## **Fair Lending Practices - Code of Conduct**

Anna Maria College commits itself to the highest standards of professional and ethical conduct to ensure the integrity of the student financial aid process. With the Reauthorization of the Higher Education Act of 1965, Congress required that all colleges post a Code of Conduct relating to financial aid, alternative or private lending and student choice.

- I. Anna Maria College as well as their employees cannot receive any personal benefits from Lending Institutions. No member of the Financial Aid Office will accept anything of more than a nominal value on his or her behalf of another person or entity from any Lender.
- II. Anna Maria College does not provide any advantage to a Lending Institution. The Staff in the Financial Aid Office does not accept anything of value from any Lending Institution in exchange for any advantage or consideration provided to the Lending Institution related to its student loan activities
- III. Anna Maria College makes appropriate use of any "Alternative Lender Lists". The selection of the Lending Institutions for inclusion on the private/alternative loans Alternative Lender List is based solely on the previous three years of usage history without regard to the financial interests of the university.