



FINANCIAL AID PROGRAM

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## DEBT MANAGEMENT



### FINANCIAL AID MENU

At PTS, we want you to continue to feel cared for and supported long after you have graduated. For some of our students, this means feeling confident and secure in handling loans. You can call us with questions regarding your student loans. We also have some fantastic resources for you.

### INCEPTIA

We understand that student loans can be intimidating. That's why we've partnered with Inceptia, a division of the National Student Loan Program, to provide free assistance on your student loan obligations to ensure you feel comfortable and can be successful in your loan repayment.

Inceptia may be calling to help you with the next steps in your repayment journey. Their friendly counselors are there to help you every step of the way. While you are in your **grace period**, they might reach out to you to answer questions you may have on your repayment options. If you become **delinquent** on your loans, they may also contact you to help find a solution that works within your means.



# Inceptia

A DIVISION OF NSLP

The Inceptia counselors help you by staying in touch via phone calls, letters, and/or e-mails. They will not be collecting money from you. Inceptia's nonprofit purpose is to help you find answers to your questions and solutions to your issues. We encourage you to visit Inceptia's Student Loan Knowledge HQ website at [HeroKnowl.org](https://www.heroKnowl.org).

### EXIT COUNSELING

Each student who borrowed a Federal Direct Unsubsidized Loan or a Federal Direct Graduate Plus Loan while attending Pittsburgh Seminary and either graduated or dropped below half-time enrollment status must complete an **Exit Interview** on the Federal Student Loan website. Borrowers are also strongly encouraged to visit the Financial Aid Office for an individual discussion with the financial aid associate director.

### MANAGING YOUR LOANS

Federal Student Aid provides a number of resources on their website, [studentaid.gov](https://studentaid.gov), to assist you in understanding and managing your loans. You can access information regarding your loan servicer, choosing a payment plan, filling out information for Public Service Loan Forgiveness, and much more. Make sure to visit their website whenever you have questions regarding your loans.

### RETURN TO PAYMENT - FEDERAL STUDENT LOANS

The loan payment pause came to an end Sept. 1, 2023. Loan payments began once again Oct. 1, 2023. The Seminary understands that this could be a stressful time for many in our community as they look to enter repayment for the first time, or the first time in a long time. That is why we have partnered with Inceptia to help many of our students with the return to payment. You can also click on the FAQs below to get answers to some of the more general questions on return to payment.

WHEN DOES LOAN REPAYMENT BEGIN?

HOW DO I FIND OUT WHO MY LOAN SERVICER IS?

WHAT IF I CANNOT PAY BACK MY LOANS?

WHAT OTHER STEPS SHOULD I TAKE NOW?

WHERE CAN I FIND MORE INFORMATION ABOUT REPAYMENT?

## VIDEO RESOURCES

HOW TO COMPLETE



Watch this short video for a how-to on exit counseling.

Pittsburgh Theological Seminary  
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Pittsburgh, PA 15206  
Phone: 412-362-5610



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