



Code of Conduct for Education Loans

Washburn University participates in the William D. Ford Federal Direct Loan Program for Federal Direct Subsidized, Unsubsidized, Parent PLUS, and Graduate PLUS loans, as well as certification of private loans. In compliance with the Higher Education Opportunity Act, Washburn University has implemented and upholds the following Code of Conduct for Education Loans.

➤ **Revenue Sharing**

Washburn University will not participate in any revenue sharing arrangements with any lender. Washburn University will not accept anything of value from any lender in exchange for any advantage sought by the lender. Lenders are not required, or allowed, to pay a fee to be placed on a preferred lender list by the university.

➤ **Gifts, Trips, and Compensation**

Washburn University will not solicit or accept any gifts, trips, or compensation from any loan lender, guarantor, or servicer.

➤ **Consulting and Contracting Arrangements**

Washburn University will not accept any fees, payments, or other financial benefits (including stock purchasing opportunities) for any type of consulting arrangement or contract with any lender or affiliate of any lender to provide services to a lender or on behalf of a lender.

➤ **Preferred Lender Guidelines**

Washburn University will not assign a borrower's loan to a specific lender. Washburn University will not refuse to certify, or delay certification, for any loan based on the lender or guarantor a student has selected.

Washburn University does not offer, or endorse, a list of preferred private loan lenders. Washburn University does provide a historical list of all private loan lenders Washburn University students have utilized in the past three years. However, students have the right to select any private loan lender of their choice.

Washburn University wishes to inform all students that they may qualify for loans or other assistance under the Title IV HEA program loans. The terms and conditions of Title IV HEA program loans may be more favorable than the provisions of private educational loans.

➤ **Private Loan Fund Offers**

Washburn University will not request or accept an offer of funds from any lender to be utilized for private loans, including funds for an opportunity pool loan, in exchange for concessions or promises in providing a specified number of loans, loan volume, or preferred lender arrangement of loans.

➤ **Staffing Assistance**

Washburn University will not request or accept assistance with call center staffing or financial aid staffing from any lender. Washburn University directs employees of lenders to clearly identify themselves as employees of lenders and never identify themselves as Washburn University employees when meeting or speaking with students or parents.

➤ **Advisory Board**

Washburn University employees receive no compensation, or anything of value, for serving on the advisory board of any lender, guarantor, or group of lenders or guarantors.