Important Financial Aid Information New for 2009 - 2010

School Code of Conduct*

All Officers, employees, and agents of the institution are expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid. As required by the Higher Education Opportunity Act (HEOA) an institution participating in a Title IV loan program must develop, publish, administer, and enforce the code of conduct.

The Code of Conduct applies to the officers, employees, and agents of San Diego City College.

1. **Ban on revenue-sharing arrangement with any lender.** All employees are banned from participating in a “revenue-sharing arrangement” between the institution and lender under which the lender makes Title IV loans to students attending the institution.

2. **Ban on employees of the financial aid office receiving gifts from a lender, guaranty agency or loan servicer.** No financial aid officer or employee of the institution 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 more than a de minimus amount.

3. **Ban on contracting arrangements.** No officer or employee of the institution’s financial aid office 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 service to or on behalf of a lender relating to education loans.

4. **Prohibition against steering borrowers to particular lenders or delaying loan certifications.** For any first-time borrower, an employee of the institution’s financial aid office may not assign, through the award packaging or other methods, the borrower’s loan to a particular lender.

5. **Prohibition on offers of funds for private loans.** The institution may 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 Title IV 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 that involves a payment by the institution to the lender for extending credit to the student.

6. **Ban on staffing assistance.** The institution may 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, and educational counseling materials.

7. **Ban on advisory board compensation.** Any employee of the institution’s financial aid office who serves on an advisory board, commission, or group established by a lender or guarantor is prohibited from receiving anything of value from the lender, guarantor, or group.

*School Code of Conduct (COC) HEA 487(a)(25) & 487(e), DCL pg 69-71