



## Office of Financial Aid and Student Accounts Code of Conduct

The Higher Education Opportunity Act (HEOA) requires institutions of higher education participating in the administration of educational loan programs to develop and publish a Code of Conduct. Any Saint Anselm College officer, employee or agent who has responsibilities with respect to student educational loans is required to comply with this Code of Conduct outlined below.

- The College shall not enter into any revenue-sharing agreement with any lender.
- No officer or employee of Saint Anselm who is employed in the student financial services arena such as the staff of the Office of Financial Aid, the Business Office or an employee or agent who otherwise has responsibilities with respect to educational loans may solicit or accept any gift from a lender, guarantor, or servicer of education loans. A “gift” is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of a nominal amount.
- No officer or employee of the College who is employed in the student financial services arena may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
- Saint Anselm shall not for any first-time borrower, assign, through award packaging or other methods, the borrower’s loan to a particular lender or refuse to certify, or delay the certification, of any loan based on the borrower’s selection of a particular lender or guaranty agency. Borrowers must actively choose the lender using our “Private Student Loan Lender Selection Form” ([www.anselm.edu/award-information](http://www.anselm.edu/award-information)).
- Saint Anselm shall not request or accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of private loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. An “opportunity pool loan” is defined as a private education loan made by a lender to a student (or the student’s family) that involves a payment by the institution to the lender for extending credit to the student.
- Saint Anselm shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disasters.
- Any employee who is employed in the student financial services arena who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) is prohibited from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on such advisory board, commission, or group.

## Statement of Ethical Principles

Saint Anselm College, a member of the National Association of Student Financial Aid Administrators (NASFAA), also adheres to NASFAA's Statement of Ethical Principles listed below:

- Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
- Make every effort to assist students with financial need.
- Be aware of the issues affecting students and advocate their interests at the institutional, state, and federal levels.
- Support efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
- Educate students and families through quality consumer information.
- Respect the dignity and protect the privacy of students, and ensure the confidentiality of student records and personal circumstances.
- Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
- Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
- Recognize the need for professional development and continuing education opportunities.
- Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
- Maintain the highest level of professionalism, reflecting a commitment to the goals of the National Association of Student Financial Aid Administrators.