

Student Loan Repayment Counseling Outreach

You are not alone when it comes to student loans. Harmony Health Care Institute has partnered with **Inceptia** (<https://www.inceptia.org/about/>), a division of National Student Loan Program (NSLP), to provide you with FREE assistance on your Federal student loan obligations to ensure successful, and comfortable, loan repayment. Inceptia's friendly customer representatives may reach out to you if your loan(s) become delinquent (<https://studentaid.gov/manage-loans/default>).

Inceptia is not a collection agency. We have partnered with them to help you explore a wide variety of possibilities such as alternative repayment plans, deferment, consolidation, discharge, forgiveness, and forbearance options. Inceptia will stay in touch with you via phone calls, letters, and/or emails to help you find answers to your questions and solutions to your issues.

For additional resources including information on repayment options, please visit Inceptia's Federal Student Loan Overview website at [Inceptia.org/FAQ \(https://www.heroknowl.org/\)](https://www.heroknowl.org/).