GREAT ADVICE FOR GRADS 2019

Inceptia
A DIVISION OF NSLP

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CONGRATULATIONS Class of 2019!

The parties are coming. The celebration of you, the new graduate, surrounded by friends, family, and cake (please don't forget the cake!). It's a time of well-deserved release for having reached your end goal and I hope it's an event to remember.

After the party, though, it's time to get serious about next steps. Whether that involves moving, starting a new job, getting a promotion, or just figuring out where you go from here, you may have some questions about money. In fact, you might have a lot of questions specifically about student loans. That's exactly why we have created this guide.

For the past five years, Inceptia has, as part of our nonprofit mission, created Great Advice for Grads as a resource to help new graduates get a hold of post-college finances. Over the years, we've also branched out to include advice regarding careers and how to live your best life. We have always strived to deliver content that will help you grow in every facet of this next life stage and this year is no exception.

This year's Guide, aside from our usual student loan and finance advice, tackles the growing trend of social media and how it affects our finances. And because we know FOMO is a very real thing, we wanted to leave you with a collection of articles to help you have fun with money. After all, if we're living to work and not working to enjoy life, we're doing it all wrong!

So while I hope you enjoy all the parties and eat a lot of cake, achieving your educational goals is not a celebration that should be relegated to just one day. For the rest of your days, you can forever take pride in what you have accomplished, knowing that you knocked down whatever obstacles you had to conquer to get there, and you didn't give up no matter how long it took to get to the end.

I acknowledge your hard work, I commend you and hope you continue to celebrate long after the toss of the graduation cap.

Best,

Carissa Uhlman
Vice President of Student Success
Inceptia

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THE SKINNY ON STUDENT LOANS


STUDENT LOAN REPAYMENT CHECKLIST

Information from the U.S. Department of Education

Be an informed borrower by learning about your loans and what to do for a smooth repayment experience. As you work through this checklist, you'll find out how to make payments and figure out which repayment plan is best for you; and you'll know what to do if you're having trouble making payments or think you might be eligible for loan forgiveness.

Before You Graduate or Leave School

- [ ] **Review your federal student loan history.** Get your loan history by logging in to "My Federal Student Aid" — you'll need to create an FSA ID if you don't already have one. As you review your information, note the following:
    - The current loan balance and interest rate for each loan
    - The loan type (depending on when you went to school and what loan programs your school participated in, you may have loans from different federal student loan programs; the types of loans you received can affect what benefits are available to you)
    - The name of the loan servicer for each loan (a loan servicer is a company that handles the billing and other services on your loans; generally, you'll have one servicer for all your federal student loans, but there is a chance you could have more than one)
- [ ] **Get to know your loan servicer.** Your servicer helps you with your student loans — for FREE! It's important that you know who your loan servicer is and how to contact them because you will eventually be making your loan payments to your servicer. Take this opportunity to save your servicer's phone number in your phone.
- [ ] **Create an online account on your servicer's website.** You can find the most detailed and up-to-date information about your loans, make your payments, and manage your loans (for example, change repayment plans or apply for a deferment) on your loan servicer's website. When you create your account, be sure your contact information is correct.
- [ ] **Complete mandatory exit counseling.** All federal student loan borrowers must complete exit counseling. Exit counseling provides important information you need to help you prepare for repayment of your loans. Check with your school to find out how they want you to complete exit counseling. Schools have different requirements.

After You Graduate or Leave School

- **Know when you have to start making payments.** For most loans, you'll have six months — or nine months for Federal Perkins Loans — after you graduate, leave school, or drop below half-time enrollment before you must begin making your loan payments. Take this time to make a plan for repayment.

- **Create a budget.** Create a budget to determine how much you can realistically afford to pay monthly toward your student loans. Get help creating a budget.

- **Consider loan consolidation.** A Direct Consolidation Loan allows you to combine all of your federal student loans into one loan with one monthly payment. Loan consolidation can be helpful if you have multiple servicers, loans from the Federal Family Education Loan (FFEL) Program, or Federal Perkins Loans. Loan consolidation can increase your chances of qualifying for an affordable repayment plan and loan forgiveness options, but it may not be the best option for you. Learn more about loan consolidation.

- **Set a goal for repayment.** After you know how much you can afford to pay each month, set a goal for repaying your loans. To begin setting your goal, ask and answer this question: "Do I want to repay my loans quickly, or do I want to pay as little as possible per month?" You can't choose both options. Any time you lower your payment, you'll be in repayment for a longer time and you'll pay more interest on your loans.

- **Select an affordable repayment plan.** Now that you've set a goal for repayment, you can find a repayment plan that fits your goal using the *Repayment Estimator*.
  - If you want to pay your loans off quickly and you can afford to do it, select the Standard Repayment Plan. Unless you consolidate, your loans will be paid off after 10 years of payments.
  - If you want to have the lowest monthly payment or can't afford to make payments under the Standard Repayment Plan, select an income-driven repayment plan. These plans:
    - Set your payment at a percentage of your income,
    - Will usually have a lower monthly payment than other plans, and
    - Can have payments as low as $0 per month.

With these plans, you'll be in repayment for up to 20 or 25 years. If your loans are not repaid in full after 20 or 25 years, the remaining balance will be forgiven. Learn more about income-driven repayment plans.


- [ ] **Know whether you are eligible for loan forgiveness based on your employer or your job.**
    - Public Service Loan Forgiveness (PSLF) Program: You may qualify for this loan forgiveness program if you are employed by a government or a not-for-profit organization. You must make 120 qualifying payments under an income-driven plan to qualify. Learn more about PSLF.
    - Teacher Loan Forgiveness Program: You may qualify for this program if you (a) teach full-time for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families, and (b) meet other qualifications. Get the details of the Teacher Loan Forgiveness (TLF) Program.

When It's Time to Start Making Payments

- [ ] **Make on-time payments to your loan servicer.** Your loan servicer will provide you with a loan repayment schedule that tells you when your first payment is due, the number and frequency of payments, and the amount of each payment. Contact your loan servicer if you haven't received this information.

- [ ] **Make repayment simple and save on interest — enroll in automatic debit.** Once you enroll, your payments will be automatically taken from your bank account each month. This will help you to stay on track with your payments, and as an added bonus, you may get a 0.25% interest rate deduction if you have Direct Loans. Check your servicer's website for details.

- [ ] **Know your options if you can't make your loan payment.** If you don't pay the full amount due on time or if you start missing payments — even one — your loan will be considered delinquent, and late fees may be charged to you. If you can't make your payments, contact your loan servicer immediately for help. Your servicer can offer you temporary or long-term options, such as changing repayment plans, deferment, forbearance, or loan consolidation. Get details about what to do if you are having trouble making your payments.

- [ ] **Reduce your federal income taxes.** You may be eligible to deduct a portion of the student loan interest you paid on your federal tax return. Student loan interest payments are reported both to the IRS and to you on IRS Form 1098-E, Student Loan Interest Statement. Check with the IRS or a tax advisor to see if you qualify for this deduction.

5 WAYS TO SPOT A STUDENT LOAN SCAM

By Brianna McGurran & Teddy Nykiel

Hundreds of private companies lure struggling borrowers with promises of student debt relief, when in fact all they do is charge to enroll student loan holders in free federal programs.

While not all such companies are scams, bad actors are rampant. More than 130 student debt relief entities have histories that give consumers reason to be wary, according to a NerdWallet public records investigation. For instance, the Consumer Financial Protection Bureau has shuttered three companies that it labeled "scams." The Federal Trade Commission has closed four companies that it says operated illegally.

Knowing the warning signs of a potentially harmful company can save consumers hundreds of dollars in unnecessary fees. Here are five red flags to look for and tips on what to do instead.

1 You have to pay upfront or monthly fees to get help

There's nothing a debt relief company can do that you can't do on your own. And it's not inherently wrong for companies to charge for services you could do for free. Some people compare student debt relief services with tax preparation.

But it is illegal for companies offering student debt relief to collect fees over the phone before they lower or settle a customer's loans.

The average student borrower who pays for loan help shells out $613, according to a 2016 survey by NerdWallet and Student Debt Crisis, a nonprofit higher education advocacy group.

What to do instead: Go to studentloans.gov to apply for an income-driven repayment plan, learn about government forgiveness plans or consolidate your federal loans — all for free. If you have private loans, contact your lender or servicer to discuss alternative repayment plans. Borrowers with federal or private loans can request a temporary pause on payments by asking for deferment or forbearance. If you take this route, though, interest will continue to accrue, increasing your loan balance.

If you want expert help in navigating your options, contact a student loan counselor certified by the National Foundation for Credit Counseling. Some nonprofit credit counseling agencies charge a one-time fee ranging from $50 to $200, but they offer trustworthy advice for a fraction of what you'd pay to a for-profit company.

② The company promises immediate loan forgiveness

Be wary of companies that claim to help you get loan forgiveness. For instance, "Obama student loan forgiveness" programs don't exist.

There are legitimate government programs, such as Public Service Loan Forgiveness, that can reduce or eliminate federal student loans after a certain amount of time. However, only some individuals qualify for the programs. For instance, borrowers must work full-time for the government or a 501(c)(3) nonprofit organization and make full monthly payments for at least 10 years before earning forgiveness through PSLF. Borrowers on income-driven repayment plans can get their remaining loans forgiven after they make payments for 20 or 25 years, depending on the plan.

What to do instead: Use Federal Student Aid's Repayment Estimator to see your monthly payment and projected loan forgiveness on various plans based on your income and family size.

If you work in public service, make sure you understand the details of Public Service Loan Forgiveness. If you decide to pursue it, begin by submitting a PSLF employment certification form to confirm that your employment qualifies.

③ A salesperson pressures you into signing up

Companies selling student debt relief services are typically staffed by sales representatives who earn commissions based on the number of customers they sign up. They may aim to instill a sense of urgency, saying things like, "Sign up now before it's too late!"

But you do have time to make careful, well-researched decisions about your debt. There are no legitimate loan programs that are available only for short periods of time.

What to do instead: If you're unsure about the legitimacy of a company, do more research before committing to anything. See if the company has been investigated by state or federal authorities, or if it's received a poor rating from the Better Business Bureau.

Also ask the company some questions like, "Are you affiliated with the Department of Education?" and "Can I do this on my own for free?" Honest companies will tell you that they're not associated with the department and that you can apply for the help you need without paying for it.

Fraudulent student loan relief companies have been known to deceive borrowers by feigning relationships with the Department of Education. However, the agency contracts only with certain private student-loan servicers.

④ You’re asked to share sensitive personal information

Some companies may ask for borrowers to provide Federal Student Aid IDs or Social Security numbers. The data give the businesses the ability to sign into your account and make decisions on your behalf. Legitimate sources of student loan help, such as NFCC-affiliated nonprofit credit counseling agencies, do not ask for such information.

Additionally, some debt relief companies may ask borrowers to sign power of attorney agreements, which would allow the businesses to communicate with your loan servicer in your name. You’re not obligated to sign such documents; in fact, doing so may cause you to lose access to your student loan account.

What to do instead: Don’t reveal your FSA ID or Social Security number, or sign a power of attorney agreement. If you’ve already done so, contact your loan servicer, explain the situation and regain control of your account. Resume making payments directly to your loan servicer if you stopped doing so.

⑤ The company advertises on social media or shows up in search engine ads

Borrowers should automatically view student loan assistance companies that pay to advertise their services with skepticism, says Robyn Smith, an attorney with nonprofit legal advocacy group the National Consumer Law Center and a contributor to its 2013 report, “Searching for Relief: Desperate Borrowers and the Growing Student Loan Debt Relief Industry.” It usually means they’re in the business for profit, and since you never have to pay to consolidate your federal loans or to switch repayment plans, that’s a sign the services they offer could be a scheme to mislead you into paying for otherwise free assistance.

Former CFPB student loan ombudsman Rohit Chopra wrote in a 2015 letter warning Google that some companies may be misrepresenting themselves in online ads. “While we have warned consumers about these scams, we are concerned that unscrupulous companies may be using aggressive advertising through search products to lure distressed borrowers,” Chopra said.

> We are concerned that unscrupulous companies may be using aggressive advertising through search products to lure distressed borrowers.
>
> ROHIT CHOPRA, FORMER CFPB STUDENT LOAN OMBUDSMAN

If it sounds too good to be true, it might be.

Additionally, some companies use advertisements to create lists of potential customers to sell to other companies. These so-called lead generators often ask consumers to input personal information on web forms or call a phone number for more details. They then sell the data they collect to student debt relief companies.

What to do instead: Do research before responding to advertisements. Avoid providing personal information to online forms that aren't applications for legitimate programs.

How to report a student loan scam

If you encounter a deceitful company, file complaints with the CFPB, the FTC and your state attorney general's office. These agencies rely on consumer complaints to police harmful student loan companies and, when possible, get borrowers' money back. For example, the Washington state attorney general's office has returned more than $1.2 million to residents since November 2015.

Student debt relief companies have popped up because filling out the necessary paperwork can be complicated and time-consuming, Smith says. But if you arm yourself with the right information, you'll know how to ask the government for free help and you won't lose money on a scam that could be going toward your debt instead.

"If it sounds too good to be true," Smith says, "it might be."

Brianna McGurran and Teddy Nykiel are staff writers at NerdWallet, a personal finance website.

The article 5 Ways to Spot a Student Loan Scam originally appeared on NerdWallet.

THANK YOU FOR YOUR SERVICE: MILITARY STUDENT LOAN RIGHTS

By Anna Helhoski

If you're a veteran with student debt, you have repayment rights unique to military service members that can keep you on track and out of default.

Federal student loan default occurs after nine months without a payment. Late notices turn into collection calls, and your creditor — the government — can take you to court and even garnish your paycheck. Once you default, you'll no longer qualify for repayment plans that could make payments manageable.

Understanding your options can help reduce the risk of default.

How veterans end up with student debt

"Some students are unsure how to fully access their benefits or what programs they're eligible for — that could lead them to borrow and leave benefits on the table," says Colleen Campbell, associate director for postsecondary education at the Center for American Progress, a public policy think tank.

Veterans often take out student loans after exhausting their Post-9/11 GI Bill benefits, which cover tuition and fees and include a monthly housing allowance and money for books. Not everyone uses their GI Bill benefits, and some don't qualify for 100% tuition coverage.

Additionally, veterans borrow more frequently when attending for-profit schools than public colleges, according to an analysis by Veterans Education Success, a nonprofit that provides free legal assistance to student veterans.

Why veterans are more vulnerable to default

Veterans tend to be older than traditional undergraduates and are more likely to be employed while in school, says Kathy Payea, senior research fellow with Veterans Education Success. They also may be supporting families.

These conditions can make it harder for veteran students to finish college on time. Students who fall below half-time attendance status have to start paying back their loans.

Additionally, due to the factors above, some veterans may be attracted to for-profit online college programs that often don't deliver, Payea says.

Veteran borrowers often default after attending for-profit college programs: One-third of a cohort of student veterans who enrolled in for-profit schools in 2003-04 defaulted on their student loans in the 12 years after, according to an analysis of federal data by Veterans Education Success.

If you're facing repayment challenges, here's how to ease the burden.

Get help with repayment

All federal student loan borrowers have access to repayment options beyond the standard 10-year plan. Income-driven repayment, for example, caps your monthly payment at a portion of your income and extends the length of repayment.

Current service members also may get repayment help through branch-specific repayment programs or through the Department of Defense. The Navy, for example, offers an incentive that pays off up to $65,000 of a sailor's federal student loans in their first three years of active-duty service.

Ask your designated military personnel officer to find out how to access these benefits.

Pause loan payments

Military deferment allows borrowers to postpone loan repayment while on active duty and immediately after. This applies to federal and private loans.

In addition to military deferment, all borrowers can get in-school deferment and forbearance in case of financial hardship. Contact your lender or servicer to learn how.

Get loan forgiveness

Military service can qualify federal loan borrowers for Public Service Loan Forgiveness, which will forgive the remainder of your loan balance after 120 qualifying payments. You must be in the military or working in the public sector while making each payment.

Borrowers who are totally and permanently disabled can have their loans discharged. The Department of Education identifies those who may be eligible for loan discharge due to disability by matching borrowers with student loans to the Veterans Affairs database. Eligible borrowers will receive application details directly from the department and can learn more on disabilitydischarge.com.

If you attend a school that closes before you finish your degree, you're eligible for closed school loan discharge. Or if you believe you've been misled or defrauded by your school, you can apply for borrower defense to repayment, which, if you're approved, will discharge your loan debt.

Reduce your interest rates

If you took out a loan before enlisting, your interest rate is capped at 6% while on active duty as part of the Servicemembers Civil Relief Act. Borrowers in areas of combat or serving during national emergencies are eligible for a 0% interest rate. This rule applies to both federal and private loans.

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is a staff writer at NerdWallet, a personal finance website.

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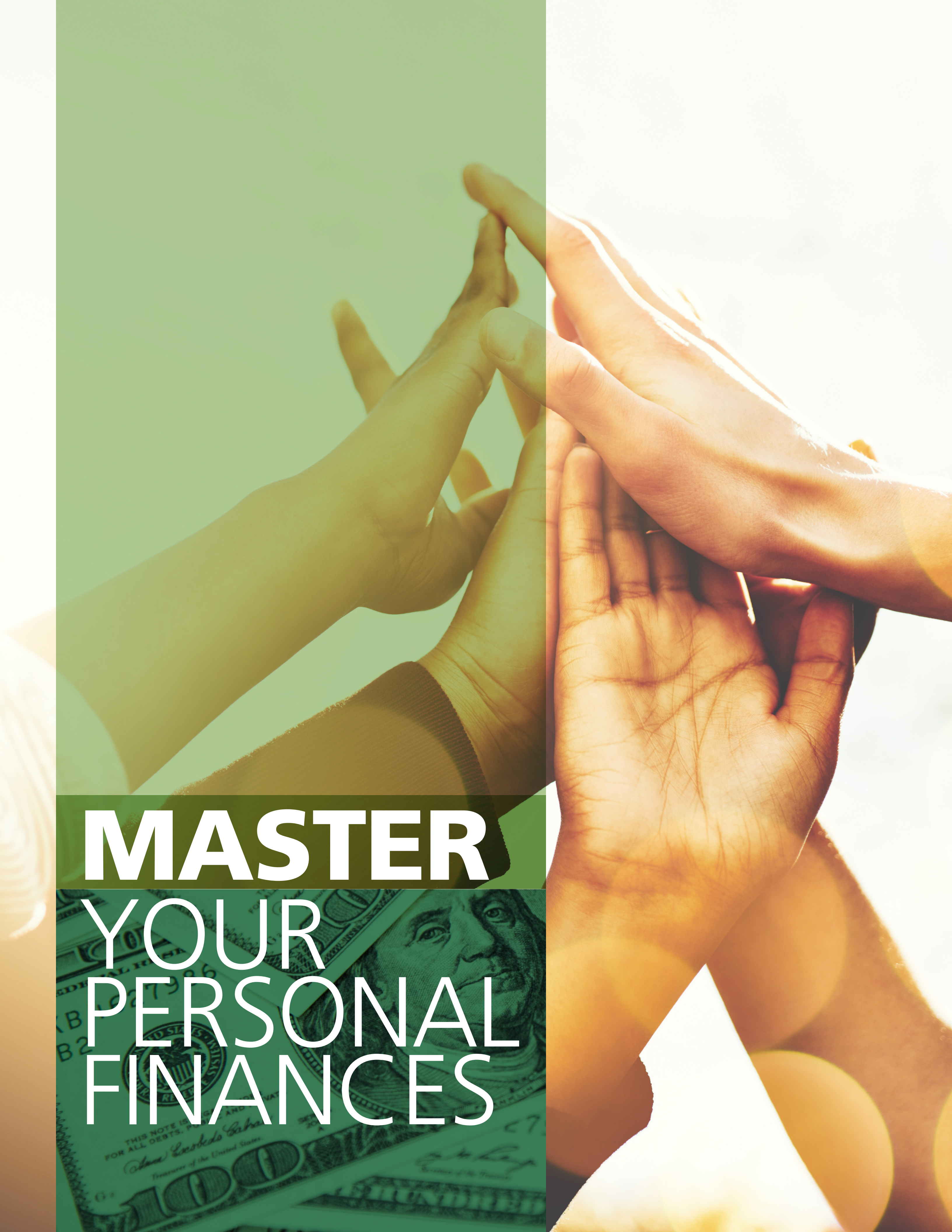

MASTER YOUR PERSONAL FINANCES

CLASS OF 2019: 8 WAYS TO PREP FOR FINANCIAL ADULTHOOD

By Teddy Nykiel

Whether you're graduating from high school or college, a diploma and a job represent the beginning of your personal — and financial — adult life. It's an exciting, sometimes overwhelming time.

When you have the inevitable "I have no idea what I'm doing" freakout, remember these tips:

1 Set clear financial priorities

You probably can't save, invest and pay off debt all at once, so prioritize in this order:

- Save $500 for emergencies, because there will be emergencies
- If your employer offers a 401(k), contribute at least enough to get any "employer match" — it's free money
- Pay down high-interest debt, like credit cards

2 Learn a simple budgeting strategy

Identify your after-tax income on your pay stub, then use the 50/30/20 rule as a budgeting guideline:

- Use 50% for necessities like rent, groceries, transportation, utilities and minimum loan payments
- Put 20% toward savings and debt repayment
- Spend 30% on nice-to-haves like restaurants, travel and entertainment

If 50% isn't enough to cover living expenses, dip into your nice-to-haves bucket.

3 Learn how credit works and why it matters

Credit is adulthood's currency. You need good credit to qualify for travel rewards credit cards, get the best rates on loans and insurance and eventually buy a house.

To have a good credit score, you generally must:

- Use credit by taking out loans and opening credit cards. You don't need to carry a balance on them, though

- Consistently make payments on time
- Use less than about 30% of your available credit. If you have a card with a $3,000 limit, for example, charge no more than $1,000

Check your credit score to see where you stand. If you have bad credit or no credit, consider getting a secured credit card or credit-builder loan to boost it.

4 Do some money multitasking

In fact, credit-builder loans can help establish credit and save money at the same time.

You can get credit-builder loans through some credit unions, community banks or the online lender Self Lender. Borrow a small amount — say, $1,000 — and repay in installments over a year or two. The lender holds the cash until the loan is repaid. Then you'll get the money, minus some interest.

Assuming you make full, on-time payments, you'll get some positive credit history under your belt — and have cash on hand for that emergency fund or retirement account.

5 Leverage your youth to build wealth

Speaking of retirement, saving for it is one of the best uses of your cash now. Compound interest over decades is like magic: A small amount invested today will be worth more than a larger sum you invest 10 years from now.

For example, every $1,000 you invest at age 22 becomes nearly $20,000 at age 72, assuming a 6% rate of return, according to NerdWallet's compound interest calculator. If you put off starting by a decade, you'd have to save almost double to have the same amount by age 72.

6 Start saving for retirement

We didn't use age 72 by accident — that's the age at which the class of 2018 can expect to retire, assuming they contribute 6% of their incomes to a 401(k) and have a 50% employer match, according to a 2018 NerdWallet analysis.

If your employer offers a 401(k) with a match, sign up and contribute at least enough to get the match. Increase your contributions annually or whenever you get a raise.

If you don't have an employer-sponsored retirement account, open a Roth IRA through a brokerage or robo-advisor and contribute up to $5,500 yearly. The account's earnings will be tax-free.

⑦ Make a plan for your student loans

Student loan payments typically come due six months after you leave school, giving you time to get a job before payments begin. But interest accrues during this grace period — except on federal subsidized loans — so begin making minimum payments sooner if possible.

Once you have very good credit and a job with a steady income, consider refinancing your student loans to save money by lowering your interest rate.

If payments on your federal student loans are overwhelming, review your options carefully. Income-driven repayment and Public Service Loan Forgiveness may offer relief, but both require meticulous attention to detail and annual maintenance to pay off.

⑧ Research your job's market value

Advocating for yourself can be a particularly challenging part of adulthood. As your career progresses, you'll feel empowered to negotiate your salary if you back your ask with hard numbers.

Research the going rates for similar roles in your field, at your skill level. Then, reference your findings during the negotiation conversation. Even if the employer declines, they'll likely respect your preparedness and confidence.

Teddy Nykiel
is a staff writer at NerdWallet, a personal finance website.

The article Class of 2019: 8 Ways to Prep for Financial Adulthood originally appeared on NerdWallet.

MONEY ADVICE FOR NEW GRADS — AND SOME OLD-SCHOOL WISDOM

By Liz Weston

Many basic principles about saving and investing don't change. But plenty of other things do, including the economy, tax law and employment trends. So we asked leading personal finance experts to share with us the best money advice they ever received, as well as what they would tell today's new graduates.

Here are their responses, edited for length and clarity:

Michelle Singletary

Washington Post personal finance columnist and author of "The 21 Day Financial Fast: Your Path to Financial Peace and Freedom"

photo courtesy of Michelle Singletary

The best advice I've ever gotten came from my grandmother, Big Mama. She told me to save money from every paycheck. Every. Single. Paycheck.

So, from the time I was 14 and earning money tutoring, I've saved something from every check I've gotten. Saving is so automatic for me I don't even know how not to save.

What I'd tell new grads now is: The first day on your full-time job after graduation, sign up for the retirement workplace plan if there is one. If your job doesn't have a retirement plan, open an investment account and get a low-cost growth index fund.

I know. Retirement is so far away. You figure you have time and those student loan payments won't pay themselves. I get it. But what you have, we older folks would kill to have back. You've got time on your side and that's better than any great stock tip.

David Bach

Author of several New York Times best-sellers including “The Automatic Millionaire”

The best advice I’ve ever gotten was “You’re never too young to invest.”

At age 7 my grandmother Rose Bach taught me how to invest by buying stock in McDonald’s, my favorite restaurant in the world at the time. Grandma Rose said, “You can work here and make minimum wage (hard way to become rich), you can eat here and spend money (that’s what you’re doing now) or you can own the place and make money from all your friends and everyone else who eats here. Investors get rich.” She taught me how to look up McDonald’s stock symbol in The Wall Street Journal and then walked me down to a brokerage firm and helped me buy one share. I’ve been investing ever since. It’s made me financially free for life.

What I’d tell new grads now is: Start young, find your “Latte Factor,” invest it — you can become rich.

The Latte Factor is a metaphor for how we spend small amounts of money on little things. That daily coffee that 5 million Americans (maybe you) will go have today at Starbucks that costs $5 a day could make you rich. Make the coffee at home for 25 cents or have the free coffee at work. Then invest the $5. Put that money into an index fund (say any S&P 500 fund).

If you like Starbucks coffee, fine. Drink it and invest in the stock.

Kathy Kristof

Editor of SideHusl.com and author of “Investing 101”

photo courtesy of Kathy Kristof

The best advice I’ve ever gotten was, “Spend less than you earn.” It’s ridiculously simple, but it helps you at every stage of life. When you’re just getting started, it helps you build savings and get out of debt. Later, it helps you accumulate the down payment for a house; afford to take time off, when you have kids — or when you want to travel or take a sabbatical. Later, savings will allow you to retire when you want — or tell a bad boss to get lost; you quit.

What I’d tell new grads now is: Get a job — even if it’s not your dream job. It doesn’t have to be a great job. It just has to be one where you have a boss, who will be willing to give you a recommendation when you want to go on to something more serious.

Realize too that almost any job will teach you a few key lessons about work that will help you everywhere. Namely, half of the game is showing up on time, with a good attitude and appropriately dressed. If you listen, pitch in, apologize (and fix the problem) when you make mistakes, and show respect to your colleagues, they will be in your corner when you need them.

Kristin Wong

photo courtesy of Kristin Wong

Author of "Get Money: Live the Life You Want, Not Just the Life You Can Afford"

The best advice I've ever gotten was from my mom, who is a master saver. When I was a kid, she told me, "Every dollar counts." She came to the U.S. with nothing and somehow managed to save $10,000 in just a few years working a minimum wage job at a grocery store.

I do think there's such a thing as being too frugal, but the greater lesson here is to focus on whatever you can do to improve your financial situation. Small moves can lead to great change.

What I'd tell new grads now is: Value your work and always negotiate job offers. When I got my first job out of college, I didn't feel like I was in a position to negotiate because I had zero experience and I felt like I was lucky just to get a job. While that was true, I still had valuable skills that I learned in part-time jobs and other college activities. Anyway, in most cases, it doesn't hurt to ask. And not only that, it sends a message to your employer that you are a confident employee who brings value to the job.

Lynnette Khalfani-Cox

CEO of AskTheMoneyCoach.com and author of "Perfect Credit: 7 Steps to a Great Credit Rating (2nd edition)"

The best money advice I ever got was from my sister, Debby: "Always bring your A-game and then ask for what you're worth."

That was her way of telling me to strive for excellence, be the best, and then not blink an eye when making salary and pay requests. It's advice that's served me so well over my career, both when I was a full-time financial journalist and had to negotiate pay raises, as well as the past 15 years as an entrepreneur when I've had to set my business rates and fees with clients. I feel like young women, especially, need to hear that advice and take seriously the message about the importance of negotiating from a position of strength. Your starting salary right out of college can have a big impact on future job/career offers.

What I'd tell new grads now is: Don't wreck your credit! Poor credit can hurt your job prospects since many employers now do credit-based employment screening to determine who to hire and promote. Sadly, there are way too many opportunities for young adults to damage their credit rating: by paying bills late, overspending on credit cards, applying for too many bank or department store cards, and so on.

Jason Vitug

Founder of phroogal.com and author of "You Only Live Once: The Roadmap to Financial Wellness and a Purposeful Life"

The best money advice I ever got was to value my time more than money. Time is more valuable as it's finite and once spent cannot be earned back. Money, however, is infinite and can be created and earned in many ways.

For a very long time, I believed the only way to earn more was to work more hours to show my managers that I deserved the extra $0.50 per hour or the 3% annual merit increase. But the more skilled you are, the more valuable you become, meaning employers will pay a premium for you. So use all your employer benefits such as tuition reimbursements, cross-departmental projects, and workplace seminars and classes. The investment of your time to becoming a master in your profession will reward you with promotions and higher salaries much quicker.

What I'd tell new grads now is: Resist the temptation to spend all that you make, and be mindful about lifestyle inflation. That's when your spending increases at the same rate as your income. Lifestyle choices creep upward and are sticky. If left unchecked, that may lead to living paycheck-to-paycheck without an extra penny to save for future expenses or retirement.

Erin Lowry

Author of "Broke Millennial: Stop Scraping By and Get Your Financial Life Together"

photo courtesy of Erin Lowry

The best money advice I ever got was that debt reduces your options. It's not the most helpful advice for recent college grads who already have student loans, but avoid incurring any more! Don't let lifestyle inflation put you in credit card debt, because what it ends up doing is just limiting your opportunities. Being debt free, especially free of consumer debt, positions you to be able to quit a steady job and join a startup or build your own business or [insert any dream here].

What I'd tell new grads now is: Ignore the "5-year plan." I'm a classic Type A overplanner, but the job I do today is nothing I would've envisioned myself even being capable of doing when I graduated in 2011. So don't stress about the silly interview questions like, "Where do you see yourself in five years?" and instead be open to the wide variety of possibilities, and don't be afraid to take risks early on.

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The article Money Advice for New Grads – and Some Old-School Wisdom originally appeared on NerdWallet.

HOW TO CHOOSE A BANK AFTER COLLEGE

By Melissa Lambarena

After college your priorities change, from losing that freshman 15 to finding a job and making a five-year plan. Have you considered whether your bank falls in line with your new goals? One of your first "real world" decisions will be choosing the right financial institution for your needs.

Switch or stay?

You've grown up, and so, too, must your bank account. Most student accounts come with an age limit or will expire four or five years after they were opened. Once you no longer qualify, most banks and credit unions will roll your student version into a standard account. They'll want to make the transition as smooth as possible so that you don't leave. But go for clarity over convenience, because non-student accounts can come with new requirements — and fees. And besides, you might want more perks or features.

If you're happy where you are, and your bank and its accounts fit the next phase of your life, great. If not, or you're unsure, consider what else is available.

Types of banks to consider

Where you move your money will depend on what's next for you and how you like to do things.

- National banks are travel-friendly, and they offer more products. If you plan to travel or aren't sure where you'll live next, you may want to consider a national bank; they have more branches across the country. National banks also offer a variety of products, if you prefer to keep all of your accounts under the same roof.
- Credit unions and community banks value personalized customer service. If you're staying local, consider these institutions, which have earned strong marks for customer service. As nonprofit, member-owned institutions, credit unions on average charge lower fees than big banks, and they offer higher interest returns on savings.
- Digital banks provide decent technology, lower fees and higher rates. Try an online-only bank if you prefer banking on your computer or mobile app. Digital banks offer higher rates on savings because they don't have the financial burden of physical branch locations.

Whichever you choose, check the bank's ATM network and policies to ensure that you'll have access to cash wherever you go and that fees are low or reimbursable. And look into its online and mobile offerings for features like bill pay, mobile deposits and person-to-person payments.

Don't feel pressured to choose only one institution. Mix and match accounts as you please so that you get the best deal.

Types of accounts to consider

When you start working, it's time to kick off good saving habits. Depending on your financial goals, some of these accounts could merit a closer look.

- **A low-fee checking account that minimizes costs.** You can keep it simple with a free checking account. Or, if your account has fees, find out the bank's requirements for getting them waived, such as setting up direct deposit of your paycheck or making a certain number of debit card purchases each month. Look for a lenient overdraft policy in case you spend more than you have. And because you're just starting out, avoid accounts that require a large minimum balance, even if they promise rewards.
- **A low-fee savings account that grows your money.** Savings accounts come in three varieties: basic savings accounts, money market accounts and certificates of deposit. You can find the best interest rates in an online savings account or a CD. Just be aware that with the latter, you commit to not touch your money for a set period of time.

Open the new account(s)

To open a new account, you'll likely need to provide your Social Security number as well as photo identification, such as a driver's license, state ID card or passport, though requirements may vary by institution. To start, make a small initial deposit into your new account while keeping your old account active. Doing so will allow you time to switch any automatic bill payments to the new account.

Change your settings

Once you have a new bank account, switch account information on any direct deposits or automatic bill payments and update any linked accounts on shopping websites. Depending on your bank's policies, a forgotten automatic payment could cause your old account to remain open and incur fees. During the transition, keep a close eye on the old and new accounts to avoid possible errors, and look out for any minimum-balance or direct-deposit requirements. Close your old bank account once you're confident you've switched everything over.

Get ready for adult responsibilities

Choosing the right bank account after college is a great first step, but there are plenty of other financial matters to attend to. A bank account alone will not make it easier for you to pay off your student loan debt, and even though it seems far away, you need to start planning for retirement. The earlier you get started, the better.

Melissa Lambarena is a staff writer at NerdWallet, a personal finance website. NerdWallet writer Anna Helhoski contributed to this article.

The article How to Choose a Bank After College originally appeared on NerdWallet.

SMARTPHONES & **SMART MONEY** MOVES

DON'T LET INSTAGRAM ENVY GET YOU INTO DEBT

By Brianna McGurran

When was the last time scrolling through Instagram made you feel better?

If you're like me, the puppy photos on your feed momentarily boost your mood, but the parade of carefully selected and artfully edited experiences leaves you feeling depleted. How can these people afford to travel to New Zealand? When will it be your turn to road trip along the Pacific Coast Highway, drinking wine on sunlit rooftops along the way?

You know by now that social media leaves out the fender benders, arguments and weather mishaps essential to any vacation. You can add financial faux pas to that list.

A full 48% of U.S. households have credit card debt, according to a recent NerdWallet analysis. The average household with debt carries $6,929 in balances from month to month, which means paying about $1,141 in interest per year.

You can't really know how much money your friends have. But it's safe to say that at least some of them may not be able to afford the trips that make you feel inferior without going into credit card debt.

Here's how to keep Instagram from bullying you into overspending.

Find the source of your FOMO

If a friend's vacation photo really got under your skin, explore why. The destination or trip itself may not be the source of that FOMO, or fear of missing out. Has it been a while since you've taken time off work, and you're resentful of how relaxed this person seems? Are you jealous of how close they appear to their partner or friends?

There could be ways to ease your anxiety for free, without vacationing at all. Consider scheduling a mental health day and going to a local museum on a day with free or reduced-price admission to get your mind off work. Round up friends interested in starting a book club or hiking group that meets monthly so you can feel part of a community.

Vacation for cheap

If traveling is what you crave, plan a debt-free vacation by estimating how much you'll spend on transportation, lodging, meals and activities and saving that amount in advance. Some online savings accounts let you create sub-accounts for specific purposes, so setting aside money each month for travel means you save passively over time.

But if you haven't been saving and need a getaway stat, stay flexible on dates and locations and use price-tracking apps to find hotel and flight deals. Consider staying local and taking a short road trip to an attraction in your area you've never been to. Split an Airbnb nearby with a group of friends and spend a weekend doing activities that don't involve screens, like playing cards, exploring nature and making art.

Credit cards aren't always the enemy; with a good credit score and a commitment to paying off your balance each month, you can get a rewards card that lets you earn points or cash back that will subsidize future trips. Be realistic about your ability to spend responsibly and avoid carrying a balance, though. The interest you could end up paying, and the anxiety that comes with ballooning credit card debt, can quickly erode any post-vacation glow.

Cut back on scrolling

There's another, potentially nuclear-sounding option to prevent social media-influenced spending: Don't look at Instagram at all.

You don't have to go cold turkey. You can continue to post your own photos or communicate with friends via direct message, but rein in mindlessly perusing other people's feeds. Start by setting a goal to wait until noon to open the app, or choosing two specific times of day to check it. Like any behavior you're trying to change, it will be hard at first, but you'll likely be surprised by how little you miss the app. Fill the time you get back with activities you enjoy.

The ideal outcome? Making plans and choosing travel experiences based on what makes you happy, not on a highly filtered version of someone else's life.

Brianna McGurran
is a staff writer at NerdWallet, a personal finance website.

The article Don't Let Instagram Envy Get You Into Debt was written
by NerdWallet and was originally published by The Associated Press.

CHANGE YOUR SCREEN HABITS FROM TIME-WASTING TO MONEY-SAVING

By Courtney Jespersen

Apple's Screen Time feature can tell you more about your iPhone usage than you may care to know.

Like how many text notifications you received, the number of hours you spent on social networking and how your total usage on any given day stacks up against your average.

The numbers don't lie, but they can be surprising. If you find yourself wasting too much of your day on your phone or tablet, here are some ideas for how to use your time and devices for something more productive — like saving money.

Double-click on your usage

First, be honest about how many hours you spend staring at a screen.

Mike Johansson, a senior lecturer in communication at Rochester Institute of Technology, has asked his students to keep track of how they spend their time.

"Over time, I had a few students who came back to me and said, 'I was amazed. I didn't realize that over the course of a week I was averaging three to four hours on YouTube every day.' It adds up," Johansson says.

Once you've tracked your habits or checked your phone's tally of your usage, make some judgment calls about which activities are (or are not) a good use of your time.

Double down on your apps

If you can't put down your phone completely, try switching the applications you use most frequently. If you're going to be on your phone, you might as well make it worthwhile, right?

Instead of opening YouTube, Instagram or Facebook, here are some of the apps and tools that can be a more effective use of your screen time:

- **Financial accounts.** Download and check the apps for your various financial accounts. "The first app people should sign in to every day is their bank's app and any credit card apps they use," Robert P. Finley, a certified financial planner and the principal of Virtue Asset Management in Illinois, said in an email. "First, this process will help them better understand their daily spending, and second, help them keep an eye out for any fraud."

- **Budgeting apps.** Similarly, budgeting apps like Mint and PocketGuard can assist in keeping your spending in check. Use these regularly to get a better handle on your cash flow and how much money you're devoting to each category of your budget.
- **Organizers.** Organization tools like Evernote and OmniFocus can help, too. Open up these apps to create shopping lists to prevent you from buying extra things you don't need, or to-do lists to ensure you pay all of your bills on time.
- **Coupon finders.** Coupon apps, including Coupons.com and CouponCabin, compile coupons for free. Take the time to consult these before shopping to lower the amount of money you're spending on life's necessities, such as groceries or household supplies.
- **Cash-back sites.** Take the extra step to use cash-back websites such as Ebates and BeFrugal to earn money back on purchases you're already making.
- **Freebies.** Sure, social media is free, but there are other free apps that could be more educational. Libby, for example, is a reading app that uses your library card to access e-books and audiobooks for free.

Double-check the clock

While these apps are helpful, it can be freeing to cut down your screen time completely. And contradictory as it sounds, your phone can actually help you limit the amount of time you spend on your phone.

Some apps help you stay off your device altogether. Flipd, for example, calls itself a "digital nudge" to discourage phone usage. Download the app to lock yourself out of your downloaded apps for a certain period of time, says Alanna Harvey, co-founder of Flipd.

"Flipd is a productivity and time management app that people use to help motivate themselves to not get distracted by their phones when they should be doing other tasks more mindfully like studying, reading and spending quality time with family and friends," Harvey says.

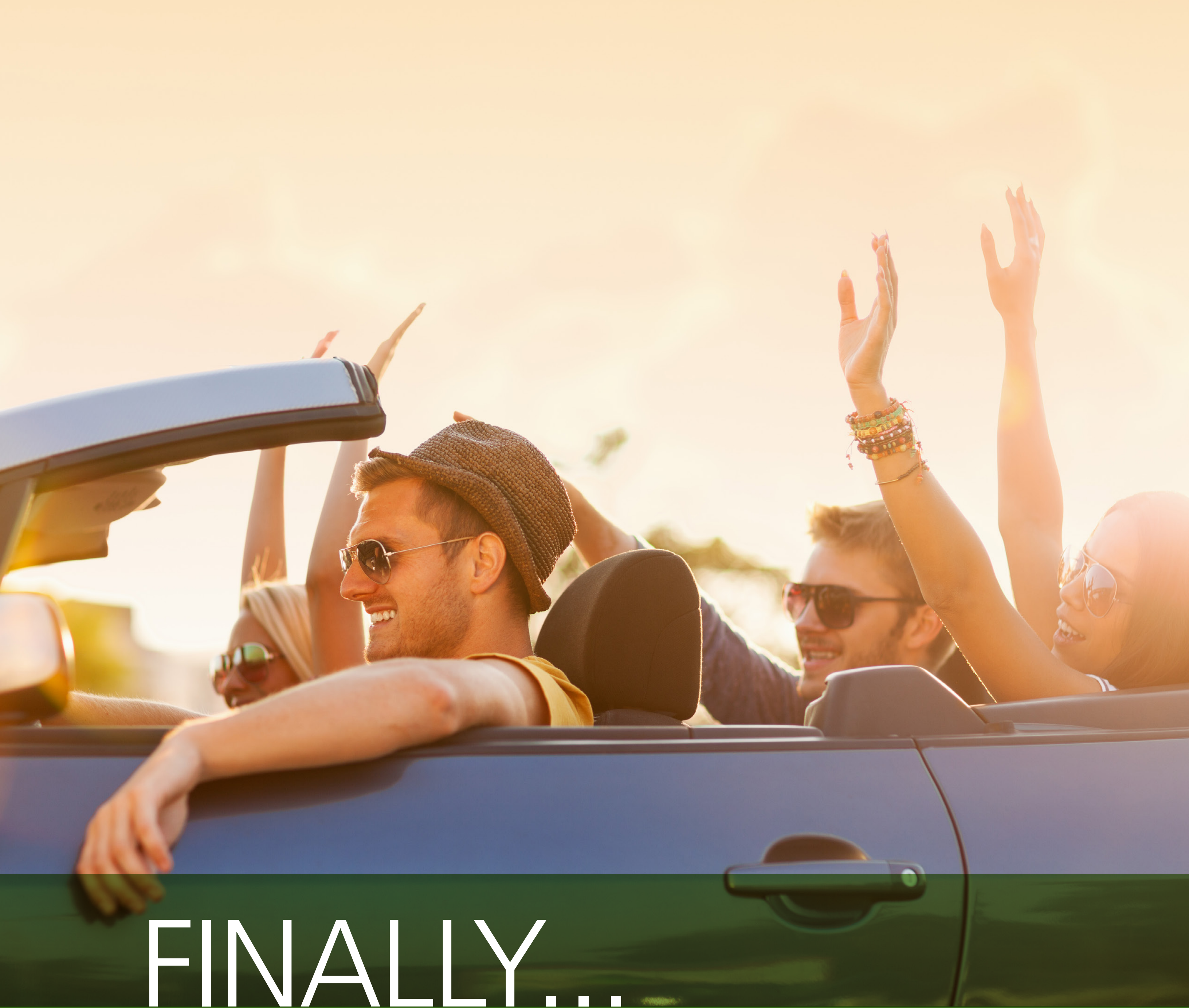
If saving money is your goal, you can add financial management to that list of things to do in the real (not virtual) world. If it helps, get off your phone and spend some time with an old-fashioned paper budget, calculator, your credit card statement and checkbook.

And perhaps most importantly, start by changing your mindset. You don't have to be tethered to your phone.

"Once upon a time, people literally would call your house, and if you weren't there, they would call back later," Johansson says.

Courtney Jespersen is a staff writer at NerdWallet, a personal finance website

The article Change Your Screen Habits From Time-Wasting to Money-Saving was written by NerdWallet and was originally published by The Associated Press.



FINALLY... HAVE FUN!

SPEND MONEY GUILT-FREE — EVEN WITH STUDENT LOANS

By Brianna McGurran

Earlier this year, total outstanding student loan debt surpassed $1.5 trillion.

For those with loans they can't afford, the news was a large-scale confirmation of a small-scale truth: Student loans have gotten out of control, and they leave a smoking crater in the place where a thoughtful budget should be. Seemingly endless and urgent new priorities compete for your attention and limited income after graduation: housing, an emergency fund, paying off those loans.

Here's one more you shouldn't ignore: yourself.

"If you've got a financial plan that includes no money for fun, it's unrealistic. It's not going to happen," says Matthew Angel, advice director of personal finance at USAA, a financial institution for members of the military and their families.

Managing your money well is about creating balance, which you'll have to do over and over as the shape of life changes: You may change jobs, get married, have kids or go back to school. Learn how to keep your big expenses low, get serious about setting aside "fun" money and pick activities that will bring you lasting joy, and you'll be able to repeat the process when new priorities edge their way in.

When you lead a life that's more than the sum of your financial stresses, you might even feel motivated to pay off your student loans faster.

Compartmentalize your cash

Budgeting meticulously isn't for everyone. But no matter your personality, you should have a general idea of where your money goes.

Start with this method:

- Add up monthly fixed expenses, like your rent, transportation, utility bills, student loan payment and average grocery bill.
- Decide how much to save per month to build a solid emergency fund, which will eventually include at least three months of expenses (it's OK if it takes time to get there).
- Use a retirement calculator to see how much you should save per month now to get a head start on retirement, even if it's just a little.
- Take a look at your high-interest debt, like credit card balances, and come up with a plan to pay it down. Put even $10 more than the minimum toward your debt each month.

The money left over is where fun money will come from.

Stick to spending only the fun money you've decided you can spare.

All these expenses might seem overwhelming, and I wouldn't recommend putting off saving for retirement or letting credit card balances linger. But you can chip away at them slowly rather than throwing all your cash at one goal, giving you the freedom to set aside cash for nonessentials.

You can also save money by making smart decisions about the big stuff. Buy a used car, or sign up for a federal income-driven student loan repayment plan, which keeps your payments from exceeding 10 percent of income.

Pick the right 'fun'

It's worth making the effort to earn a little extra if that's a quicker path to building discretionary cash than cutting expenses, Angel says. You can easily sell unwanted items online, he says; you can also tutor, freelance or open a shop on Etsy.

Once you set aside the cash, spend it well. You'll likely feel more fulfilled gaining experiences, pouring money into hobbies and socializing with friends than buying new clothes or technology. Money should make you feel freer and more like yourself. If you're spending in a way that feels empty or hasty, pause and consider whether you're getting the most out of the money you've worked so hard for.

Go in with a goal

To stick to spending only the fun money you've decided you can spare, make a plan beforehand, Angel says. Say, "I'm going to spend $100 at most with my friends tonight," not, "I have $500 in my bank account, and we'll see how much is left tomorrow." If you have access to credit cards, setting that limit internally is even more important.

Especially when you're with friends, it's easy to apply a "you only live once" mentality. But think of controlling your spending as an investment in going out with them again and again. You won't accrue so much debt that eventually you'll have to go on an even harsher spending fast to fix it.

Brianna McGurran
is a staff writer at NerdWallet, a personal finance website.

The article Spend Money Guilt-Free — Even With Student Loans was written by NerdWallet and was originally published by The Associated Press.

"Ask Brianna" is a column from NerdWallet for 20-somethings or anyone else starting out. I'm here to help you manage your money, find a job and pay off student loans — all the real-world stuff no one taught us how to do in college. Send your questions about postgrad life to askbrianna@nerdwallet.com.

5 WAYS YOUR FRIENDSHIPS CAN BLOSSOM ON A BUDGET

By Brianna McGurran

You do not have to spend your Saturday nights alone as penance for racking up debt or having paltry savings.

You have one life, and you don't know how long it will be. Seeking joy should be a priority on par with paying off debt or buying a house. Research has shown that putting energy into your friendships — and simply appreciating your friends at all — improves your life. And you don't have to spend a lot to do it.

Those who treasure their family and friends are happier and healthier than those who don't, a 2017 study from Michigan State University found. Even more striking: Valuing friendships is a bigger indicator of health and happiness at older ages than valuing family relationships.

Set that foundation now, and what you do — and how much you spend — won't matter. Who you're with and whether you cherish that time together will. So don't worry if you can't shell out for a big group vacation, or even a friend's fancy birthday dinner. Here's how to cultivate long friendships when you're short on cash.

1 Volunteer together

Pick something you both care about, like animal welfare, the environment or veterans' issues, and research local organizations that focus on them. Sign up for an opportunity that takes place every week or month to keep you engaged in the organization, and to give you and your friends a hangout to look forward to. Bonus: It just feels nice to help people.

If you're politically minded, you can also register voters together or attend local City Council meetings or town hall meetings for your congressional representatives. Find your representatives at GovTrack.us and check the schedule of events on their websites. Feeling engaged in your community is also a contributor to a long, happy life.

2 Join the club

You may not be in college anymore, rehearsing with your a cappella group or playing team sports. But you can start a monthly book club, wine club, hiking club, group playdate for your friends' dogs — you name it. All it takes is a leader willing to send out a reminder email and gather everyone's availability through a method like Doodle.

My book club has been going strong for almost four years, and the "club" part has turned out to be way more important to me than the "book" part.

3 Nab discounts for young people

Many cultural institutions want young people in the audience — they're hoping you'll buy tickets for years to come. Look into under-30 or under-35 discount ticket programs where you live, particularly at dance or theater performances. Some might require a small yearly membership fee, but if you like to see shows often, the fee will pay for itself.

4 Cook when solo

In a way, paying for a meal or drinks out with friends is an investment in your long-term happiness. But that doesn't justify overspending. Budget for fun the way you would for groceries, and you can spend it without guilt.

If you simply must meet friends for dinner four times a week, look at your spending holistically — a budgeting app can help — and make cuts elsewhere. Bring lunch to work every day. Or, when you're home alone, commit to making your own meals and avoiding takeout.

5 Get crafty

If you know how to knit or crochet, no one is stopping you from doing it with a friend while watching a film adaption of a Jane Austen novel (I have done this).

You can get a group together and sketch while listening to music, or spend a night repurposing old clothes you don't wear so they're summer-ready: a T-shirt into a tank top, or old jeans into cut-off shorts. There are tons of craft ideas on Pinterest. You can even schedule a clothing swap, which will let you freshen up your wardrobe for free.

Saving money usually requires forethought and ingenuity. The same goes for suggesting an activity beyond the easy, and pricey, "let's get drinks."

Brianna McGurran
is a staff writer at NerdWallet, a personal finance website.

The article 5 Ways Your Friendship Can Blossom on a Budget
was written by NerdWallet and was originally published by The Associated Press.

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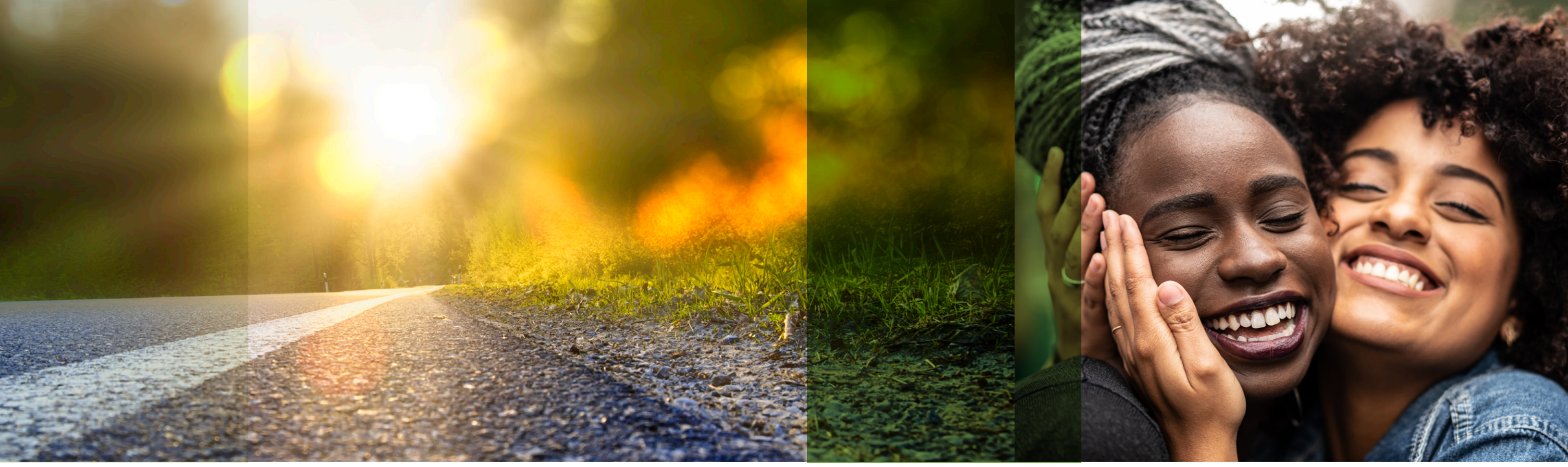

YES, MONEY CAN BUY (SOME) HAPPINESS

By Gregory Karp

If you have a few extra bucks that you don't need for necessities like rent or loan payments, consider shopping for happiness.

From ancient philosophers to current experts in behavioral economics, people have been pondering the link between money and happiness. Among them is author Gretchen Rubin, who thinks about happiness for a living. She's written several books on happiness, including "The Happiness Project" and the forthcoming "Outer Order, Inner Calm."

She helped think through the question of whether you can use discretionary money to buy happiness. Short answer: probably not. But you can definitely spend money to increase it. A lifetime happiness shopping list might go like this.

Buy better relationships

Key to happiness is how you deal with other humans. It's a recurring theme. "So if you're spending your money to broaden relationships or deepen relationships, that's a good way to spend your money," Rubin said. Use discretionary money to attend a college reunion or a friend's destination wedding.

A corollary, especially for younger adults: Buy a social life. Young adults often experience an intense period of socializing with friends, searching for life partners and networking for career opportunities — all potential sources of happiness. Maybe increase social bar-and-restaurant spending or pay for a dating app.

Buy experiences — and some things

The usual advice is "buy experiences, not things." But that requires a deeper dive.

"What I find is often the line between experiences and things is not that clear," Rubin said. A bicycle can provide an experience, and a new camera can preserve one. So buy experiences, especially with other people, but also think about buying material things that allow you to have experiences or enhance them.

The freedom from worry is a big boost to happiness.

Buy solutions

Also known as “throw money at the problem” or “buy back time.”

“One thing that makes people happier is to feel they have control over their time and they’re not doing boring chores,” Rubin said. So that could mean paying someone else to do yardwork or using a full-service laundry. It’s the balancing act of money vs. time. If you have a little extra money — probably because you sold your time to an employer — buy back time by paying for convenience.

Buy according to your interests

What represents a happy experience for one person is not necessarily the same for another. Someone who mostly dines out should probably not use discretionary money to buy a fancy set of kitchen knives. But someone who loves to cook? Maybe so.

Rubin reminds us, “Beautiful tools make work a joy.”

Buy discipline

Want to improve your diet or fitness but have trouble summoning motivation? Use your money. That might mean choosing a pricier gym that’s more convenient or even hiring a personal trainer to add accountability. At the supermarket, it could mean buying healthy foods that are more convenient, like bagged salad.

“If you can make it slightly easier to get yourself to do something you want to do, that’s a good way to spend your money,” Rubin said.

Buy stress relief

Is there a simple fix for recurring arguments or sources of stress, especially with a significant other? If you argue about a messy home, can you afford maid service? Or, can you afford not to get maid service?

“The question is always, ‘Is it cheaper than marriage counseling?’” Rubin quipped.

Buy money peace

“One of the greatest luxuries money can buy is the freedom not to think about money,” Rubin said. “And financial security is something that really contributes to people’s happiness.”

Paying off debt is a good idea, and building an emergency fund is an especially good one. It provides cash for not only real emergencies, like a car repair, but all those emergencies in our heads that never happen but keep us up at night because they might. Happiness is silencing the haunting what-if voices.

“The freedom from worry is a big boost to happiness,” she said.

 

“If you can make it slightly easier to get yourself to do something you want to do, that’s a good way to spend your money.”

Buy wiggle room

If you have extra cash, use it to allow yourself to be sloppy without consequence. It could be as simple as buying a few extra pairs of underwear so you’re not pressed to do laundry every seven days.

Buy a do-gooder high

Be charitable. “Contributing to others is a great way to support the causes you believe in and put your values into the world,” Rubin said.

If you add a few of these purchases to your life’s shopping cart, chances are you’ll be happier when you check out.

Gregory Karp
is a staff writer at NerdWallet, a personal finance website.

The article Yes, Money Can Buy (Some) Happiness was written
by NerdWallet and was originally published by The Associated Press.

TACKLING YOUR STUDENT LOANS DOESN'T HAVE TO BE HARD!

Inceptia knows that student loan repayment can be confusing if you don't know where to find the information you need. That's why we want to help the Class of 2019 proactively get a handle on student loan repayment — before it even begins!

With Inceptia's money mascot — **the Knowl** — as a trusty guide, graduates can use our Student Knowledge Headquarters to find answers, calculators, resource guides and more to prepare for and successfully enter into repayment.

Getting started is easy. Head to www.heroknowl.org to explore our free tools and information.

www.heroknowl.org

For more great articles and tips from NerdWallet, including articles, calculators and other resources for student loan repayment, be sure to check out their student loans homepage.

About Inceptia

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization committed to offering effective and uncomplicated solutions in financial aid management, default prevention, and financial education. Our mission is to support schools as they launch brilliant futures for students, armed with the knowledge to become financially responsible citizens.

Since 1986, we have helped more than two million students at 5,500 schools reach their higher education dreams. Each year, we help nearly 280,000 students learn how to pay for college, borrow wisely, resolve their delinquency issues, and repay their student loan obligations.

Our solutions are designed to support student success by helping financial aid administrators maximize resources, so they can spend more time focusing on students. Visit inceptia.org for more information.

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