

**Yeshiva University**  
**Statement of Ethical Principles and Code of Conduct**

professional association or other entity that receives money, related to educational loan activities, from any entity described in (a) or (b).

A "gift" is any gratuity, favor, discount, loan, inducement, stock, thing of value, or other item having a monetary value of more than a de minimus or nominal amount. The term "gift" includes but is not limited to any money, service, entertainment, honoraria, hospitality, transportation, lodging, meal, registration fee, travel expense, forbearance or promise, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred. It also includes any computer hardware for which the recipient pays below-market prices and any printing costs or services.

Yeshiva University does not consider the following to be "gifts" under this Code of Conduct:

- (1) Food, refreshments, training, or informational material provided to a Yeshiva University employee as an integral part of a training session that is designed to improve the service of a lender, guarantor, or servicer of federal or private education loans to the institution, if the training session contributes to the professional development of the employee.
- (2) A lender's own brochure or promotional literature.
- (3) Philanthropic contributions from a lender or servicer that are unrelated to education loans and are not made in exchange for any advantage related to private educational loans.

A gift to a family member of a Yeshiva University employee or to any individual based on the



an institution that provides for the lender to offer loans to students with a poor or no credit history, who would otherwise not be eligible for educational loans.

Yeshiva University shall not permit any private educational lender to use the name, emblem, mascot, or logo of Yeshiva University, or other words, pictures, or symbols readily identified with Yeshiva University, in the marketing of private educational loans to students attending Yeshiva University.

The Yeshiva University Office of Student Finance is dedicated to providing students with the financial resources and individual guidance necessary to help make their dream of a Yeshiva education a reality. We comply with all federal, state, and institutional policies and regulations to assure the ethical stewardship and awarding of funds from a variety of sources.

The Yeshiva University Office of Student Finance believes in fostering partnerships with students and their parents which are built on a solid foundation of good communication and cooperation. This working relationship ensures timely completion of aid applications and notification of financial aid eligibility to both prospective and current students. Our need analysis adheres to the basic principles of federal methodology, which along with institutional need analysis promotes a fair and equitable treatment of family situations and allocation of need-based funds.