

## Aveda Institute Des Moines' Code of Conduct for Educational Loans

Iowa Code Section 261E.2 and Sections 487(a)(25) and 487(e) of the Higher Education Act of 1965, as amended, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Any Aveda Institute Des Moines (AIDM) Officer, employee or agent who has responsibilities with respect to student educational loans is required to comply with this Code of Conduct and will refrain from:

- Entering into any revenue-sharing arrangement with any lender.
- Packaging private educational loans in a student's financial aid award, except under certain conditions.
- Steering borrowers to particular lenders, refusing to certify, or delaying certification of any loan based on the borrower's selection of a particular lender or guaranty agency.
- Accepting impermissible gifts, goods, or services from a lender, guaranty agency, or loan servicer. AIDM may accept certain services, materials or other items of a nominal value.
- Accepting contributions from a lender, guaranty agency, or loan servicer that are related to the educational loans provided by the lender, guaranty agency, or loan servicer.
- Request or accept assistance from any lender with call center staffing or financial aid office staffing except for purposes of professional development, providing educational materials (that disclose to borrowers the identification of any lender that assisted in preparing or providing such materials), or on a short-term nonrecurring basis to assist the institution with financial aid-related functions during emergencies including State-declared or Federally declared natural disasters, Federally declared national disasters, and other localized disasters and emergencies identified by the Secretary.
- Receiving any compensation for service on an advisory board, commission, or group established by lenders or guarantors, except for reimbursement for reasonable expenses.
- Accepting compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting competitive rates on private educational loans in exchange for a specified amount of loan activity, or in exchange for endorsing the lender's loan products.

The Aveda Institute Des Moines has no preferred lender list. Direct Loans through the Federal Government are available to those who qualify.

The Aveda Institute Des Moines is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal, the financial aid staff will consider each student's individual needs.

In addition to the items above, as a member of the National Association of Student Financial Aid Administrators (NASFAA), the Aveda Institute Des Moines also follows the standards established in [NASFAA's Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals](#).