

# Rowan College of South Jersey

## Student Lending

### Code of Conduct

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Rowan College of South Jersey (RCSJ) is committed to providing students and their families with the best information available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between Rowan College at Gloucester County officers, employees or agents and education loan lenders, guarantee agencies or servicers, Rowan College at Gloucester County has adopted the following:

- RCSJ does not participate in any revenue-sharing arrangements with any lender.
- RCSJ does not permit any officer, employee or agent of the College who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- RCSJ does not permit any officer, employee or agent of the College who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) 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 education loans.
- RCSJ does not permit any officer, employee or agent of the College who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, servicer, or group of lenders, guarantors, or servicers in exchange for service on an advisory board, commission or other group established by such a lender, guarantor, servicer, or group of lenders, guarantors or servicers. RCSJ does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, servicers, or groups of lenders, guarantors or servicers.
- RCSJ does not assign lenders, guarantors, or servicers to any student borrowers or their family members, cosigners or endorsers through financial aid packaging or by any other means.
- RCSJ recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. RCSJ will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's choice of lender.
- RCSJ 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 loans, nor will RCSJ engage in a preferred lender arrangement.
- RCSJ will not request or accept any assistance with call center or financial aid office staffing made on behalf of any lender, guarantor or servicer.