

TARGETING MILLENNIALS

The most engaging course content won't go far if you are not speaking to millennials on their terms. Therefore, Inceptia worked directly with students and millennial experts to develop a new approach to sharing our financial education. Meet the #Knowl.

He's an owl who's knowledgeable about money, and is eager to guide your students toward success as they establish money habits that will shape their financial future – both in school and beyond. He's had his share of financial faux-pas moments, so he can relate to students. In fact, he wants nothing more than to share his well-earned financial wisdom with anyone who is struggling to understand money management.

Our new student-facing brand, #Knowl, has been tested and approved by college students aged 18-33 as an engaging financial education partner. The #Knowl speaks to students as a wise, older sibling ready to guide them on their path to financial wellness.

In addition, our courses are designed in the short-sound bites preferred by millennials, with dynamic video, social media, and the ability for students to actively apply course concepts as they're learning them.

About Inceptia

Inceptia, a division of National Student Loan Program (NSLP), is a nonprofit organization providing premier expertise in higher education access, student loan repayment, analytics, default prevention and financial education. Our mission is to support schools as they arm students with the knowledge needed to become financially responsible citizens. Since 1986, we have helped more than two million students achieve their higher education dreams at 5,500 schools nationwide. Annually, Inceptia helps more than 156,000 students borrow wisely, resolve their delinquency issues and successfully repay their student loan obligations. Inceptia educates students on how to pay for college, guides borrowers through loan repayment counseling, and provides default prevention strategies and services to schools.

For more information, contact us:

888.529.2028 | inceptia.org | [@inceptia](https://twitter.com/inceptia)



ADDITIONAL ENHANCEMENTS

- ADA accessible
- Mobile-ready website
- Spanish translation
- Customized student action plans
- Educator toolkit

#KNOWL

COMING FALL 2015: NEW AND IMPROVED FINANCIAL AVENUE



As an industry leader and innovator, Inceptia is focused on creating a better financial world for students and schools. To deliver on that promise, Inceptia is pleased to be launching a new and improved version of its online financial education curriculum, Financial Avenue.

HOLDING TO EDUCATIONAL VALUES

Financial Avenue will remain a curriculum-based, e-learning tool which is developed in accordance with the U.S. Department of Treasury's Financial Literacy and Education Commission's financial education core competencies. In addition, the e-learning tool will continue to allow you to monitor student progress through pre- and post-assessments.



A division of NSLP

COURSE CONTENT

Created by financial literacy and behavioral psychology experts, the new version of Financial Avenue will build on the proven concepts of today's Financial Avenue combined with enhanced information and trends to deliver even more compelling content. Financial Avenue will now offer students 10 courses including:

PSYCHOLOGY OF MONEY

We've all made poor spending choices, even when we sometimes know better; it's what makes us human. With that in mind, students will explore their financial personality types to examine how emotions and past experiences impact our spending and saving. Students will also explore how their financial choices are impacted by outside factors, leading to choices that might not be in our best financial interest, followed by empowering tips and strategies to retrain their brain for better financial decision-making. By helping students identify and define their personal relationship with money, this course can serve as the foundation upon which healthy financial habits can be built.

FOUNDATIONS OF MONEY

In this course, users are asked to examine the strength of their financial foundation by asking the "Why, How, and What" of money: Why should I care about managing money? How can I make the best use of my money? And what are the options I have for how I choose to spend, save, and manage it? After reflecting on these answers, users take action by establishing short- and long-term financial goals, creating a spending plan to help achieve those goals, and identifying which financial institutions and products will support their financial journey.

COLLEGE AND MONEY

College is a big investment, but getting the most bang for your college buck doesn't have to be a guessing game. In this course, students will learn about the financial and academic steps they can take to maximize the value of their college experience. Students will examine the net cost of college, financial aid types, strategies for applying for financial aid and covering financial aid gaps, the role of academics in maintaining financial aid, and how to determine the return on investment of educational programs and degrees.

FAFSA

The Free Application for Federal Student Aid is covered in detail, from what purpose it serves to what to expect after submission. Students will learn about the importance of applying for FAFSA to qualify for financial aid, and the process of application, including how, where, and when to apply. A walkthrough of the FAFSA application is included, along with an exploration of common financial aid terms like SAR, verification, and EFC. Finally, students will learn about how to accept their financial aid package, and how and when to renew the FAFSA for continuing financial aid eligibility.

LOAN GUIDANCE

Federal loan borrowers can take this course to help bridge the gap between Federal Entrance and Exit Counseling. Students will learn the importance of actively managing student loans while in school to prevent over-borrowing and keep future repayment amounts in check. By utilizing tools like the National Student Loan Data System and federal loan repayment estimators, students will take the first steps in understanding how current borrowing affects future financial outcomes. Students will be

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introduced to critical borrowing terms like aggregate loan limit, grace period, and default, and will learn about strategies to minimize or stabilize borrowing habits to promote manageable repayment.

EARNING MONEY

In this course, all aspects of career development are explored at both a strategic and day-to-day level. From crafting an eye-catching resume to acclimating to a new office environment, students from all experience levels can benefit from the tips and tools in this course to become strong applicants or employees. Students will review their career plan, identify opportunities to support advancement, and learn how to negotiate a salary and benefits package. And, of course, the process of earning money will be examined by reviewing the components of a paycheck and how taxes and other withholdings and deductions reduce our gross pay.

CREDIT AND PROTECTING YOUR MONEY

In this course, students will learn how every financial decision they make culminates in a credit history and score that forms their personal "money story." By understanding how to access their credit report, how to read it, and how to report discrepancies, students will learn how to become their own financial advocates. Components of a credit score are examined, along with ways to build or repair credit. Students will also examine the different forms of identity theft and consumer fraud, ways to protect their identity, and what to do if ID theft or fraud occurs.

SPENDING AND BORROWING

Just as important as learning to save and budget is learning how to make smart choices when it comes

to borrowing and spending money. Students will learn to identify the everyday messages that encourage us to spend, and how those everyday choices add up to big expenses. By evaluating where and how they spend, students will learn strategies to put each dollar to work in a way that supports their financial goals and resist the pressure to make impulse purchases. A review of contracts and "the fine print" will also help students understand common terms that impact the overall cost of borrowing.

DEBT AND REPAYMENT

Students will review the implications of student loan debt and credit card debt, with a focus on repayment strategies. Students will review repayment scenarios and compare options for repaying private and public student loans, credit card debt, and other common debt such as medical debt. Students will create a plan for repayment and also develop strategies for avoiding unnecessary debt in the future.

FUTURE OF MONEY

Most of our daily financial decisions are relatively small: what to have for lunch, or where to get gas. But those big money decisions, like buying a car or a house, don't come around very often and that adds an extra degree of difficulty to the decision making process. In this course, we remove the financial uncertainty by making choices for other peoples' money. Students will determine the financial fates of Ms. A and Mr. B as they navigate where to live, leasing versus buying a car, choosing insurance, and how to invest for the future. Students will learn about the role of slow and steady savings in reaching financial goals, the importance of planning for unplanned emergencies, types of insurance, investing basics, and considerations for making big-ticket purchases.