

# Consumer Information



MID-AMERICA  
CHRISTIAN UNIVERSITY

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## **Student Financial Services Code of Conduct**

In compliance with the requirements of the Higher Education Opportunity Act (H. R. 4137) as signed into law on August 14, 2008, the following is the Code of Conduct regarding student loans for the Office of Financial Aid at Mid-America Christian University.

### **Mid-America Christian University:**

- Does not require students to use a particular lender or in any way limit the choice of lenders for students.
- Does not recommend external lenders to students or their parents, and does not maintain a list of lenders that are preferred over other lenders (we do provide a list of lenders as possible suggestions – which in no way should be recognized as preferring one over another).
- Processes loan applications through any lender a student or parent chooses.
- Does not solicit or accept anything of value from any lender in exchange for any advantage sought by the lender to make educational loans to students enrolled at, or admitted to, the University.
- Prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, from taking from any lender any gift worth more than nominal value.
- Prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, from entering into any type of consulting arrangement or other contract to provide to a lender services relating to educational loans.
- Prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, who serve on an advisory board (or commission or group) relating to educational loans established by a lender or group of lenders from receiving anything of value from the lender or group of lenders in connection with serving on such advisory board (or commission or group).
- Prohibits external lenders' employees, representatives, or agents from providing staffing services to the financial aid office.

- Prohibits external lenders' employees, representatives, or agents from identifying themselves to students of the University or their parents as employees, representatives or agents of the financial aid office.
- Does not assign for any borrower, through award packaging or other methods, a loan to a particular lender, and does not refuse to certify or delay certification of any loan based on the borrower's selection of a particular lender or guaranty agency