

Inceptia, a division of National Student Loan Program (NSLP), is a non-profit organization providing premier expertise in default prevention and financial education. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia assists more than 150,000 delinquent borrowers in repaying their student loans. By using practical tools of cohort analysis, financial education and repayment outreach, Inceptia educates students on responsible personal finances and loan repayment counseling and provides default prevention strategies and services to schools.

Experience. Quality. Results.

27+ Years of experience working with students and schools

140+ Current educational clients

4,000,000 Loans have been worked by Inceptia/NSLP for resolution

18 Billion+ Dollars have been resolved by Inceptia/NSLP

720,000+ Borrowers have been provided default prevention assistance

9,000+ Borrowers assisted during grace period (last year)

10,000+ Online financial education courses completed

400+ Financial education seminars conducted

When schools have an opportunity to focus on their students, they can reach their goals of lowering default and dropout rates, as well as raising the level of awareness regarding student loan repayment options and financial proficiency. Students are empowered with the right tools, support and knowledge, preparing them for long-term success.

Analytics

Our kind of spark provides clarity and visibility through data-driven assessments that drill deep, providing relevant analytics about the student population.

- **Financial Aptitude Analysis** – This comprehensive analysis will help identify the need for a financial education plan and make the case for designated resources. Inceptia's Financial Aptitude Analysis not only measures understanding of financial topics, it also explores attitudes and behaviors.
- **Cohort Repayment Analysis** – We use your school generated data to identify characteristics of students in need of help. Our experts analyze data results, provide you with a comprehensive report that assists in targeting default prevention, and outline a plan that fits your students' needs.
- **Student Success Analysis** – Our highly trained analysts will help you profile student demographics, trends and behaviors, and then transfer that raw data into useable information so you can initiate a focused and effective plan of action. Through our analysis, we are able to provide the data to support early intervention and prevent dropouts; we'll even provide you with a rank ordering of your incoming freshmen class so that you know who is most likely to be at risk – it's a proven way to help your students be successful on your campus.

Financial Education

We focus on teaching all students the basics of responsible money management. Our financial education programs are created to engage students while teaching them real-world applications to money matters.

- **Personal Financial Management Certification** – Developed in collaboration with academicians at East Carolina University, Inceptia's Personal Financial Management Certification program equips higher education professionals, peer counselors and college administrators with the knowledge, skills, resources and confidence to effectively guide and teach college students to navigate the complex and often tricky world of personal finance.
- **Online Financial Education** – Through online courses and mini-modules with proven learning objectives, videos, articles and resources, Inceptia's Online Financial Education program (Financial Avenue) helps students gain important knowledge about the basics of personal money management – information that will help start them on the road to wise financial management.
- **Financial Education Seminars** – Having face time with an expert who is a certified personal financial manager not only provides students with immediate answers to their questions, but it also gives them an interactive learning environment that helps them retain what they've learned. Schools can choose one of a variety of financial topics that will be covered during our on-site sessions.

Default Prevention

Working with schools to help borrowers fulfill their repayment obligations is one of our main goals. And, we've seen plenty of success when schools implement a cohesive and comprehensive action plan that employs outreach.

- **Grace Counseling Outreach** – Our highly trained counselors will reach out to borrowers who have entered their grace period, including those who have graduated, withdrawn or become less than half-time, to educate them on their repayment obligations and options. Our goal is to help solve potential issues keeping them from successfully repaying their student loan(s) before they become a problem and impact your Cohort Default Rate.
- **Default Prevention Outreach** – Our results oriented Default Prevention Outreach program will provide your student borrowers financial counseling to help them take the necessary action to resolve their delinquency and get back on track for repayment. Services are provided until all accounts are either resolved or the account is defaulted. Plus, Inceptia will help you determine which accounts to work and will only work accounts that will have an impact on open cohort years, unless requested to do otherwise.
- **Default Prevention and Management Plan** – Utilizing a proven six-step process, our experts guide schools in creating effective default prevention and management plans customized to their needs. Our approach follows the guidelines set forth by the U.S. Department of Education.

Financial Aid Management

We provide comprehensive solutions covering verification and packaging. By partnering with us, your school will receive a support system that empowers staff members to focus on the future of your students.

- **Verification** – We offer schools a simplified verification process which streamlines the collection and review of data to perform the verification function for the financial aid office. Not only will we provide students with online access to check document receipts and review their status, we'll also liberate your staff to focus on other priorities like spending more time with students during critical processing deadlines.
- **Packaging** – Inputting students' ISIR data, packaging Federal Direct Loans and Federal Pell Grants, creating the student's award letter, sending records to COD, the list goes on and on. With our complete packaging service, we can efficiently centralize and streamline the financial aid packaging process for your school.

If you're ready to help your students and school become successful, we're ready to make it happen.

For more information, contact us:

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