

Title IV Loan Code of Conduct

As a participant in Federal Student Aid loan programs, Genesis Career Group, d/b/a Genesis Career College and its branches (Genesis), explicitly prohibits its officers, agents, and employees from:

- Participating in any revenue sharing arrangements with any lender,
- Persuading, encouraging, or steering borrowers to particular lenders or delaying loan certifications,
- Accepting offers of funds for private loans to student in exchange for providing concessions or promises to the lender for a specific number Federal Student Aid loans, a specified loan volume, or a preferred lender arrangement

Genesis officers, agents, and employees may not receive directly or indirectly: points, premiums, payments, stock or other securities, prizes, travel, entertainment expenses, tuition payment or reimbursement, the provision of information technology equipment at below market value, additional financial aid funds or any other inducement/gift from a guaranty agency, eligible lender, or loan servicer in any capacity.

Genesis strictly prohibits officers, agents, and employees from accepting compensation for:

- Any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans, and
- Service on an advisory board, commission, or group established by lenders or guarantors, except for reimbursement for reasonable expenses.

Genesis officers, agents, and employees employed or related to a financial aid office who serve on an advisory board cannot receive anything of value from the lender but can receive reimbursement for reasonable expenses associated with participation. Genesis will report annually to the Department of Education any such reasonable expenses paid or provided to any employee who is employed in the financial aid office, or who otherwise has responsibilities with respect to education loans or other financial aid of Genesis.

Genesis or its employees may not provide names and addresses and/or e-mail addresses of students or prospective students or parents to eligible lenders or guaranty agencies for the purpose of conducting unsolicited mailings, by either postal or electronic means, of student loan applications.

Genesis will not allow any employee of the guaranty agency or eligible lender to perform any school-required function for a school participating in the Loan Program, except exit counseling. Genesis will not permit guaranty agencies to conduct fraudulent or misleading advertising concerning loan availability, terms or conditions.