



# Repayment Wellness Solutions

Innovatively guiding students toward repayment success.

When students understand their loans, they're better prepared for repayment and better positioned to launch a secure financial future.

At Inceptia, we'll help you create smart, knowledgeable borrowers who are equipped to manage debt. We provide tools to educate them throughout the borrowing lifecycle — in school, in between and in repayment — offering information and resources they need to understand their loans, work through challenges, and successfully repay.



On average, schools that use Inceptia's Grace Counseling Outreach service experience a 25% reduction in their delinquency rate for both withdrawn and graduated borrowers contacted, and nearly a 50% reduction in their delinquency rate for just withdrawn students contacted.



## Grace Counseling Outreach

**Connecting with borrowers about the repayment process to launch a successful financial future.**

Through our Grace Counseling Outreach, we assist students during the critical grace period by educating them on repayment and their options. We reach out to students no longer enrolled at least half-time to solve potential issues before they impact your cohort default rate.

### Making Contact

Using a proprietary strategy, our highly trained counselors — including bilingual professionals — conduct outreach to the borrower within a 45-day period. If the borrower is difficult to locate, we conduct extensive skip-tracing strategies to obtain viable contact information.

### Providing Advice & Counsel

- Once contact is made, we educate borrowers about the repayment process.
- Offer direction on their repayment options.
- Inform them of their rights and responsibilities.
- Answer their repayment questions.
- Allow access to web resources, including NSLDS and Inceptia's comprehensive Student Knowledge HQ.
- Provide a toll-free number as a lifeline for future questions.



## Superior Client Service & 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 set up all promotional marketing materials.

We follow-up the onboarding with a check-in call to review reports, track progress and answer any questions that have come up as you implement our solutions into your office processes.

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.



## Repayment Counseling Outreach

### Getting your student borrowers back on track to successful repayment.

Proven and effective, Repayment Counseling Outreach is the first solution to base resolution fees solely on borrowers actually resolved in full. It's the only counseling solution offered with unlimited outreach attempts, taking as much time as needed to resolve each borrower's situation.

#### Positive Outreach & Personal Approach

- We approach outreach with the philosophy of respect toward the borrowers, helping to relieve their anxiety and making the process easier as we show them the path to successful repayment.
- Personalized solutions, specific to the needs of each borrower.
- Warm transfer to the servicer — that's especially important to us as we work with the borrower as their advocate to the servicer.
- Industry-best online financial education tools provided to help educate the borrower.

#### Proactive Tools

You have the power to track the progress of your school's delinquent portfolio, getting a full, holistic view of its performance. Repayment Counseling Outreach provides the most comprehensive reporting suite in the industry.

Inceptia provided a lot of clarification for me. Honestly, I was avoiding the call with my servicer until I felt comfortable speaking about it. Inceptia helped me out a lot, I now have a better understanding.

—Student, Baker College

Typically, when students weren't repaying their loans it was because they were unaware of how to pay the debt back and then would go into hiding," Hartless said. "Inceptia stepped in when we couldn't and made students aware of their repayment options and that made the difference. Their solution was brilliant.

—Blue Ridge Community College



## Loan Summary

### Increasing awareness to improve borrowing behaviors.

Loan Summary provides the nudge your students need, at just the right time, to make informed borrowing decisions. Bridging the gap between entrance and exit counseling, Loan Summary helps students 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 providing a stronger sense of attachment to the institution, the effect is a positive impact on student persistence.

### Boosts Course Completion and Retention

Students that are in control of their financial futures can better manage their other priorities which leads to increased course and credit completion, overall persistence, and, interestingly, an increase in Grade Point Average — all contributing to greater retention rates and degree attainment, a positive for students and institutional revenue.

### Improves Borrowing Behaviors

When used in conjunction with financial education, 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.

## Fulfills State-to-State Regulatory Requirements

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

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).



## Talk to Us

To learn more about the full capabilities of our Repayment Wellness Solutions, contact your business development representative, call 888.529.2028 or visit [inceptia.org](https://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, student outreach and repayment wellness.



A DIVISION OF NSLP

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