is proportional to the number of hours of instruction that have elapsed at the time of the withdrawal or expulsion.

(4) A private career college is not required to give a student any refund if the student, at the time of withdrawal or expulsion, has completed more than half of the required number of hours of instruction in a program.

No retention of refund

30. A private career college shall not retain, by way of deduction or set-off, any refund of fees payable to a student under sections 25 to 29 in order to recover an amount owed by the student in respect of any service or program other than a vocational program offered by the private career college.

Treatment of books and equipment

31. In calculating a refund under sections 25 to 29, a private career college may retain the retail cost of books or equipment that the private career college supplied to the student if the student,

(a) fails to return the books or equipment to the private career college within 10 days of the student's withdrawal or expulsion from the program, or

(b) returns the books or equipment to the private career college within the 10-day period referred to in clause (a), but fails to return it unopened or in the same state it was in when supplied.

Refund for international students

32. A notice to a private 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,

(a) notice of a rescission of the contract for the purposes of section 36 of the Act if the notice is given within two days of receiving a copy of the contract; and

(b) notice that the student is withdrawing from the program for the purposes of paragraph 1 of subsection 26 (1) or clause 29 (2) (a) if the notice is received on or before half of the duration of the program has elapsed.

Currency

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