

Smart Borrowing Solutions

Let's help students become more knowledgeable borrowers.



Learning how to borrow smartly is not a one-and-done process. Students will face multiple crossroads throughout their education in which we ask them to make informed borrowing choices, evaluate those choices, and connect current behaviors to future goals. Will your students be ready?



With Inceptia's student-centric Smart Borrowing solutions, we'll help you integrate these concepts and actions into the student lifecycle, creating regular touchpoints for a continued focus on financial empowerment. We provide the solutions, so you can provide the opportunities. Welcome to a brighter financial future for your students.

Financial Avenue

Focusing on a better financial world for students and schools.

Financial Avenue is tailored to specifically speak to current student finance issues, across all demographics, and the ways in which they prefer to learn.

Delivers Engaging Content

Financial Avenue content is based on the U.S. Department of the Treasury's Financial Literacy and Education Commission's financial education core competencies. Each of the ten courses are formatted with easily digestible sound bites, dynamic videos, quizzes, social media sharing capabilities, and practical knowledge checks that allow students to transform knowledge into positive behaviors. Administrators also have the ability to track student progress in real time.

Tailors the Experience

With Financial Avenue and the Knowl, our money mascot, your students will receive a tailored educational experience that adapts to their interaction within the following courses:

Psychology of Money	Earning Money
Foundations of Money*	Credit and Protecting Your Money
College and Money	Spending and Borrowing
FAFSA*	Debt and Repayment
Loan Guidance	Future of Your Money

Builds Brighter Futures

Being committed to student success means preparing students for the financial choices they will make in school and beyond. By offering Financial Avenue to the students at your institution, you're giving them the knowledge and financial wisdom to launch bright futures — especially as it pertains to their #1 stressor: student loans.

**Courses available in English and Spanish.*

A Secure Solution

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.

Inceptia is a TECH LOCK® Certified: Service Provider. Tech Lock Incorporated, a nationally recognized data security and regulatory compliance firm, has awarded its certification to NSLP for compliance with FIPS 200 (Minimum Security Requirements for Federal Information and Information Systems) and FISMA NIST SP800-53 rev 4 (Recommended Security Controls for Federal Information Systems).

Loan Summary

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

Promotes Positive Contact with Financial Aid Offices

More informed students know when 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 their other priorities which leads to increased course completion, increased credits completed, overall persistence, and, interestingly, an increase in Grade Point Average — all contributing to greater retention rates that lead to degree attainment, a positive for both students and institutional revenue.

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.



Superior Client Service and Reporting

The Inceptia Client Service team is here to support you every step of the way beginning with a detailed onboarding process to review our products in detail, review reporting and setup all promotional marketing materials. We follow-up the onboarding call 30 days later to again review reports, track progress and answer questions. Over the course of our partnership, the Client Services team will maintain close communication with your team to review progress and provide assistance. The team is available by phone and email to support your needs.

Talk to Us

To learn more about the full capabilities of our Smart Borrowing Solutions, contact your business development representative, call 888.529.2028 or visit [Inceptia.org](https://www.inceptia.org).

We uncomplicate financial aid.

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



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