



Inceptia Grace Counseling Outreach and Default Prevention Outreach

You're not alone when it comes to student loans. (Click on the links provided below for additional information.)

Eastern West Virginia has partnered with [Inceptia](#), 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 during your [grace period](#) to answer questions you have about your loan obligation and/or repayment options
- may also contact you if your loan(s) become [delinquent](#).

Inceptia is not a collection agency. Eastern has 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 <http://www.inceptia.org/faq>.