

## Student Loan Practices Code of Conduct

The State University of New York at Buffalo works diligently to ensure that its officers, employees and agents avoid conflicts of interest in connection with their responsibilities relating to providing and administering student loans for our students. In accordance with state and federal law, you should be aware that the following activities are prohibited. Some of these prohibitions involve technical definitions which can be found by referring to the applicable state and federal law. If you wish to obtain this information, please contact the SUNY at Buffalo Financial Aid Office.

1. SUNY at Buffalo does not enter into any revenue-sharing arrangement with any lender.
2. No officer, employee or agent of SUNY at Buffalo who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, will solicit or accept any gift or other thing of value from a lender, guarantor, or servicer of education loans. You should be aware that certain items provided or contributed by lenders are not considered gifts, such as training materials, philanthropic contributions unrelated to education loans, and entrance and exit counseling services.
3. No officer, employee or agent of SUNY at Buffalo who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, will accept from any lender or affiliate of any lender, any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
4. SUNY at Buffalo will not, for any first-time borrower, assign, through award packaging or other methods, the borrower's loan to a particular lender or refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.
5. SUNY at Buffalo will not request or accept from any lender, any offer of funds to be used for private education loans, including funds for an opportunity pool loan, to students in exchange for the campus providing concessions or promises regarding providing the lender with a specified number of loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement for such loans.
6. SUNY at Buffalo does not request or accept from any lender any assistance with call center staffing or financial aid office staffing.
7. No employee of SUNY at Buffalo who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans or other student financial aid and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, will receive anything of value from the lender, guarantor, or group of lenders or guarantors for such service.