

## Code of Conduct for Education Loans

Makana Esthetics and Wellness Academy is committed to providing students and their families with the best financial aid information and processing alternatives available regarding student borrowing. In support of this and to rule out any perceived or actual conflict of interest between Makana Esthetics and Wellness Academy officers, employees or agents and education loan lenders, Makana Esthetics and Wellness Academy has adopted the following Code of Conduct:

- Makana Esthetics and Wellness Academy does not participate in any revenue-sharing arrangements with any lender.
- Makana Esthetics and Wellness Academy does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- Makana Esthetics and Wellness Academy does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- Makana Esthetics and Wellness Academy does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. Makana Esthetics and Wellness Academy does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- Makana Esthetics and Wellness Academy does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- Makana Esthetics and Wellness Academy recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education. Makana Esthetics and Wellness Academy will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- Makana Esthetics and Wellness Academy will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- Makana Esthetics and Wellness Academy will not request or accept any assistance from any lending institution with call center or financial aid office staffing.