

**CHARLESTON SCHOOL OF MASSAGE, INC.  
SOUTH CAROLINA SCHOOL OF THE HEALING ARTS**

778 Folly Road  
Charleston, South Carolina 29412  
(843) 762-7727

**FINANCIAL AID CODE OF CONDUCT**

**FINANCIAL ARRANGEMENTS**

The Charleston School of Massage, Inc. (CSM) and its employees will not accept anything of more than nominal value from any lender. This prohibition includes revenue sharing arrangements and payment or gifts for preferred lender status.

**GIFTS**

CSM employees may not accept gifts from any lender, guarantee agency or loan servicer. There are exceptions including brochures, training materials and similar products.

**CONTRACTING**

No fees may be accepted for payment or financial benefit as compensation by any employee for a consulting or other contracting arrangement with lenders or servicers, or contracts to offer services to or on behalf of lenders relating to educational loans.

**PREFERRED LENDER LIST**

CSM will not assign or direct borrowers to particular lenders or delay loan certification because a borrower selects a lender not on the preferred lender list. Lenders are selected for the preferred lender list based on competitive borrower benefits, accuracy and timeliness of processing and customer service for borrowers and the school.

**OFFERS OF FUNDS**

No request or acceptance of any offers for funds for private loans, including funds for an opportunity pool loan, in exchange for any concessions or promises to lenders, or inclusion on the preferred lender list.

**STAFFING ASSISTANCE**

CSM will not request or accept any assistance with call center or financial aid office staffing from lenders or servicers.

**ADVISORY BOARD COMPENSATION**

Employees may not receive anything of value from lenders, loan servicers, guarantee agencies or group in exchange for serving on an advisory board except for reimbursement of reasonable expenses incurred relating to this service.