



Food, refreshments, training, or informational material furnished to an agent as an integral part of a training session that is designed to improve the service of a lender, guarantor, or servicer of FFEL Program loans or private education loans to the institution, if such training contributes to the professional development of the agent.

Favorable terms, conditions, and borrower benefits on a FFEL Program loan or private education loan provided to a student employed by the institution if such terms, conditions, or benefits are comparable to those provided to all students of the institution.

Entrance and exit counseling services provided to borrowers to meet the institution's responsibilities for entrance and exit counseling, as long as the institution's staff are in control of the counseling (whether in person or via electronic capabilities) and such counseling does not promote the products or services of any specific lender.

Philanthropic contributions to an institution from a lender, servicer, or guarantor of FFEL Program loans or private education loans that are unrelated to FFEL Program loans or private education loans or any contribution from any lender, servicer, or guarantor that is not made in exchange for any advantage related to FFEL Program loans or private education loans.

State education grants, scholarships, or financial aid funds administered by or on behalf of a State.

A gift to a family member of an agent, or to any other individual based on that individual's relationship with the agent, is considered a gift to the agent if—

- The gift is given with the knowledge and acquiescence of the agent; and
- The agent has reason to believe the gift was given because of the official position of the agent;





construed to prohibit the institution from requesting or accepting assistance from a lender related to—

Professional development training for financial aid administrators;

Providing educational counseling materials, financial literacy materials, or debt management materials to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials; or

Staffing services on a short-term, nonrecurring basis to assist the institution with financial aid-related functions during emergencies, including State-declared or Federally declared natural disasters, Federally declared national disasters, and other localized disasters and emergencies identified by the Secretary.

Advisory board compensation.

Any employee who is employed in the Messiah University Financial Aid Office, or who otherwise has responsibilities with respect to FFEL Program loans or private education loans or other student financial aid of the institution, and who serves on an advisory board,