Financial Aid Office
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.

Ana. G. Méndez University (AGMU) 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, Ana G. Méndez University enforces the following Code of Conduct for all employees with respect to student educational loans.

1. AGMU and its employees are prohibited from engaging in any revenue sharing arrangements with lenders.
2. 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. a. Gifts are defined as any gratuity, discounts, or all other items of monetary value. Gifts do not include 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 Ana. G. Méndez University. 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.

Ana. G. Méndez University 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, AGMU 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.