The Coalition of Higher Education Assistance Organizations

Member Statement of Professional Standards

All members of COHEAO are expected to follow the established professional standards as a member of COHEAO.

As a COHEAO Member, we will to the best of our abilities:

- Maintain a high standard of business principles and conduct, avoiding any activity that would violate the professional standards of COHEAO or which may be perceived as a personal benefit, a conflict of interest and which may be likely to deceive, defraud, or harm student or the public.

- Refrain from knowingly violating any federal, state or local laws relating to the operation of a collection business and/or within the credit industry or committing an act that is not in the best interest of students and parents.

- Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.

- Support, attend, and participate in COHEAO events while preserving the organizational principal that these functions are designed to further the goals and educational benefit of COHEAO's membership and are not to be construed as direct marketing opportunities. COHEAO events are an opportunity to network directly with its members. COHEAO information may be shared with non-members when approved by the Board, i.e. grassroots efforts.

- Participate in professional development and continuing education opportunities to keep abreast of current events within the industry and welcome new ideas and opinions from within the profession.

- Adhere to appropriate laws, rules, codes and regulations under which an institution, collection agency, servicer, organizational or alliance member should comply, including, but not limited to; The Higher Education Act, Third Party Servicer Regulations as defined in 34CFP 668.15 and 34 CFR 682.416, Fair Debt Collections Practices Act, Federal Education Rights and Privacy Act and other applicable state laws and federal regulations.

- Be an advocate for higher education issues, when appropriate and permitted, that may require additional support and direct involvement for grassroots functions such as letter writing campaigns, email communication, social media comments, phone calls, and congressional visits.

For More information, contact COHEAO at
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