Bladen Community College is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this commitment and in an effort to rule out any perceived or actual conflict of interest between Bladen Community College officers, employees or agents and education loan lenders, Bladen Community College has adopted the following Code of Conduct in accordance with the requirements of the Higher Education Opportunity Act (HEOA § 487(e)). The College shall publish this Code on its website and annually inform those with responsibilities for student educational loans.

Bladen Community College does not participate in the Federal Direct Loan. Therefore, the Code of Conduct applies to Private Educational Loans.

Bladen Community College prohibits any real or apparent conflicts of interest between its officers, employees or agents and educational loan lenders arising from student lending transactions.

Bladen Community College does not participate in any revenue-sharing arrangements for private educational loans with any lender. For purposes of this paragraph, the term 'revenue-sharing arrangement' means an arrangement between an institution and a lender under which (i) a lender provides or issues a loan that is made, insured, or guaranteed to students attending the institution or to the families of such students; and (ii) the institution recommends the lender or the load products of the lender and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution, an officer or employee of the institution or any agent.

Bladen Community College does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of educational loans to solicit or accept any gifts greater than a nominal value from any lender, guarantor or servicer.

Bladen Community College does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of educational loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to educational loans.

Bladen Community College does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of educational loans to accept anything of value from a lender, guarantor, or group of lenders.
and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors.

Bladen Community College does not assign a lender to any financial aid package for Private Educational Loans.

Bladen Community College recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Bladen Community College will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower’s selection of a lender and/or guarantor.

Bladen Community College will not use any lender for any financial aid office or call center assistance.

**Sanctions**
Bladen Community College employees are expected to use good judgment, professional commitment, and the highest standards of ethics to protect themselves and the College from real and/or apparent conflicts of interest.