

**Inceptia**  
**Default Prevention Outreach (Outcome-Based)**

- Inceptia will retrieve and upload Bennett College's NSLDS Delinquent Borrower Report (DELQ01) each week as agreed upon by both Bennett College and Inceptia.
- Inceptia will load delinquent accounts within the cohort years.
- Inceptia will make an unlimited number of outbound calls to the borrower in an attempt to resolve all delinquent account(s).
- If the borrower is unavailable, a toll-free number may be provided for a return call.
- Inceptia may send emails and/or letters to the borrower in an effort to resolve delinquency.
- Once contact is made, Inceptia will attempt to facilitate a three-way call with the borrower and servicer to resolve delinquency.
- Inceptia will employ sophisticated skip tracing often and as needed in an effort to locate delinquent borrowers.
- Performance reports are available online and are updated on a weekly basis.
- All borrowers who are resolved by Inceptia will be offered Financial Avenue's Budgeting and Credit History courses. Resolved borrowers will receive an email from Inceptia with login credentials.