



Statement of Ethical Principals

University of St. Francis adheres to the National Association of Student Financial Aid Administrators (NASFAA) Statement of Ethical Principles which is denoted below:

The Statement provides that financial aid professionals shall:

- Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
- Make every effort to assist students with financial need.
- Be aware of the issues affecting students and advocate their interests at the institutional, state, and federal levels.
- Support efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
- Educate students and families through quality consumer information.
- Respect the dignity and protect the privacy of students, and ensure the confidentiality of student records and personal circumstances.
- Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
- Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
- Recognize the need for professional development and continuing education opportunities.
- Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
- Maintain the highest level of professionalism, reflecting a commitment to the goals of the National Association of Student Financial Aid Administrators.

Student Loan Code of Conduct

Prohibition against remuneration to University of St. Francis

transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred.

The following items would not be considered to be “gifts”:

- Standard material, activities, or programs on issues related to a loan, default aversion, default prevention, or financial literacy, such as a brochure, a workshop, or training.
- Food, refreshments, training, or informational material furnished to any officer, trustee, director or university employee, as an integral part of a training session that is designed to improve the service of a lender, guarantor, or servicer of education loans to the institution, if such training contributes to the professional development of the officer, trustee, director or employee.
- Favorable terms, conditions, and borrower benefits on an education loan provided to a student employed by the institution if such terms, conditions, or benefits are comparable to those provided to all students of the institution.
- Entrance and exit counseling services provided to borrowers to meet the institution's responsibilities for entrance and exit counseling as required...”as long as”:
 - the institution's staff are in control of the counseling (and)
 - such counseling does not promote the products or services of any specific lender.
- Philanthropic contributions that are unrelated to education loans or any contribution not made in exchange for any advantage related to education loans.
- State education grants, scholarships, or financial aid funds administered by or on behalf of a State.

Ban on gifts to family members

Gifts to family members of any officer, trustee, director or university employee will be considered a gift to said any officer, trustee, director or university employee if:

- the gift is given with the knowledge and acquiescence of the officer, trustee, director or university employee (and)
- the officer, trustee, director or university employee has reason to believe the gift was given because of the official position of said officer, trustee, director or university employee

Prohibition on offers of funds for private loans

USF will not request or accept any agreement or offer of funds for private loans in exchange for concessions or promises of:

- a specified number of loans made, insured or guaranteed
- a specified loan volume
- a preferred lender arrangement

Ban on staffing assistance

USF will not request or accept from any lender any assistance with call center staffing or financial aid office staffing.

This does not include:

- Professional development training for financial aid administrators.
- Educational counseling materials, fina

Preferred Lender Lists

- USF currently does not maintain a “Preferred Lender List” that is given to students in search of alternative financing options when students require funding above and beyond the Federal Direct Loan program. Students seeking Alternative Loan funding are encouraged to visit [NASFAA’s Financial Aid Information](#) web page for information regarding Alternative Loans and a comprehensive loan