

# Private Educational Student Loan Code of Conduct

Cedar Crest College is committed to providing students and their families with the best information regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between Cedar Crest College employees and education loan lenders, we have adopted the following code of conduct:

- Cedar Crest College does not participate in any revenue-sharing arrangements with any lender.
- Cedar Crest College does not permit any officer, employee or agent of the College who is employed in Student Financial Services or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor, or servicer.
- Cedar Crest College does not permit any officer, employee or agent of the College who is employed in Student Financial Services or is otherwise involved in the administration of education loans to accept any fee, payment, or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating education loans.
- Cedar Crest College does not permit any officer, employee or agent of the school who is employed in Student Financial Services or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor, group of lenders and/or guarantors. Cedar Crest College does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Cedar Crest College recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Cedar Crest College will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- Cedar Crest College will not request or accept any assistance with call center or Student Financial Service staffing.