



ATA Career Education Student Loan Code of Conduct

The purpose of the federal student loan program is to provide the best possible loan terms and service for students and parents who borrow to help finance higher education. ATA students and families receive trustworthy, reliable guidance from our institution about financial aid. The school's first priority in conducting business with student loan providers is to ensure they have borrower benefits and services that provide for the best interests of student and parent borrowers. The following guidelines are a framework to provide the best possible loan servicing and benefits for the students served by ATA and to avoid conflicts or the appearance of conflicts of interest.

1. ATA is prohibited from receiving anything of value from any lending institution in exchange for any advantage sought by the lending institution. This prohibits any inappropriate financial arrangements between lenders and the school and specifically prohibits "revenue sharing" arrangements and opportunity loan pools. Lenders cannot pay to get on the school's recommended lender list.
2. ATA employees are prohibited from soliciting or accepting gifts of more than a nominal value from any lender, servicer, or guarantor. This includes a prohibition for financial aid officers and other school officials from trips, catered meals, athletic or entertainment events, etc. paid for by lenders.
3. Financial Aid personnel do not participate on lender advisory boards, but may discuss student loan services and products for ATA students and parents with lenders.
4. The school's list of recommended lenders must be based solely on the best interests of the students or parents who may use the list, without regard to financial interests of the school. This ensures that lenders will be those the school has determined offer the best loan services and benefits that are compatible with the needs of students/parents and the school's automated student loan systems.
5. Students should be informed that they have the right to use a lender of their own choosing. ATA will continue to ask students to name their selected lender at the onset of the student loan process for each new borrower and will not select a lender for a first-time borrower. ATA will not refuse to certify or delay certification of any loan based upon the borrower's selection of a particular lender or guaranty agency.
6. ATA must ensure that employees of lenders never identify themselves to students as employees of the school. No employee of a lender may ever work in or provide staffing assistance to the school's financial aid office.
7. Financial Aid personnel are not to purchase stocks or accept stocks from banks that provide student loans to ATA students.
8. ATA departments should not enter into any contractual preferred student loan consolidation arrangement with any lender, servicer or guarantor.