



Loan Summary

Increase Borrower Awareness



Loan Summary provides just the nudge your students need, at just the right time, to make informed borrowing decisions. Modeled after successful “debt letter” initiatives from across the country, Loan Summary’s simple yet effective approach uncomplicates what is often a confusing – and avoided – step in becoming an informed borrower.

Promotes Positive Contact with Financial Aid Offices

When students are more informed, they’re more likely to reach out, meaning more opportunities to offer support throughout the student lifecycle. Whether it’s identifying issues or simply providing a stronger sense of attachment to the institution, the effect is a positive impact on student persistence.

Boosts Course Completion and Corresponding Retention

Students that are in control of their financial futures can better manage other priorities, leading to increased course completion, increased credits completed, overall persistence, and, interestingly, an increase in Grade Point Average. These all contribute to greater retention rates that support degree attainment, a positive for both students and institutional revenue.

Loan Summary bridges the gap between entrance and exit counseling to help students better understand the connection between current borrowing and future outcomes.

Improves Borrowing Behaviors

When used in conjunction with financial education programming, students leave school with more manageable levels of debt and a sense of empowerment to build financial wellness. For schools, this can contribute to future outcomes like improved Cohort Default Rates — a positive as schools face increased repayment scrutiny via resources like the College Scorecard.

Fulfills State-to-State Regulatory Requirements

Loan Summary satisfies state reporting requirements where laws have been passed requiring such communication.

High Data Security Standards

We're dedicated to protecting the security of all data and the privacy of student borrowers. All contacts and communication are monitored for accuracy, service and compliance. A secure website is used for uploading data and reviewing reports. We will never ask students for more information than what is necessary to establish secure account access, and we never market to students.

Talk To Us

To learn more about Loan Summary, contact your Business Development representative, call 888.529.2028 or visit Inceptia.org.

The Way Forward

Inceptia, a nonprofit organization, provides innovation and leadership in higher education access and success through engaging and empowering students and streamlining processes.