

## **MIFFLIN-JUNIATA CAREER AND TECHNOLOGY CENTER**

### ***PRACTICAL NURSING PROGRAM***

*"Preparing Nurses for the Future of Healthcare"*

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### **STUDENT LENDING CODE OF CONDUCT**

Mifflin-Juniata Career and Technology Center's Practical Nursing Program is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing.

Although our current system directs students to select their lender and complete a MPN on the [aesSuccess.org](http://aesSuccess.org) website, all students are free to select any participating lender/guarantor that they wish. The Program staff will assist a student in determining the correct process for their lender/guarantor choice. We will not refuse to certify or otherwise deny or delay certification of a loan based on the student's selection of a lender and/or guarantor.

In support of this and in an effort to rule out any perceived or actual conflict of interest between Mifflin-Juniata Career and Technology Center's Practical Nursing Program officers, employees or agents and education loan lenders, Mifflin-Juniata Career and Technology Center's Practical Nursing Program has adopted the following:

- Mifflin-Juniata Career and Technology Center's Practical Nursing Program does not participate in any revenue-sharing arrangements with any lender.
- Mifflin-Juniata Career and Technology Center's Practical Nursing Program does not permit any officer or employee of the school involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Mifflin-Juniata Career and Technology Center's Practical Nursing Program does not permit any officer or employee of the school who is involved in the administration of education 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 education loans.
- Mifflin-Juniata Career and Technology Center's Practical Nursing Program does not permit any officer, employee or agent of the school who is involved in the administration of education loans to accept any thing 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. Mifflin-Juniata Career and Technology Center's Practical Nursing Program does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Mifflin-Juniata Career and Technology Center's Practical Nursing Program does not assign a lender to any first-time borrower through financial aid packaging or any other means.

- Mifflin-Juniata Career and Technology Center's Practical Nursing Program recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Mifflin-Juniata Career and Technology Center's Practical Nursing Program 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.
- Mifflin-Juniata Career and Technology Center's Practical Nursing Program 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 a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- Mifflin-Juniata Career and Technology Center's Practical Nursing Program will not request or accept any assistance with call center or financial aid office staffing.

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