



## **Student Loan Code of Conduct**

In accordance with the stipulations laid out in the 2008 Higher Education Opportunity Act (HEOA), American College of Healthcare & Technology has implemented a Student Loan Code of Conduct. This code has been put in place to guarantee the integrity and adherence to regulations in the administration of various student loan programs. The scope of the Student Loan Code of Conduct encompasses not only employees within the financial aid office but also extends to all other personnel affiliated with American College of Healthcare & Technology. This includes school agents, and specifically pertains to individuals who bear duties related to educational loans or any other categories of student financial aid.

1. American College of Healthcare & Technology and its staff members will refrain from engaging in any form of revenue-sharing agreement with lenders, guarantors, or servicers.
2. Personnel are prohibited from requesting or receiving any presents, which include gratuities, favors, discounts, entertainment, hosting, loans, services, transportation, accommodations, meals, reimbursements, or any other item with a value exceeding a nominal amount, from lenders, guarantors, or servicers.
3. Staff members are required to decline any compensation, fee, or financial advantage (which also encompasses the possibility to buy stocks) from lenders. This applies to any form of consulting agreement or contractual arrangement aimed at delivering services to a lender or in representation of a lender.
4. The institution will refrain from seeking or receiving funds from lenders for private education loans. This includes funds for an opportunity pool loan to students, in exchange for the institution making commitments regarding loan numbers, volumes, or preferred lender agreements. Any funds intended for private education loans must not be accepted in return for the institution granting concessions to the private lender. No school officer, trustee, or employee should solicit or accept offers of funds for private educational loans from lenders, guarantors, or servicers.
5. American College of Healthcare & Technology is prohibited from seeking or receiving any staffing support from lenders, guarantors, or servicers.
6. Any staff member who holds duties related to financial assistance within the institution and also holds a position on a lender or guarantor's advisory board or commission is restricted from receiving anything of value from the said lender or guarantor. This prohibition extends to any benefits apart from reimbursement for the reasonable expenses incurred during their service on the board or commission.
7. Staff members are prohibited from designating a specific lender for a first-time borrower's loan or using methods such as award packaging to do so. Additionally, they are not allowed to decline postponing the processing of a loan based on the borrower's choice of lender or guarantor.