

Online Financial Education



A division of NSLP

Inceptia offers innovative financial education solutions through Financial Avenue, our curriculum-based e-learning tool. Developed in accordance with the U.S. Department of Treasury's Financial Literacy and Education Commission's financial education core competencies, Financial Avenue creates brighter futures by helping students build solid financial foundations.

The need for financial education has become part of our national conversation. Financial Avenue addresses this need by instilling confidence in students dealing with personal finance issues, as well as proving to prospective students and their parents that you are committed to students' financial futures.

### Targeting students.

Even the most engaging course content needs to speak to students on their terms. That's why Inceptia consulted with students and design experts to develop a student-facing approach to financial education.

### Meet the Knowl.

He's an owl who's knowledgeable about money, and speaks as a friendly and wise older sibling ready to guide students toward a life of financial wellness. He's had his share of financial faux-pas moments, so he can relate to students. In fact, the Knowl has been approved by college students aged 18-33 as an engaging financial education partner.

Aside from our savvy feathered guide, each course is designed to deliver financial education in ways that appeal to students. Courses are self-paced and provide content in short, easily-digestible sound bites, in English or Spanish\*. Courses also contain dynamic video content, are mobile-ready, ADA accessible, feature social media capabilities, and provide students the ability to actively apply concepts as they learn.



*\*Spanish translation is currently available in two of our ten courses.*

## **Compelling course content.**

### **PSYCHOLOGY OF MONEY**

Students explore financial philosophy types to identify and define their personal relationship with money. This course is a foundation for financial wellness.

### **FOUNDATIONS OF MONEY**

In this course, students strengthen their financial knowledge by creating short- and long-term financial goals, outlining spending plans and identifying which financial institutions and products will support their needs.

### **COLLEGE AND MONEY**

Students examine the net cost of college, financial aid types, the aid application process, and the role of academics in maintaining financial aid. They also determine the long-term value of educational programs and degrees.

### **FAFSA**

Everything about the Free Application for Federal Student Aid (FAFSA) is covered here in detail, from applying for FAFSA to accepting a financial aid package, as well as the basics on renewal.

### **LOAN GUIDANCE**

Students learn how to manage student loans while in school, as well as prepare for loan repayment. Students are introduced to critical borrowing terms like aggregate loan limit, grace period and default.

### **EARNING MONEY**

Focusing on career development, this course covers topics ranging from crafting a winning resume, to negotiating a salary and benefits. Students also learn about acclimating to a new job, understanding a paystub and how to create and navigate a personal career plan.

### **CREDIT AND PROTECTING YOUR MONEY**

Students learn how to build credit, access credit reports and scores, report discrepancies, repair damaged credit and avoid identity theft and consumer fraud.

## **SPENDING AND BORROWING**

By evaluating spending habits, students learn strategies for smart spending and avoiding impulse buys. A review of contracts demystifies those “fine print” terms that impact the overall cost of borrowing.

## **DEBT AND REPAYMENT**

Students review the pitfalls of various types of debt, including student loans, credit cards, auto loans and medical debt. Detailed repayment scenarios help students compare options, create repayment plans and avoid debt in the future.

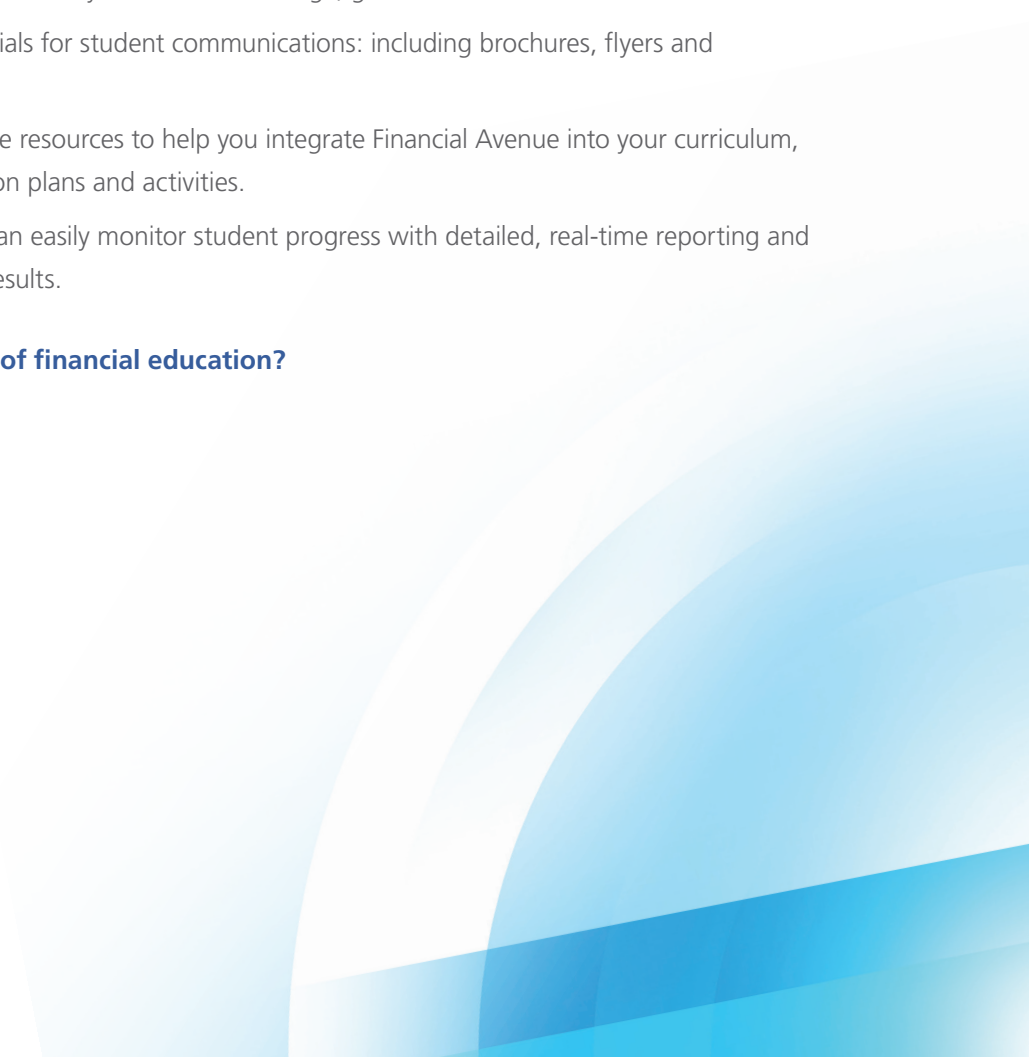
## **FUTURE OF MONEY**

This course highlights long-term savings plans, emergency savings, insurance, investing basics and considerations for big-ticket purchases like a home or car.

### **Ease of implementation.**

- Students learn at their own pace, and courses are available online 24/7.
- Program is customizable to fit with your school’s message, goals and brand.
- Download marketing materials for student communications: including brochures, flyers and email/article templates.
- Educator toolkit provides the resources to help you integrate Financial Avenue into your curriculum, including PowerPoints, lesson plans and activities.
- Up to four staff members can easily monitor student progress with detailed, real-time reporting and pre- and post-assessment results.

### **Are you ready for the future of financial education?**



## About Inceptia

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization providing premier expertise in higher education access, student loan repayment, analytics, default prevention, financial education and verification. Our mission is to support schools as they arm students with the knowledge needed to become financially responsible citizens. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia helps more than 156,000 students borrow wisely, resolve their delinquency issues and successfully repay their student loan obligations. Inceptia educates students on how to pay for college, guides borrowers through loan repayment counseling, and provides default prevention strategies and services to schools.

### For more information, contact us:

888.529.2028 | [inceptia.org](http://inceptia.org) | [@inceptia](https://twitter.com/inceptia)



NSLP/Inceptia is a TECH LOCK Certified: Service Provider.