Stylemasters College of Hair Design 1224 Commerce Avenue Longview, Washington 98632 360-636-2720

Title IV Code of Conduct

Post secondary educational institutions that participate in any Title IV loan programs are required by the U. S. Department of Education to develop, publish, and enforce a code of conduct policy. The Code of Conduct Policy applies to all officers, employees, and agents of Stylemasters College of Hair Design.

Ban on Revenue Sharing Agreements

Neither the college, nor any of their officers, employees or agents, will enter into any revenue sharing agreements with any lender, which is defined by the High Education Opportunity Act (HEOA) as any arrangement between a college and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the college, or its officers, employees or agents, as a result of the college recommending the lender to its students or families of those students.

Ban on Gifts

Financial Aid Office employees (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. A "gift" is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. This prohibition is not limited just to those providers of Title IV loans but includes lenders of "private educational loans" as well.

Ban on Contracting Arrangements

Financial Aid Office employees (or employees who otherwise have responsibilities with respect of educational loans) will not accept any fee, payment or financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

Ban on Steering Borrowers

The college and their officers, employees or agents will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower's loan to a particular lender as part of the award packaging process or through other methods.

Ban on Offers of Funds for Private Loans

The college and their officers, employees or agents will not request or accept agreements or offers of funds for private loans. This prohibition includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

Ban on Staffing Assistance

The college and their officers, employees or agents will not request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit educational institutions from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.
- Providing educational counseling materials, financial literacy materials, or debt management materials to borrowers, provided that such materials disclose to borrower the identification of any lender that assisted in preparing or providing such materials.
- Staff services on a short-term, nonrecurring basis to assist the school with financial aid-related functions during emergencies, including State-declared or Federal-declared natural disasters, and other localized disasters and emergencies identified by the local emergency management agency.

Ban on Advisory Board Compensation

Employees of the college will not receive anything of value from the lender, guarantor, or group in exchange for serving on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while serving in this capacity.

Policy Violations

Staff violations of the HEOA, Title IV Code of Conduct Policy may result in disciplinary action including written warning, probation, or dismissal.

College Publication Sources

The Title IV Code of Conduct as required under the HEOA is published in the following college publications

- College Catalog
- College Website
- Student Handbook
- Student Financial Aid Handbook
- Employee Handbook