



EMORY
UNIVERSITY

Office of Financial Aid

STUDENTAID.EMORY.EDU

Operating Principles for Student Loan Provider Relationships

The Office of Financial Aid is committed to ensuring compliance with federal, state, and university guidelines while providing exceptional customer service to families seeking financial aid assistance. We understand that our role is one of a trusted advisor and approach our professional duties with the highest ethical standards.

The Office of Financial Aid's practices related to lender-school relationships are guided by Emory University's Vision Statement and Conflict of Interest policy, the National Association of Student Financial Aid Administrators' Statement of Ethical Principles/Code of Conduct and the Association of American Universities Statement of Guiding Principles Regarding Institutional Relationships with Student Loan Providers. The following operating principles are consistent with the documents mentioned above and include:

- Student loan lenders are selected for inclusion on the Office of Financial Aid's website with the best interest of the student or parent borrower in mind.
- Lender choice is the responsibility of the borrower. The Office of Financial Aid provides students with information about lenders that offer competitive products, solid customer service, electronic payment of loan funds and a variety of savings programs during loan repayment.
- Lenders are surveyed and reviewed annually to provide the latest information regarding products and benefits to students. Information and results of the lender survey are available upon request.
- Private loan lender names are displayed on the Office of Financial Aid's website. Information listed on this website should be considered to be a starting point for analysis. Students may choose a lender based on name recognition, immediate benefit of lower origination fees, or the long-term advantage of repayment savings programs, such as an interest rate reduction as a reward for making timely payments.
- Students and parents are informed that they are not required to use a lender listed on the Office of Financial Aid's website. Applications will be certified for any eligible student and lender.
- Employees of the Office of Financial Aid do not accept any personal benefit from student loan providers.
- Staff members within the Office of Financial Aid may participate on a lending institution's advisory board if students benefit from our participation. All expenses to participate will be paid by Emory if participation is deemed prudent for our institutional goals.
- The Office of Financial Aid will not use the services of a lending institution to make phone calls under the guise of Emory University. Lending institutions do not provide staffing to the Office of Financial Aid.

- The Office of Financial Aid does not participate in revenue sharing arrangements whereby Emory receives compensation for student loan volume.
- The Office of Financial Aid prohibits contracting and consulting arrangements between a member of the Office and a lender or an affiliate of a lender.

Office of Financial Aid

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