



Universidad Ana G. Méndez
Florida Branch Campuses
Code of Conduct for Educational Loans

Code of Conduct for Educational Loans the Higher Education Opportunity Act of 2008 (HEOA) requires that institutions participating in the federal student loan programs develop, publish, and enforce a code of conduct referencing student loans. UAGM (Florida Branch Campuses) is committed to the highest standard of ethics and conduct and must comply with all legal and regulatory requirements, policies, and procedures as it relates to its business operations. To remain in compliance with the HEOA, UAGM enforces the following Code of Conduct for all employees with respect to student educational loans.

1. UAGM (Florida Branch Campuses) and its with lenders.

2. Employees are prohibited from engaging in any revenue sharing arrangements.

Employees with direct responsibilities in managing student educational loans shall not solicit or accept any lender, guarantor, or student loan servicer gifts, as defined below:

- Gifts are defined as any gratuity, discounts, or all other items of monetary value. not include Gifts do standard materials or programs related to loans, default prevention, or financial literacy, refreshments, training, or informational material furnished to employees as part of a training session designed to improve the service and relationship between the student loan servicer and UAGM (Florida Branch Campuses). Gifts in kind, are also prohibited by employees with direct responsibilities to student educational loans.

Employees with direct responsibilities in managing student loans shall not accept any financial benefit as compensation for any type of consulting services done on behalf of a lender relating to student loans.

UAGM (Florida Branch Campuses) does not have any preferred lender agreements and will not refuse to certify, or delay certification of any loans based on the borrower's choice of lender.

In addition, UAGM employees with direct responsibilities to education loans who serve on advisory boards, commissions, or groups established by a lender or guarantor, shall be prohibited from receiving anything of value from said advisory board or committee.