Financial Aid Code of Conduct

The Higher Education Opportunity Act (HEOA) requires an institution participating in a Title IV loan program to publish a code of conduct [HEOA 487 (a)(25)]. This code of conduct prohibits conflicts of interest for its financial aid personnel. Southwestern Assemblies of God University's officers, employees and agents are required to comply with this code of conduct. The following provisions bring Southwestern Assemblies of God University into compliance with the federal law [HEOA 487 (e)].

1. Neither Southwestern Assemblies of God University as an institution nor any individual officer, employee or agent shall enter into any revenue-sharing arrangements with any lender.

2. No employee of Southwestern Assemblies of God University or any of their family members shall solicit or accept any gift from a lender, guarantor or servicer of educational loans. The term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan or other item having a monetary value of more then $10.00.

3. Southwestern Assemblies of God University shall not:

    a. for any first time borrower, assign , through award or packaging or other methods, the borrower's loan to a particular lender; or

    b. refuse to certify, or delay certification of any loan based on the borrower's selection of a particular lender of guaranty agency

4. Southwestern Assemblies of God University shall not request or accept from any lender any offer of funds to be used for private educational loans, including funding for an opportunity pool loan to students in exchange for the institution providing concessions or promises regarding providing the lender with:

    a. a specified number of loans made, insured or guaranteed under Title IV;

    b. a specified loan volume of such loans; or

    b. a preferred lender arrangement for such loans.

5. Southwestern Assemblies of God University shall not request or accept from any lender, any assistance with call center staffing or financial aid office staffing.