



Financial Aid Code of Conduct — Student Loans

City University of Seattle is a participant in the William D. Ford Federal Direct Loan Program. Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education. The lender is the U.S. Department of Education rather than a bank or other financial institution. Though the majority of aid recipients receive loans through the federal programs, private (also called alternative) student loans can be an additional tool in meeting educational expenses. In processing private student loans, the Financial Aid Office adheres to the following principles:

- No fee or material benefits are received from lenders in exchange for the promotion or processing of its loans.
- No employee may receive gifts from a lender, guaranty agent, or loan servicer.
- No employee may enter into a contracting arrangement with a lender or affiliate that provides a fee, payment, or compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to educational loans.
- The Financial Aid Office does not provide a Preferred Lender List, steer a borrower to any particular lending institution, nor promote any particular lending institution.
- The Financial Aid Office will not refuse to certify, or delay certification of, any private education loan based on the borrower's selection of a particular lender or guaranty agency.
- The Financial Aid Office does not request or accept any staffing assistance from lenders.
- Financial Aid employees are prohibited from receiving advisory board compensation, excepting reimbursement for reasonable expenses incurred.

All terms and their usage are defined in Section 493 of the Higher Education Opportunity Act of August 14, 2008.

City University of Seattle Financial Aid Office is committed to providing the highest level of service to its students. We believe that the foundation of our service to students is grounded in the adherence to strict ethical and professional standards. It is our objective to administer the various financial aid programs in accordance with all governmental and CityU policy and procedures.