



Student Loan Code of Conduct

The Code of Conduct establishes that:

1. Upper Kutz Barber & Style College as a school or any individual officer, employee or agent of Upper Kutz Barber & Style College shall not enter into any revenue-sharing arrangements with any lender.
2. Upper Kutz Barber & Style College does not have a preferred lender list (PLL) for alternative loans, and therefore, will not use a preferred lender list (PLL) to:
 - Require a prospective borrower to use a lender on a PLL.
 - Cause unnecessary certification delays for borrowers who use a lender that is not listed on a PPL.
3. Upper Kutz Barber & Style College shall not request or accept from any lender any offer of funds to be used for private educational loans, including funds for an opportunity pool loan, to students in exchange for the institution providing concessions or promises regarding providing the lender with:
 - A specified number of loans made, insured, or guaranteed under Title IV.
 - A specified loan volume of loans.
 - A preferred lender arrangement for loans.
4. No officer, employee or agent of Upper Kutz Barber & Style College who works in the Financial Aid or Student Accounts department who has responsibilities to educational loans shall solicit or accept any gift from a lender, guarantor, or servicer of educational loans. For purposes of this prohibition, the term “gift” means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a minimal amount.
5. An officer, employee or agent of Upper Kutz Barber & Style College who works in the Financial Aid or Student Accounts department who has responsibilities to educational loans shall not accept from any lender or an affiliate of any lender any fee, payment, or other financial benefit 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 educational loans.
6. Any employee who works in the Financial Aid or Student Accounts departments, who has responsibilities to educational loans or other student financial aid, and who serves on an advisory board, commission, group established by lenders, or guarantors, shall be prohibited from receiving anything of value from the lenders, guarantor, group of lenders or guarantors, except for reimbursement for reasonable expenses.