**Code of Conduct for Educational Loans**

As required by the Higher Education Opportunity Act, Black River Technical College adheres to the following Code of Conduct. This Code of Conduct applies to the officers, employees, and agents of the institution.

Code of Conduct Provisions:

1. BRTC, its officers, employees, or agents will enter into no revenue sharing arrangements with any lender.
2. No officer or employee of the BRTC’s financial aid office (or an employee or agent who otherwise has responsibilities with respect to educational loans) may solicit or accept a gift, from a lender, guarantor, or servicer of educational 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. No officer or employee of BRTC’s financial aid office or employee or agent who otherwise has responsibilities with respect to educational loans, may accept from a lender or an affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
4. BRTC shall not assign any first time borrower through award packaging or other methods, to a particular lender. BRTC shall not refuse to certify, or delay certification of any loan based on the borrower’s selection of a particular lender or guaranty agency.
5. BRTC shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan, to students in exchange for BRTC providing concessions or promises regarding providing the lender with a specific number of title IV loans made, insured, or guaranteed, a specific loan volume, or preferred lender arrangement.
6. BRTC shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.  However, certain assistance is permitted such as professional development training for financial aid administrators.  Additionally, providing educational counseling materials, financial literacy materials, or debt management materials to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing the materials is permitted. Staffing services on a short-term, non recurring basis to assist BRTC with financial aid-related functions during emergencies, including State-declared or federally declared natural disasters, federally declared national disasters, or other localized disasters and emergencies identified by the Secretary is allowed.
7. Any employee in the financial aid office at BRTC, or who otherwise has responsibilities with respect to education loans or other student financial aid at BRTC, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.