

Capital University Financial Aid Office Statement of Ethical Principles and Code of Conduct

Statement of Ethical Principles

The primary goal of the Capital University Financial Aid Office is to assist the students financially as they work to achieve their goal of obtaining a post--secondary degree. The office does that by helping students explore all options and by facilitating appropriate resources for which they are eligible. In order to accomplish this, the Capital University Financial Aid professionals shall:

- Remain committed to removing financial barriers for those wishing to attend Capital University
- Make every effort to assist students with financial need
- Be aware of the issues affecting students and advocate on their behalf at the institutional, state and federal levels
- Support students and their families at every level by educating them on the application process
- Respect the dignity and protect the privacy of students; ensure confidentiality of student information
- Ensure equality by applying the need analysis formula consistently and by providing services that do not discriminate based on race, gender, ethnicity, sexual orientation, religion, disability, age or economic status
- Recognize the need for professional growth and development taking full advantage of training opportunities and promoting free expression of ideas and opinions
- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof

Task Force on Standards of Excellence; Adopted by NASFAA Board of Directors, April 1999

Code of Conduct

The Capital University Financial Aid Office will maintain exemplary standards of professional conduct in all aspects of carrying out our responsibilities. Our goal is to remove all opportunities for any conflict of interest either perceived or in reality. In order to do this, all members of the financial aid staff will:

- Ensure that any information provided is accurate, unbiased and does not reflect personal preference
- Remain objective in making decisions
- Disclose to the institution any involvement with or interest in any entity involved in any aspect of student financial aid

- Refrain from:
 - Taking any action for his or her own personal benefit
 - Taking any action he or she believes is contrary to the law, regulation or the best interests of the students and parents he or she serves
 - Soliciting or accepting anything of other than nominal value from any lender, guarantor or servicer of any education loans, including anything of value (including reimbursement of expenses) for serving on an advisory body as part of a training activity of or sponsored by any such entity
 - Processing any transaction related to his or her own personal financial aid eligibility or that of a relative

Adopted by the NASFAA Board of Directors, May 2007

Financial Aid and Service Members

Before offering, recommending, arranging, signing-up, dispersing, or enrolling Service members for private student loans, Capital University will provide Service members access to an institutional financial aid advisor who will make available appropriate loan counseling, including, but not limited to:

1. Providing a clear and complete explanation of available financial aid, including Title IV of the Higher Education Act of 1965, as amended;
2. Describing the differences between private and federal student loans to include terms, conditions, repayment and forgiveness options;
3. Disclosing Capital's student loan Cohort Default Rate (CDR), the percentage of its students who borrow, and how its CDR compares to the national average. If Capital's CDR is greater than the national average CDR, Capital will disclose that information and provide the student with loan repayment data; and
4. Explaining that students have the ability to refuse all or borrow less than the maximum student loan amount allowed.

Adopted from the Department of Defense MOU requirements