

Gonzaga University Student Loan Code of Conduct



Gonzaga University is committed to providing students and families with unbiased, transparent, and ethical financial aid assistance. In accordance with the Higher Education Opportunity Act (HEOA), the following Student Loan Code of Conduct applies to all officers, employees, and agents of the University who have responsibilities with respect to student educational loans.

Gonzaga's Student Financial Services Department adheres to the following principles in its relationship with student loan lenders, guarantors, and servicers:

1. Ban on Revenue-Sharing Arrangements

Gonzaga University does not participate in any revenue-sharing arrangements with any lender. The University will not accept any fees, payments, or other benefits in exchange for recommending a lender or loan products.

2. Ban on Gifts

No employee of Gonzaga's Student Financial Services Department or other Gonzaga University staff with responsibilities related to educational loans will accept gifts of more than nominal value from a lender, guarantor, or loan servicer. This includes gifts of services, transportation, lodging, meals, or entertainment.

3. Ban on Contracting Arrangements

Gonzaga University employees with responsibilities related to educational loans will not accept any financial compensation or other benefit from a lender, servicer, or guarantor for consulting, advisory roles or contract work.

4. No Steering of Borrowers

Gonzaga University will not assign a borrower's loan to a particular lender or limit the borrower's choice of lenders. Students and families are free to select the lender of their choice, and the University will honor all loan certifications regardless of the selected lender.

5. No Offers of Funds for Private Loans

Gonzaga University will not request or accept assistance from any lender with staffing or call center support for financial aid operations, except for professional development training, educational counseling, or financial literacy materials (as long as such materials disclose the provider's involvement).

6. Advisory Board Compensation Restrictions

Gonzaga University employees with loan related responsibilities who serve on an advisory board, commission, or group established by a lender or guarantor, will not receive anything of value for their participation. Reimbursement for reasonable expenses related to such service (e.g., travel, meals) may be accepted if permitted by University policy.

Gonzaga's Student Financial Services Department Additional Practices

- Gonzaga's Student Financial Services Department does not accept money, equipment, office assistance, or printing services from student loan providers.
- Gonzaga's Student Financial Services Department provides information on lenders that students have used in recent years to help families make informed choices.
- Gonzaga's Student Financial Services Department clearly communicates to students and families that they may borrow through any lender of their choice.
- Gonzaga's Student Financial Services Department reviews its historical lender list annually to ensure relevance and transparency.
- Gonzaga University remains responsive to concerns from students and families and strives to maintain the highest standards of ethical conduct in all financial aid practices.