

Code of Conduct for Educational Loans

As representatives of Savannah State University and the State of Georgia, it is vital that all employees in the Office of Financial Aid maintain the trust of current and future students as well as their parents and the public in general. To fulfill that obligation it is vital that this office and the staff employed in its functions in a manner consistent with the highest ethical standards.

In carrying out the official duties and obligations each of us must work for the public good and avoid even the appearance that our actions are motivated by private or personal interest. We must use our authority to further the public interest and not for any financial or other personal benefit beyond the salary compensation and employer-provided benefits we are entitled to receive.

All staff members of the Office of Financial Aid must safeguard their ability to make objective, fair, and impartial decisions and therefore should not accept benefits of any sort under circumstances in which it could be inferred by a reasonable observer that the benefit was intended to influence a pending or future decision or to reward a past decision.

All staff members of the Office of Financial Aid must avoid any conduct, whether in the context of business, financial, or social relationships, which might undermine the public trust, whether that conduct is unethical or presents the appearance of ethical impropriety.

To ensure that staff members in the Office of Financial Aid uphold the highest standards of conduct the following activities are prohibited. This is not intended to be an all-inclusive list and should be considered guidelines which reflect inappropriate activities which should not be undertaken. Activities which are not listed but are unethical or appear to be unethical are also prohibited.

In compliance with the requirements of the Higher Education Opportunity Act (H. R. 4137) as signed into law on August 14, 2008, the following is the Code of Conduct regarding student loans for the Office of Financial Aid at Savannah State University.

Savannah State University:

- Does not require students to use a particular lender or in any way limit the choice of lenders for students.
- Does not recommend external lenders to students or their parents, and does not maintain a list of lenders that are preferred over other lenders (we do provide a list of lenders as possible suggestions – which in no way should be recognized as preferring one over another).
- Processes loan application through any lender a student or parent chooses.
- Does not solicit or accept anything of value from any lender in exchange for any advantage sought by the lender to make educational loans to student enrolled at, or admitted to, the University.
- Prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, from taking from any lender any gift worth more than nominal value.

- Prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, from entering into any type of consulting arrangement or other contract to provide to a lender services relating to educational loans.
- Prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, who serves on an advisory board (or commission or group) relating to educational loans established by a lender or group of lenders from receiving anything of value from the lender or group of lenders in connection with serving on such advisory board (or commission or group).
- Prohibits external lenders' employees, representatives, or agents from providing staffing services to the financial aid office.
- Prohibits external lenders' employees, representatives, or agents from identifying themselves to students of the University or their parents as employees, representatives or agents of the financial aid office.
- Does not assign for any borrower, through award packaging or other methods, a loan to a particular lender, and does not refuse to certify or delay certification of any loan based on the borrower's selection of a particular lender or guaranty agency.