

Youngstown State University Code of Conduct for Education Loans

Youngstown State University is committed to providing students and families with information on appropriate financial aid resources. The Office of Financial Aid and Scholarships at Youngstown State University is dedicated to the highest levels of ethical behavior and refrains from conflict of interest or the perception thereof. To avoid any perceived or actual conflict of interest the following Code of Conduct has been adopted.

- Youngstown State University does not participate in any revenue-sharing arrangements with any lender.

- Youngstown State University prohibits any employee of the financial aid office or any employee otherwise involved in the administration of educational loans to receive gifts of greater than a nominal value from a lender, guarantor, or loan servicer.

- Youngstown State University prohibits any employee of the financial aid office or any employee otherwise involved in the administration of educational loans to accept any fee, payment, or other financial benefit from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to educational loans.

- Youngstown State University prohibits any employee of the financial aid office or any employee otherwise involved in the administration of educational loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission, or other group established by such a lender, guarantor, or group of lenders and/or guarantors.

- Youngstown State University does not assign, through award packaging or other methods, first-time borrowers a particular lender or refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guarantor.

- Youngstown State University will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.

- Youngstown State University will not request or accept any assistance with a call center or financial aid office staffing from a lender.

This code will be enforced by the institution. Any employee of Youngstown State University in violation of any part of this code will be subject to disciplinary action.