

East West College of Natural Medicine

Financial Aid Code of Conduct

- EWCNM provides a selected lenders list that is based solely on the best interest of the student borrowers and their parent(s). The following criteria is used in making selections:
 1. Borrower Benefits: Front end repayment benefits to borrowers. These may include reduced interest rates, payment of default/origination fees, and flexible repayment options.
 2. Customer Service: The ability and availability of a lender to answer questions and resolve loan processing issues are very important
 3. Loan Processing: The lenders ability to work efficiently and effectively with the College.
 4. Stability/Reputation of Lender: Lenders must meet industry standards and have an established history of providing quality services and products to students and their families..
- Students and parents may choose a lender from EWCNM's suggested lender list or they have the right to select a lender of their own choice. Students and their families will not be penalized in any way for not choosing a lender from the suggested lender list.
- EWCNM does not solicit or accept anything of value from any lender in exchange for any advantage sought by the lender to make educational loans to students enrolled at or admitted to the College.
- EWCNM prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, from taking from any lender any gift worth more than nominal value.
- EWCNM prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, from entering into any type of consulting arrangement or other contract to provide to a lender services related to educational loans.
- EWCNM prohibits employees of the financial aid office, or any employee who otherwise has responsibilities with respect to educational loans, who serve on an advisory board relating to educational loans established by a lender or group of lenders from receiving anything of value from the lender or group of lenders in connection with serving on such an advisory board.
- EWCNM prohibits external lenders employees, representatives or agents from providing staffing services to the financial aid office.
- EWCNM prohibits lenders employees, representatives or agents from identifying themselves to students of the College or their parents as employees, representatives or agents of the financial aid office.