

Indiana Academy of Massage Student Lending Code of Conduct

As a participant in Federal Student Loan programs, Indiana Academy of Massage publishes a student lending code of conduct applicable to the institution's officers, employees, and agents. The code of conduct requirements are set forth in the Higher Education Opportunity Act (HEOA) signed into law on August 14, 2008. For this reason, and because we are committed to the highest level of ethical behavior, Indiana Academy of Massage has adopted the following code of conduct:

Indiana Academy of Massage does not participate in any revenue-sharing arrangements with any lender.

No officer, employee or agent of Indiana Academy of Massage employed in the financial aid office or who has responsibilities with respect to education loans, shall solicit or accept any gift greater than a nominal value from the lender, guarantor or servicer of education loans.

No officer, employee or agent who is employed in the financial aid office or a role involved in the administration of education loans may accept any fee, payment, or other financial benefit from 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 student education loans.

Indiana Academy of Massage will not direct students to specific lenders and prohibits its officers, employees, and agents from delaying loan certifications or refusing to certify or otherwise deny or delay certification of a loan based on the borrower's

selection of a lender and/or guarantor. The school does not assign a lender to any first-time borrower through financial aid packaging or any other means.

Indiana Academy of Massage will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with loans nor will the school enter into a preferred lender arrangement for Title IV loans.

Indiana Academy of Massage will not request or accept any assistance with call center or financial aid office staffing.

Employees or those who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors will not accept anything of value (other than reimbursement for reasonable expenses) for such service.

Indiana Academy of Massage is committed to the following best practices with respect to lending and will display all required consumer information in a prominent location on the institutional web site and in any printed materials, easily identified and found, and labeled as "Consumer Information."