

Aveda Institute Des Moines' Code of Conduct for Educational Loans

Iowa Code Section 261F.2 and Title 34 of the Code of Federal Regulations, Section 601.21, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Any Aveda Institute Des Moines 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:

- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
- Packaging a private education loan in a student's financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.
- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services or materials, or other items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting an offer of funds for private education loans from a lender in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.

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](#).