



Florida School of Massage

6421 Southwest 13th Street, Gainesville, Florida 32608
Local 352.378.7891 Toll Free 877.589.2713
www.floridaschoolofmassage.com info@floridaschoolofmassage.com

Title IV Loan Programs Code of Conduct

The Florida School of Massage (FSM) is committed to maintaining the highest standards of ethical behavior in all aspects of our financial aid administration. In compliance with federal regulations under the Higher Education Act (HEA), FSM has established the following **Title IV Loan Programs Code of Conduct** to ensure integrity and transparency in all student loan practices.

This Code applies to all officers, employees, and agents of FSM involved in the administration of federal student loans.

1. Prohibition of Revenue-Sharing Arrangements

FSM will not enter into any revenue-sharing arrangements with any lender. A revenue-sharing arrangement is defined as an agreement where FSM recommends a lender in exchange for financial benefits.

2. Ban on Gifts from Lenders

FSM prohibits all employees with responsibilities related to educational loans from soliciting or accepting any gifts from lenders, servicers, or guarantors. Gifts include gratuities, favors, discounts, entertainment, and other items of value. Exceptions include:

- **Standard Promotional Materials:** Items of minimal value that are widely distributed.
- **Training Materials:** Educational workshops or training sessions related to loan administration.

3. Prohibition on Contracting Arrangements

FSM staff and employees with financial aid responsibilities will not accept any fee, payment, or other financial benefits from a lender for services performed on behalf of the lender.

4. Limitations on Advisory Board Compensation

FSM employees are prohibited from receiving compensation for serving on an advisory board, commission, or group established by a lender or guarantor, except for reimbursement of reasonable expenses.

5. Prohibition of Steering Borrowers

FSM will not assign a borrower's loans to a particular lender, nor will we refuse or delay loan certification based on the borrower's selection of a lender or guarantor.



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6. Ban on Offers of Funds for Private Loans

FSM will not request or accept funds from lenders in exchange for concessions related to providing federal loans or private educational loans, including arrangements for preferential lender status.

7. Prohibition on Staffing Assistance

FSM will not request or accept staffing assistance from lenders, except under limited circumstances as allowed by federal law, such as training, financial literacy outreach, or temporary, non-recurring staffing assistance during emergency periods.

8. Ensuring Borrower Rights

Borrowers are entitled to the following rights:

- To select their preferred lender.
- To obtain federal loans independently of FSM's lender list, if applicable.
- To be informed of all loan terms and conditions without influence or pressure.

9. Compliance and Reporting

Violations of this Code must be reported immediately to [Insert Compliance Officer Name or Title]. All reports will be handled confidentially and in accordance with FSM's policies for addressing misconduct.

By implementing this Code of Conduct, FSM affirms its dedication to ethical student loan practices and to supporting our students in making informed, responsible financial decisions.

Please direct any questions regarding this Code to the Financial Aid Office at (352)378-7891.

Sincerely,

Gerald Padgett
Student & Alumni Services