



STUDENT FINANCIAL SERVICES
LOAN CODE OF CONDUCT

Simpson University will abide by the following code of conduct in regards to all federal and private loan issues.

1. **GIFT BAN:** The University will not accept any gifts, trips or services (other than those allowed by the Higher Education Opportunity Act) from any lenders other than nominal gifts under ten dollars. The university will not accept any compensation for participating on a lender advisory board.
2. **PREFERRED LENDER LIST:** The University does not have a preferred lender list. All federal loans are through the Direct Loan program. For private loans, the University has posted a historical list of all lenders that have made private loans to Simpson University students in the past five years and have indicated that they will continue to offer private educational loans. Students are free to use any lender for a private loan. The University will not require students to select a lender off the historical list or delay processing of the loan.
3. **PROMOTING LENDERS:** The University does not promote one private lender over another, but directs students to our online historical list and find.org for information regarding private loans.
4. **PRIVATE LOAN AS LAST RESORT:** The University will make all students fully aware of all their federal Title IV aid options, including deferment, forbearance and repayment options, before certifying a private loan.
5. **USE OF LENDER MASCOT, LOGO, EMBLEM OR NAME:** The University will not allow any lender's mascot, logo, emblem or name to appear on any printed or online material outside of the historical list on the website.
6. **IMPLEMENTATION:** All Student Financial Services staff and Admission Counselors and supervisors will receive a copy of the Code of Conduct upon employment with Enrollment Services. Any annual changes will be communicated to the Student Financial Services Staff as well. The University will also provide access to the Loan Code of Conduct on their website.