



At Athens Technical College, we understand that student loans can be intimidating and sometimes confusing. That is why we have partnered with Inceptia. They will provide you with free assistance in understanding information, tools and resources available on your obligations for the Student Access Loan you have received from the Georgia Student Finance Authority. Inceptia may be calling to help you with next steps in your repayment journey so be sure to answer the call so you can be counseled.

Their friendly counselors are there to help you every step of the way. For instance, if you fall behind on your KIT (Keep In Touch) payment, they can guide you where to go to get back on track. 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 be giving you a call. They will not be collecting money from you but can navigate you to the [GSFA pathway2gsfa web portal](#) or perhaps [auto-debit](#) is right for you.