

Financial Aid Code of Conduct

Fremont College participates in the William D. Ford Federal Direct Unsubsidized Student Loan program. To comply with the 2008 Higher Education Opportunity Act, Fremont College adopts the following code of conduct to provide guidance to its employees, assure the integrity of the student aid process and uphold ethical conduct of college employees with regard to student loan practices. This code of conduct is applicable to all institution employees and agents, the Financial Aid Office and the Finance Office.

Our officers, employees, agents and other organizations associated with Fremont College, agree to the provisions of this Code of Conduct and will refrain from:

- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
- Receiving, directly or indirectly: points, premiums, payments, stock or other securities, prizes, travel, entertainment expenses, tuition payment or reimbursement, the provision of information technology equipment at below market value, additional financial aid funds or any other inducement from a guaranty agency or eligible lender in payment for securing applicants for Title IV loans.
- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services or materials, or other items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- The College will not permit guaranty agencies to conduct fraudulent or misleading advertising concerning loan availability, terms or conditions.
- The College or its employees may not provide names and addresses and/or e-mail addresses of students or prospective students or parents to eligible lenders or guaranty agencies for the purpose of conducting unsolicited mailings, by either postal or electronic means, of student loan applications.
- Serving on or otherwise participating as a member of an advisory board for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit (including benefits that may accrue from a revenue sharing agreement) as



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compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.

- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.
- Accepting call center or financial aid staffing assistance from a lender.

Fremont College is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student's individual needs.



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