



Grace Counseling Outreach and Default Prevention Outreach

You're not alone when it comes to student loans. Oakland Community College 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. They may also contact you if your loan(s) become [delinquent](#). **Inceptia is not a collection agency.** We've 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.inceptia.org/FAQ).