

Return to Repayment Outreach

Proactively help your borrowers get answers to critical questions related to the CARES Act and student loan legislation so they can successfully resume repayment.



A New Set of Repayment Challenges

The CARES Act has successfully provided student loan repayment relief to borrowers during this challenging time. However, as the date for repayment resuming quickly approaches, it is critical for borrowers to understand the importance of resuming repayment.

Based on previous experience with natural disasters, it is predicted that when repayment resumes, there will be an influx of delinquent borrowers. These borrowers will be more challenging to resolve because all borrowers who could not, or chose not to, make payments, will reenter repayment at the same time. Restarting all at once will likely result in a large number of borrowers becoming 60 days delinquent at the same time creating a larger number of placements.

Likewise, for the Financial Aid Office, these placements will not be spread out as they would “normally.” Delinquent borrowers will take more effort to resolve because the students have been disengaged for a longer period of time and they are likely to have additional financial challenges in meeting their payment obligations.

Early Engagement Equals A Better Outcome

Proactive outreach to borrowers to remind them of resuming repayments and determining if there are any additional challenges will put them on the right track for successfully fulfilling their repayment obligations without falling behind.

Personalized Contact

Through a variety of methods, Inceptia counselors will reach out to your student borrowers to remind them of the resuming payments and answer any questions they may have.

Thoughtful Counseling

Our highly-trained counselors have a deep concentration of loan repayment and soft skills training to help student borrowers understand their repayment requirements and determine the next best steps for their financial situation and changes that have occurred since repayment was suspended.



Reporting

Keep track of student borrowers contacted with easily accessible reports. These reports are broken down by the number of contacts sent by each method, the open rate, and if contact with the borrower was made.

Program Overview

- Schools load spreadsheet of borrowers to contact.
- Borrowers are contacted through telephone outreach along with emails, text messages, and the opportunity to call or chat with our counselors. Telephone messages will be left after each unanswered call.
- Following a right-party connection, borrowers will be sent a follow-up email including next steps and available resources.
- Outreach reporting will be provided through the secure client dashboard.

Talk to Us

To learn more about Return to Repayment Outreach, contact your Business Development representative or call 888.529.2028.

We uncomplicate financial aid.

Inceptia is a nonprofit organization committed to innovative, effective and uncomplicated solutions for financial aid management, smart borrowing, financial education and repayment wellness.



inceptia.org

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