



NextStudent Education Lending Team Code of Ethics

I.

NEXTSTUDENT believes in college funding made simple, and we take great pride in our integrity. We do not believe or participate in attempts at “purchasing favor” to further any of our professional relationships.

II.

NEXTSTUDENT recognizes and respects the critical role the Financial Aid Office plays in counseling both parents and students about the complexities of financial aid, and how parents and students can choose a lender that will not only provide low cost funding, but exemplary customer service.

III.

NEXTSTUDENT strives to earn placement on Preferred Lender Lists simply by offering competitive loan programs to students and parents in conjunction with providing no-cost, valued added services to the school, students, and parents. NEXTSTUDENT does not pay to be on Preferred Lender Lists. We strive to be selected solely on the quality of our loan programs, valued-added services and overall customer service as they relate to both school, parents and students.

IV.

NEXTSTUDENT does not offer any type of monetary inducements in an attempt to increase volume or to establish preferred relationships. We promote our brand name through the donation of items such as pens, pencils, and notepads. We provide brochures and other helpful materials related to our programs that assist schools and borrowers in their understanding of our product offerings.

V.

NEXTSTUDENT does not accept nor provide payment for involvement with advisory boards associated with colleges, universities, or related associations.

VI.

NEXTSTUDENT volunteers its staff members, at the discretion of the school, as a value added service to act as counsel to students. NEXTSTUDENT employees are always clearly identified and are never presented as employees of the schools.

VII.

NEXTSTUDENT understands the importance of accessible knowledge and transparency. NEXTSTUDENT facilitates the transfer of information to the school, student and parent borrowers that will assist them in making informed decisions about their education funding options.

VIII.

NEXTSTUDENT adheres to all federal regulations regarding disclosure of information to schools and borrowers.

IX.

NEXTSTUDENT will continue to offer competitive loan products to borrowers and valuable services to all schools.