

## **Metro Business College**

### **FINANCIAL AID STATEMENT OF ETHICAL PRINCIPLES**

The primary goal of the financial aid professional is to help students achieve their educational potential by providing appropriate financial resources. This statement provides the Financial Aid Professional with principles that serve as a foundation for accepted standards of conduct.

#### **The Financial Aid Professional at Metro Business College will:**

- 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.
- Educate students and families through quality consumer information.
- Protect the privacy of students, and ensure the confidentiality of student records.
- Ensure equality 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.
- Encourage professional development and continuing education opportunities.
- 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 Metro Business College.

### **CODE OF CONDUCT FOR FINANCIAL AID PROFESSIONALS**

1. The Financial Aid Professional at Metro Business College is expected to maintain the highest standard of professional conduct in fulfilling his or her job responsibilities.
2. The Financial Aid Professional should:
3. Ensure that any information provided to the student is accurate and does not reflect any personal preference arising from personal gain.
4. Refrain from accepting anything from any entity (such as lenders or servicers) that is of significant value. This also includes reimbursement of expenses for serving on an advisory board or as part of training that is sponsored by the legal entity.
5. Refrain from any behavior that is contrary to law, regulations or the best interests of our students.
6. Ensure that any decisions regarding relationships with any entity are within the scope of current financial aid regulations.
7. Metro Business College does provide a lender list to prospective students, however, students are free to choose a different lender. Borrowers are provided with consumer information concerning lenders on the Metro Business College website. Information includes the disclosure of competitive interest rates, terms and conditions of federal loans, loan servicing and any additional benefits offered by the entity. Placement on the lender list is not based on any benefits provided to Metro Business College.
8. Metro Business College discourages alternative loan programs that generally charge high rates of interest.
9. Financial Aid Professionals should avoid any financial relationship with lenders and similar entities. These principles should apply in the administration of Direct Loans, FFELP Loans and loans originated under the School as Lender program.
10. Each Financial Aid Professional must continuously be involved in professional development and training to maintain the highest degree of service to the students of Metro Business College.