

STUDENT LOAN INFORMATION PUBLISHED BY THE U.S. DEPARTMENT OF EDUCATION

Your Federal Student Loans provides information regarding loan availability and your rights and responsibilities under the Federal loan programs. A source for quick access to Federal student loan programs is provided at: https://studentaid.gov/understand-aid/types/loans/

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

Federal loan information will be reported to the NSLDS, and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system. https://studentaid.gov.

ENTRANCE COUNSELING

Prior to the first Federal loan disbursement, a first-time borrower must be provided with comprehensive information on the terms and conditions of the loan and the borrower's responsibilities. A summary of entrance counseling information may be accessed. CyberTex Institute of Technology uses the Federal Student Aid website at https://studentaid.gov/entrance-counseling/ action to provide this information to the borrower.

EXIT COUNSELING

Shortly before a student borrower ceases at least half-time study at CyberTex Institute of Technology, the borrower must complete exit counseling https://studentaid.gov/exit-counseling/. A summary of repayment and other exit counseling information may be accessed at https://studentaid.gov.

PREFERRED LENDER FINANCIAL AID STAFF CODE OF CONDUCT

CIT prohibits (a) revenue-sharing arrangements with any lender; (b) Financial Aid office employees receiving gifts from a lender, a guarantor, or a loan servicer; (c) consulting or other contracting arrangements with a lender or affiliate; (d) directing borrowers to particular lenders or delaying loan certifications; (e) requesting or accepting offers of funds for private loans from a lender; (f) staffing assistance from lenders; or (g) advisory board compensation.