

## Code of Conduct for Education Loans

CBD College has set forth this policy to codify and clarify our ethics standard with regard to education loan providers (lenders).

- **"Preferred" lender lists and endorsements of lenders.** CBD College will not create, maintain, or distribute any listing of “preferred” or “recommended” education loan providers, nor will school staff endorse any particular third-party private education materials on behalf thereof.
- **Promotion of Education Loans:** CBD College does not engage in a “revenue sharing” arrangement with any private education loan provider, nor enter into any arrangement designed to promote the products, services, and/or public image of such entities.
- **Non-Discrimination in Loan Certification:** The Financial Aid Office will certify any private education loan upon request for any eligible student through any private education loan provider. Office of Financial Aid staff will neither favor nor discriminate against any particular provider in giving counsel to student and parent borrowers. However, nothing in this policy shall be construed to prevent Office of Financial Aid personnel from giving students and parents’ good counsel to assist the borrower in making an educated loan product/lender choice.
- **Prohibition Against Gifts:** Neither CBD College nor any of its employees/associates (or their family members) will accept any gift, gratuity, favor, discount, entertainment, hospitality, benefit, or any other item from any private education loan provider. Nothing in this section shall be construed as prohibiting CBD College employees and associates from conducting normal banking business with a lending institution that is also an education loan provider; or receiving discounts, premiums, or gifts that are available to the general public based upon that normal banking business.
- **Contracting Arrangements/Advisory Groups:** CBD’s College employees and associates may not accept from any private education loan provider any type of fee, payment, expense reimbursement, or other financial benefit as compensation for consulting, advisory, or other services provided relating to education loans.
- **Staffing Assistance:** CBD College does not utilize private education loan provider staff to work in our office.