

BELHAVEN UNIVERSITY

Student Loan Code of Conduct

Belhaven University Financial Aid Office • 1500 Peachtree Street Box 159, Jackson, Mississippi, 39202

Belhaven University participates in federal student loan programs and is committed to the highest standards of ethical behavior. We are committed to offering students open access to utilizing the funding sources of their choice and in ensuring that our staff and practices adhere to all ethical expectations. Further, we enforce a code of conduct that includes bans on:

- revenue-sharing arrangements with any lender;
- steering borrowers to particular lenders or delaying loan certifications; and
- offers of funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specified loan volume, or a preferred lender agreement.

Employee Compensation Prohibition

The code of conduct applies to the officers, employees, and agents of Belhaven University and must also prohibit employees of the financial aid office from receiving compensation from a lender, guaranty agency or loan servicer.

We prohibit our financial aid office staff (or other employees or agents with responsibilities with respect to education loans) from accepting compensation for:

- any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans; and
- service on an advisory board, commission, or group established by lenders or, except for reimbursement for reasonable expenses.

Employee Gift Prohibition

We also prohibit our employees of the Financial Aid Office from receiving gifts from a lender or loan servicer.

- The term 'gift' means any gratuity, favor, discount, entertainment, hospitality, loan, or other item valued at more than a nominal amount.
- The term 'gift' includes services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or by reimbursement.
- The term 'gift' does NOT include standard material, activities, or programs on issues related to a loan, or food, refreshments, or training that are part of a training session to improve service if training contributes to professional development of agent.