



JEWELERS OF AMERICA – 2023 SCHOLARSHIP APPLICATION PACKET

The following JA 2023 Scholarship Application Packet includes a description of the guidelines for eligibility, approved courses, co-payments, completion deadlines, other factors and the application forms for all of the educational providers.

ELIGIBILITY

JA members and their employees may apply for American Gem Society (AGS), American Society of Appraisers (ASA), Diamond Council of America (DCA), Gemological Institute of America (GIA), and National Association of Jewelry Appraisers (NAJA) scholarships; an applicant must:

- be at least 18 years old
- have at least one year's experience working at a JA member store
- not already be enrolled in another home study course from any of the educational providers

A student who previously received a scholarship and did not complete it within the required timeframe is not eligible for another scholarship for five years.

To make sure scholarship funds are widely distributed among members, ***scholarships will be awarded to only one person per store – a limit of three per membership – during the enrollment period from May 1 through August 31. Scholarships are awarded based on the availability of funds.***

APPLICATION REQUIREMENTS

For 2023, we will accept scholarship applications from May 1 through August 31. Each application should include the following material submitted in a single packet:

- JA Scholarship Application Form (in this packet) must accompany the educational provider's enrollment form (AGS or DCA) if applicable.
- Copy of government-issued photo ID
- Co-payments – Visa, Mastercard and American Express accepted, checks should be made payable to Jewelers of America
- Letter of recommendation from the JA member sponsor on company letterhead (this is not required if the applicant is the store owner)

Please send the packet to Jewelers of America, Inc., ATTN: Scholarships, 120 Broadway, Suite 2820, New York, NY 10271 or e-mail it to members@jewelers.org.

CONSIDERATION IN AWARDING SCHOLARSHIPS

Financial Need

We do not award scholarships based on financial need, but if two students are equally qualified, financial need will be a deciding factor. If you think financial need might be a factor, please include with the application a description of the situation and any supporting documentation.

Availability

Scholarships can be applied to any of the courses listed in this packet **based on the availability of funds.**

Approved Courses, Their Costs and Co-Payments

A scholarship winner may apply for the scholarship to any of the courses listed in this section, but you should check with JA to verify current fees and course pre-requisites.

Lab Classes

JA will reimburse a Scholarship winner for \$700 towards one of the following GIA Lab classes: Colored Stone Grading, Diamond Grading or Gem Identification. **The applicant must apply for a Scholarship before taking the GIA Lab class.** It is up to the applicant to contact GIA for class dates, locations and fees. The name and dates of the class and the city where the course will be taken must be listed on or attached to the JA Scholarship application. A letter of recommendation from the JA member sponsor on company letterhead is required unless the applicant is the store owner. However, there are no co-payments needed. If the applicant wins the Scholarship, the winner is responsible for enrolling and paying GIA for the class. Upon completion of the class, the student must send copies of the certificate of completion and the paid GIA invoice to JA for the reimbursement of \$700.

Cancellation of the Scholarship

JA may cancel a scholarship after awarding it if the student fails to:

- complete all paperwork associated with the scholarship
- begin course study within one month of enrollment
- complete the course within the maximum specified completion time

In all cases except Diamond Council of America (see DCA enrollment form), when a JA Scholarship student leaves a member store and has started a scholarship course, the student has the option of keeping the Scholarship. However, if the student has not started and does not wish to continue, the Scholarship will be canceled. The co-payment will be reimbursed provided all materials received are returned to the educational providers or JA.

Courses and Co-payments

The following charts are used to determine the course and program co-payment amounts with the application packet.

DIAMOND COUNCIL OF AMERICA SCHOLARSHIP INFORMATION

Course Name	Total Fee	Scholarship Portion	Co-payment Portion	Maximum Completion Time Allowed in Months
Diamond Course	\$125 (Online only)*	\$75 (Online only)	\$50 (Online only)	12
Colored Gemstone Course	\$125 (Online only)*	\$75 (Online only)	\$50 (Online only)	12
Beginning Jewelry Sales Course	\$125 (Online only)*	\$75 (Online only)	\$50 (Online only)	12
Advanced Jewelry Sales Course	\$125 (Online only)*	\$75 (Online only)	\$50 (Online only)	12

** To be eligible for a DCA Scholarship course the scholarship applicant's store MUST be a member of DCA. Both the membership application and the scholarship application for the course are included in this packet.*

Company DCA membership fee must be paid by the store before employees can access education courses

DCA COURSE DESCRIPTIONS

Diamond Course

The Diamond Course brings learning to life for the front-line sales associate. This e-learning course is designed to help the student apply newly learned information quickly and efficiently. As bits of knowledge are presented, the course describes how to use them in sales and everyday store operations. Through practice modules and exercises, the student develops skills along with knowledge.

The Diamond Course presents a complete discussion of the subject of diamonds in 22 lessons divided into three general sections

Colored Gemstone Course

The DCA Colored Gemstone Course brings learning to life for the front-line sales associate. This online education course is designed so that the student learns and applies new information from the onset. As bits of knowledge are presented, the course describes how to use them in sales and everyday store operations. Through practice modules and exercises, the student develops skills along with knowledge.

The DCA Colored Gemstone Course is augmented with numerous photographs, charts and other graphics. The course is delivered online and may be taken at the student's own pace; 6-12 months is the anticipated completion time, although students may easily finish it in less time.

Beginning Jewelry Sales Course

DCA developed this course to help you get off to a good start as a fine jewelry sales professional. Retail sales are one of the biggest fields of employment in the US, and fine jewelry is one of the most interesting and rewarding of all the many areas in retailing. When you sell jewelry, you offer merchandise of great beauty, value, and meaning. You help your customers celebrate some of life's best feelings and happiest occasions. You're part of a talented and motivated team working in an attractive, supportive, and stimulating environment. And you have many opportunities for growth in both personal and professional directions.

At the same time, jewelry sales is a demanding occupation. You deal with a large number of products, and there's a lot to know about each of them. Customers are complicated and can sometimes be challenging – especially when they're spending large sums on important purchases they don't know much about. It also takes a multitude of details and duties to keep a jewelry store running smoothly.

This course is designed to provide fast and effective basic training for retail jewelry sales associates. Whether you're just beginning or you have previous experience, this course will help you quickly increase your knowledge and professionalism as a jewelry salesperson.

Advanced Jewelry Sales Course

The overall goal of this 12-lesson course is to provide students with the knowledge and skills with a series of lessons that examine primary components of the jewelry-selling equation – customers, the buying experience, branding, and dealing with changes that affect the work of jewelry retailing. The second section of the course spotlights key product categories – bridal jewelry, women's fashion jewelry, men's designs, custom work, state pieces, and watches.

GIA E-LEARNING COURSE SCHOLARSHIP INFORMATION

GIA eLearning Course	Total Fee	Scholarship Portion	Co-Payment Portion	Maximum Completion Time Allowed in Months
Jewelry Essentials	\$300	\$180	\$120	3
Colored Stone Essentials	\$300	\$180	\$120	3
Diamond Essentials	\$300	\$180	\$120	3
Colored Stones	\$1,868	\$1,128	\$740	18
Diamonds & Diamond Grading	\$1,675	\$1,005	\$670	15
Gem Identification	\$3,043.50	\$1,843.50	\$1,200	24
Pearls	\$600	\$360	\$240	6

Once you are awarded a scholarship from JA toward a GIA course, we will email you directions on how to apply for and enroll in the course through GIA's online portal.

Prerequisites:

- Diamond Essentials is a prerequisite for Diamonds & Diamond Grading
- Colored Stone Essentials is a prerequisite for Colored Stones
- Colored Stone Essentials and Colored Stones are prerequisites for Gem Identification
- Books can be purchased for an additional fee

AMERICAN GEM SOCIETY SCHOLARSHIP INFORMATION

AGS Course Name	Total Fee	Scholarship Portion	Co-payment Portion	Maximum Completion Time Allowed in Months
Certified Sales Associate	\$249	\$150	\$99	12

AGS COURSE DESCRIPTION

Certified Sales Associate

The Certified Sales Associate Program is online only. It consists of two parts:

1. The Graduate Sales Associate Course
2. The AGS 101 Course

The *Graduate Sales Associate* course provides a concise introduction to the jewelry profession. As new people are hired, management is challenged to provide the attention and training that will enable the new associate to be productive—quickly. Although experience is a great teacher, the *Graduate Sales Associate* course provides new associates with a useful kick-start.

This interactive seven-chapter course contains pertinent facts on diamonds, colored stones, pearls, metals, watches, and period jewelry, along with information about the jewelry industry and the importance of good customer service and professionalism. After the course, you will be more confident in your professional manner, your product knowledge, and your potential for success. This confidence, along with practicing your selling skills, will increase your earning capabilities. And, as a member of a sales team, you can exhibit leadership skills that will benefit the entire store.

The AGS 101 Course is a short online module that overviews the AGS mission, vision, and values, and ensures you know what it means to uphold the AGS Standards. It concludes with a short knowledge check.

Upon successful completion of the two courses, the associate is awarded the ***Certified Sales Associate*** designation from the American Gem Society. This designation is exclusive to AGS members. Ongoing education and professional development are important to the credibility of the individual and can raise the level of professionalism of the store in the eyes of the consumer.

This online course contains pertinent facts on diamonds, colored stones, pearls, metals, watches, and period jewelry, along with information about the jewelry industry and the importance of good customer service and professionalism. After the course, you will be more confident in your professional manner, your product knowledge, and your potential for success. This confidence, along with practicing your selling skills, will increase your earning capabilities. And, as a member of a sales team, you can exhibit leadership skills that will benefit the entire store.

Upon successful completion of the final exam, the associate is awarded a ***Graduate Sales Associate*** certificate of completion.

AMERICAN SOCIETY OF APPRAISERS AND NATIONAL ASSOCIATION OF JEWELRY APPRAISALS SCHOLARSHIP INFORMATION

JA will reimburse a Scholarship winner for \$700 towards one of the below ASA or NAJA classes. **The applicant must apply for a Scholarship before taking the class.** It is up to the applicant to contact ASA or NAJA for class dates and fees. The name and dates of the class must be listed on or attached to the JA Scholarship application. A letter of recommendation from the JA member sponsor on company letterhead is required unless the applicant is the store owner. However, there are no co-payments needed. If the applicant wins the Scholarship, the winner is responsible for enrolling and paying for the class. Upon completion of the class, the student must send copies of the certificate of completion and the paid invoice to JA for the reimbursement of \$700.

ASA COURSE DESCRIPTIONS

GJ201 FOUNDATION I: CORE PRINCIPLES OF APPRAISING GEMS & JEWELRY

TOPICS COVERED:

Valuation and macroeconomic theory to gems and jewelry appraisal
 ASA descriptive elements for specific property types
 Approaches to value, value definitions and their correct application
 Understanding how USPAP directly relates to appraising gems and jewelry

GJ202 FOUNDATION II: APPRAISING GEMS & JEWELRY FOR INSURANCE SCHEDULING

TOPICS COVERED:

The principles of valuation as they apply to gems and jewelry appraising
 ASA descriptive guidelines for gems and jewelry
 The required sections of an appraisal report for insurance coverage
 Terminology and USPAP report writing requirements

Please visit ASA's website for detailed course information, and a schedule of upcoming classes and to enroll <https://www.appraisers.org/education>

NAJA COURSE DESCRIPTIONS

APPRAISAL STUDIES COURSE

The course, which includes Lessons 1-18, is designed to be the first step toward enhancing professionalism in appraisal practice. Material is presented throughout individual lessons with a quiz at the end of each lesson, as well as interactive sections, supplemental videos and external links to enhance understanding.

Please visit NAJA's website for detailed course information and to enroll <https://www.naja-asc.com/>

JA SCHOLARSHIP APPLICATION FORM

This form must be completed in its entirety and submitted with the co-payment and Educational Provider's form.

Applicant Information

Name (First/MI/Last):	
Company:	
JA Member # (ask employer)	Birth Date:
Company Address:	
Business Phone: ()	E-Mail:
Current Position:	Date of Hire:
Educational Background High School (Name/City/State): College/University (Name/City/State): Technical Schools or Training:	
Have you ever received a JA Scholarship?	If so, when?

What Scholarship are you applying for

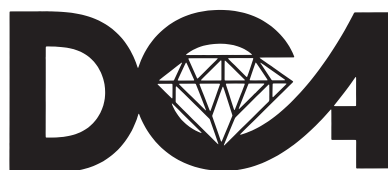
Institution:
Course Name:

Payment

<input type="checkbox"/> Check Enclosed (payable to Jewelers of America) <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express	
Card Number:	
Expiration Date:	CW:
Name on Card:	
Signature:	Today's Date:

Mail, fax or email completed
application & supporting materials to:
120 Broadway, Suite 2820
New York, New York 10271
Fax: (646) 658-0256
Email: info@dcalearning.org

Questions?
Phone: (877) 283-5669 toll free
www.dcalearning.org



Professional Jewelry Education

APPLICATION FOR MEMBERSHIP

BUSINESS CONTACT INFORMATION

Name of Business Applying for Membership

DBA (if applicable)

Headquarters Street Address

City

State

Zip

Country (if outside U.S.)

Business Phone

Business Fax

Membership Contact Name

Job Title

Email Address

Website

EDUCATION CONTACT INFORMATION

Education Contact Name

Job Title

Email Address

Phone

BUSINESS INFORMATION

Number of Stores

Year Established

Total Number of Sales Associates (full-time equivalent)

☐ Corporation ☐ Partnership ☐ Individual ☐ Other (Describe) _____

PAYMENT INFORMATION (Payment will be processed upon application approval.)

Dues Amount (based on store count; see schedule on right): \$

☐ My check is enclosed, payable to DCA

☐ Please charge my: ☐ Visa ☐ Mastercard ☐ Amex

Card Number

Billing Zip Code

CCV

Expiration Date

Name on Card

Signature

Annual Membership Dues

# Stores	Dues Amount
1-50	\$100 per store
51-199	\$75 per store
200-299	\$50 per store
300+	\$35 per store

Note: Dues may be deductible to members for Federal Income Tax Purposes as ordinary and necessary business expenses. Dues are not deductible as charitable contributions.

-- Please complete reverse side of application --

APPLICATION FOR DCA MEMBERSHIP *(continued)*

DCA's Bylaws, Article II, Sec. 2(b), state: "An applicant must specialize in the sale to consumers of diamonds and other precious gems; and, in addition, not less than 80% of an applicant's sales shall be made up of (or alternately, 80% of sales area shall be devoted to) diamonds, other precious gems, karat gold and watches."

Percentage of sales in diamonds, other precious gems, karat gold: _____

Percentage of sales area for diamonds, other precious gems, karat gold and watches: _____

Average annual diamond sales (percent): _____

DCA's Bylaws, Article II, Sec. 2(c), state: "Industymindedness: An applicant must be dedicated to the general welfare, high standing and prosperity of the entire retail jewelry business, as manifested, for example, by active participation in the Jewelers of America, Inc., or some other reputable association dedicated to these goals."

List industry associations, other organization activities, and other evidence of industymindedness:

DCA's Bylaws, Article II, Sec. 2(d), state: "Financial Stability: Because the Council's image, and the image of its members, could be damaged if its members are not financially sound, an applicant must demonstrate financial stability, as manifested, for example by a JBT rating of not less than 2 or excellent credit references."

JBT Rating _____ or other credit references _____

How did you hear about DCA Membership?

For example: digital ad, print ad, mailing, social media, trade show. If a member referral, please indicate name/company name.

I certify, in making this application, that all information is true and correct. I agree that if my membership in the Diamond Council of America is approved, it will be contingent upon my continuing to meet the ethical qualifications of that organization. I further agree that if my membership should cease for any reason, I will voluntarily return to DCA all materials bearing the DCA name and seal with no reimbursement to me and I will cease to claim any further association with that organization.

Date

Signature of Principal

By executing this application, applicant acknowledges and consents that DCA may employ and utilize an independent investigative organization to verify applicant's membership qualifications, credit and other relevant facts, and applicant specifically hereby consents to any such investigation.



120 Broadway, Suite 2820 • New York, New York 10271
Phone: (877) 283-5669 • Fax: (646) 658-0256 • Email: info@dcalearning.org



Student Enrollment Application

Check the course in which you wish to enroll

- ☐ **Diamond Course** ☐ \$125
☐ **Colored Gemstone Course** ☐ \$125
☐ **Advanced Jewelry Sales Course** ☐ \$125
☐ **Beginning Jewelry Sales Course** ☐ \$125
-

Student Name: _____
First Middle Last

E-Mail: _____

Telephone Numbers: (Home) _____ (Business) _____

Company Name: _____

Store Address: _____
Street Suite #

City: _____ State: _____ ZIP: _____

Position: _____

I hereby apply for enrollment in The Diamond Council of America educational course indicated above. If my application is accepted, I agree to be bound by the terms and conditions set forth on this application, and grant DCA permission to provide my employer with information about my grades and progress through the course.

Signature: _____ Date: _____

**AFTER COMPLETING THIS DOCUMENT PLEASE MAKE A PRINTOUT, SCAN, OR PHOTOCOPY
FOR YOUR RECORDS**

AGREEMENT

I fully understand that:

- Staff designated by my sponsoring DCA-Member store (or company) will have access to my course records.
- If I resign from or am terminated by my DCA-Member store, I am entitled to a formal letter of completion from DCA, provided that I have successfully completed all required coursework. A request for the letter must be made in writing to DCA. (Email is acceptable.) The letter will be emailed to me within thirty days of my request, and it will go to the email address listed in my DCA Student Profile. (Please be sure the email address in your Profile is up-to-date).
- If I apply for employment at a non-member store, DCA can provide confirmation for any courses I have completed, but cannot divulge other information without my prior written consent.
- If I am employed in the future by another DCA-Member store, they may request a certificate or other DCA materials on my behalf. They may also request a copy of my course grades from DCA as verification of course completion.

☐ I have had an opportunity to review DCA's Education Catalog. To view the catalog visit: [For Students | DCA Learning - Professional Jewelry Education](#)

I agree to the above conditions and indicate same by my signature below.

This _____ day of _____, _____,
(Month) (Year)

In _____, _____.
(City) (State)

(Print Student's Legal Name)

(Student's Signature)

TERMS AND CONDITIONS OF ENROLLMENT

1. **Time Limit:** The DCA course must be completed within one year from the enrollment date. If the student fails to complete the course within the required time, he/she must re-enroll in order to complete the course. The re-enrollment fee is \$75.
2. **Academic Limit:** The minimum grade target for the Final Examination is 75%. The grade is a percentage based on correct versus total number of answers. If the student's grade is less than 75%, he/she may retake the exam once. If the student does not reach or exceed the target on the second attempt, he/she must re-enroll in order to complete the course.
3. **Re-Enrollment Policy:** If the student does not meet the time limit or academic limit for course completion, he/she may re-enroll in and retake the same edition of the course once, provided that the re-enrollment occurs within one year. After one course retake or one year without re-enrolling, the student must enroll in the latest edition of the course.
4. **Tuition:** Tuition for the Diamond or Colored Gemstone course is \$125 for the online version only, Tuition for Advanced Jewelry Sales is \$125 and for Beginning Jewelry Sales it is \$125 (all courses are available only online). Tuition amounts for all courses include a registration fee of 20% that is non-refundable if the enrollment is not cancelled within five days of submitting this application.
5. **Student Integrity and Academic Honesty:** The student must complete all coursework him or herself, under the conditions set for that work. If signs of cheating or other academic misconduct are detected, DCA will notify the sponsoring Member company, which will evaluate the evidence and determine the consequences.
6. **Copying Course Materials:** The student may not copy DCA course materials or make course materials available to other persons, except for the student's own use in sales presentations.
7. **Performance and Progress:** DCA will provide information about the student's grades and rate of coursework completion to staff members designated by sponsoring DCA-Member company.
8. **Teach-Out Commitment:** If a DCA course is discontinued, DCA guarantees that all students enrolled in the course will be allowed to complete their instruction at no additional cost.
9. **Credit Transfers:** Acceptance for transfer of academic credit for DCA coursework will be determined by the receiving institution.
10. **Privacy Protection:** DCA will take all appropriate steps to protect the privacy of any information provided by the student, and will not disclose such information or allow access to it to anyone except instructors and other staff members who need it in order to assist with the student's coursework or to improve the course's content, presentation, or administration.
11. **Complaints Policy:** DCA will review in a timely and fair manner any complaint it receives from a student. Complaints may be about any aspect of DCA's program, services, operations, staff, or management. They may be submitted verbally (in person or by phone) or in writing (via email, fax, or mail). DCA will review within five business days' complaints that do not directly involve staff or management personnel. For other complaints, the review will be made within ten business days in order to allow the staff or management member sufficient opportunity to provide a response to the complaint. DCA will notify the student in writing of the results of the review, and will take any necessary follow-up action.

Student Signature: _____ Date: _____

14. Cancellation Policy: Enrollment may be cancelled within five days of submitting this application for a full refund.

(Please return any printed course materials to DCA, postage due.)

- A request for cancellation may be conveyed in any manner – in person or by phone, email, letter, or fax.
- Due to the unique relationship DCA has with its members and students, refunds will be issued to the party, student or employer, who actually paid for the course.
- Refundable tuition for the Diamond, Colored Gemstone, Advanced Jewelry Sales, or Beginning Jewelry Sales course is the full course price (\$125, or \$100) minus a registration fee 20%. Refunds will be processed within 30 days of submission.
- Beyond five days, and prior to the end of the enrollment period, the course may be cancelled and a refund requested. Refunds are a percentage of refundable tuition and are based on the percentage of Learning Evaluations (course section tests) that have been completed. Each course includes four Learning Evaluations.

Refund Example: If a student enrolls in the Diamond Course online only, completes two Learning Evaluations, and then cancels his or her enrollment, the refund is \$50. This is because the full tuition (\$125) minus the 20% registration fee (\$25) equals a refundable tuition of \$100, and the two completed Learning Evaluations equal 1/2 – or 50% – of the total number of four evaluations included in the course.

Percentage of Work Completed by the Student	Percentage of Tuition Returned to the student minus the Registration Fee	Percentage of Tuition Retained by the Institution.
Up to 10%	90%	10%
10%-25%	75%	25%
25%-50%	50%	50%
50%-100%	0%	100%

Student Signature: _____ Date: _____

Payment must accompany this application

e-mail to: Kristen@diamondcouncil.org

For DCA office Use Only

Application and Agreement accepted Date: _____

Kristen Scheetz, Education Department Supervisor: _____

AGS Enrollment Form

PERSONAL INFORMATION

FULL NAME **PLEASE PRINT AS YOU WOULD LIKE IT TO APPEAR ON YOUR CERTIFICATE**

LAST

FIRST

MIDDLE INITIAL

HOME ADDRESS

STREET/P.O. BOX _____

CITY/STATE/ZIP _____

PHONE _____ E-MAIL _____

PROFESSIONAL INFORMATION

STORE NAME _____

ADDRESS _____

CITY/STATE/ZIP _____

PHONE _____ E-MAIL _____

 Graduate Sales Associate Course - \$249