

Niles School of Cosmetology

Title-IV Loan School Code of Conduct

No employee or staff member of the Niles School of Cosmetology is or will be paid directly or indirectly based on revenue-sharing.

No employee or staff member of the Niles School of Cosmetology will accept a gift (cash, material or any other consideration which has monetary or any other value) from any outside source that could be viewed as a bribe or an enticement to enter into an arrangement with any company or secure influence in financial aid matters, such as securing or selecting any bank or servicer, etc.

The Niles School of Cosmetology does not and will not enter into consulting or contracting arrangements based on recruitment or revenue sharing

The Niles School of Cosmetology is a Direct Loan Lender school and has not nor will not enter into any other lender arrangements so no lender other than through the Direct Loan Program is assigned to first-time borrowers.

The Niles School of Cosmetology only certifies loans through the Direct Loan Program and thus does not engage nor will it engage in any refusal to certify or delay certification based on lender choice.

The Niles School of Cosmetology will not accept assistance in staffing or any other form that it has not paid a fair market price.

No employee or staff member will enter into an advisory board service for which compensation is exchanged.

Any and all loan funds made available through the Niles School of Cosmetology are solely for postsecondary expenses related to attending the Niles School of Cosmetology. No outside private educational loans are made outside of through the Direct Loan program and an internal finance plan arranged when the student enrolls. Any internal loan is issued in compliance with the terms of the Truth in Lending Act and must be completely paid prior to the student being certified as a graduate.

No employee or staff member of the Niles School of Cosmetology will accept any offer of funds from private lenders related to any of the activities of the Niles School of Cosmetology that could be viewed as a bribe or enticement.

The Niles School of Cosmetology has not entered into any preferred lender arrangements.