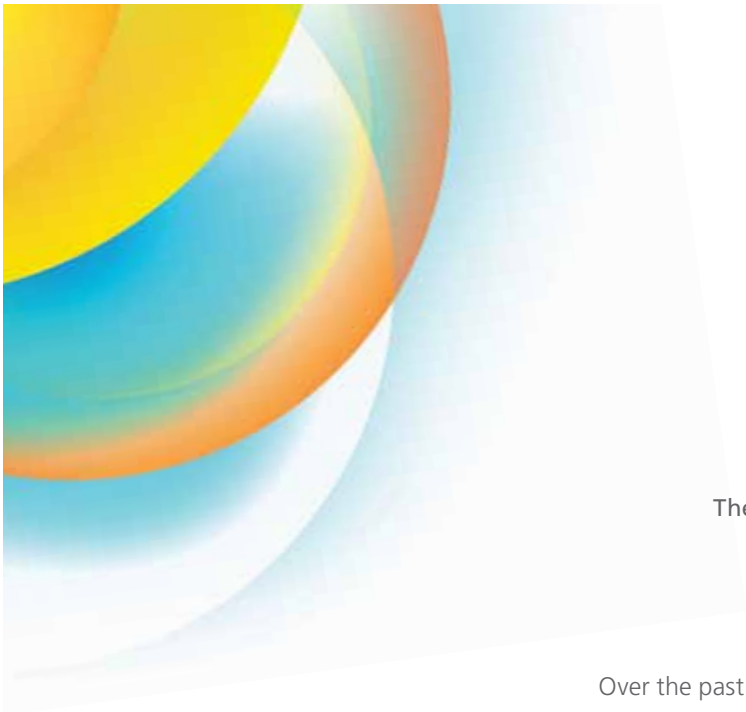


**We are Inceptia, and  
we help schools launch  
the brilliant futures  
of their students.**


**Inceptia's mission is very simple:** to support schools as they arm students with the knowledge needed to become financially responsible adults. Moving boldly into the future without accumulating the burden of debt and default.



The Inceptia Movement



Over the past few years Congress and the U.S. Department of Education have made substantial changes in the funding and administration of federal student aid programs. One result is that schools will assume greater responsibilities and thus be held accountable to higher standards, now needing more support than ever.



For more than 25 years, as the not-for-profit guarantor National Student Loan Program (NSLP), our mission was to provide a great deal of guidance to both schools and students. Today, we continue that mission as we become Inceptia, a division of NSLP dedicated to providing much-needed support to schools, so they can effectively and successfully fulfill their new roles and responsibilities. We are helping schools establish tools, resources and practices, such as financial education, that guide their students to financial well-being and independence. We're here to make sure all borrowers repay loans without feeling overwhelmed or powerless, and enabling schools to understand and comply with statutes and regulations.

As NSLP, we made great strides in default aversion, compliance and financial education, working directly with students on their quest to fulfill their educational dreams and uphold their commitment to repay their student loans.

As Inceptia, we are poised to become a crucial support system. As we guide schools through the shifting landscape, we will remain focused on student and school success. We continue to develop valuable tools and courses that meet the needs of students and schools, while preparing for tomorrow by anticipating changes and providing complementary services.

Ultimately, we want to see all students, not just borrowers, become financially responsible adults. That was our driving force back then, and it is our driving force today as we move forward toward our new future.

## **Preparing students and schools for success**

Insight, knowledge, communication and confidence. Those are the main elements that lead to success. With a broad scope of tools, resources and products, we help schools become more connected with their students. Success is achieved through detailed assessments, improved communication and a wide range of financial education programs and student outreach services that provide smart, relevant solutions for better financial management.

Knowing that 84 percent of students want to be educated on basic financial topics, we've made it our purpose to arm them with the information they need to move boldly and confidently toward the future. Our services begin before students even start thinking about what school they will attend. Our online financial education program covers such topics as insurance, credit cards, banking, reading a paycheck and preparing for a job interview, laying a solid foundation for smart personal fiscal management. Our goal is to reach and educate all students on financial management, not just those who are at-risk or who've defaulted. But education is only one part of student success. Peer counselors and other school staff members are skillfully trained by our specialists so they're better able to provide clear, comprehensive counseling to all students. In addition to student counseling, we implement and initiate communication centers that offer further support, assistance and reminders as students enter repayment. Through focused education and communication, we're confident that all students will be able to navigate the oftentimes treacherous financial waters.

For schools, we're providing direction in the form of clarity and efficiency through EC Group. We begin with a deep-dive assessment into schools' internal structure, helping them break out of the departmental mindset, as we foster a collaborative effort in the form of interdepartmental student success teams. Through the assessment, we're helping schools streamline their processes, making them more efficient while helping ensure they maintain compliance with federal statutes and government regulations.

We are wholeheartedly dedicated to making sure every graduate entering the workforce has a clear understanding of financial responsibility. We're not out to help just one student or one-third of the student population. We're out to help 100 percent of students and borrowers. This goes beyond a mission. Beyond a cause. This has become our movement. A movement for the betterment of our future leaders and our country.

