

### **Dawson Community College Addendum to Master Services Contract** **Effective Date: October 01, 2020**

This addendum modifies the Master Services Contract executed on May 03, 2018. Service and product descriptions have been updated, and the next academic year for Verification Gateway Full Service has been added. As such, Exhibits A and B are hereby replaced in their entirety with the following.

#### **Amended Exhibit A** **Description of Services and Products**

##### **Repayment Wellness Solutions**

###### **Grace Counseling Outreach**

Grace Counseling Outreach is a preventative service that helps identify and solve potential issues before they become problems. Our highly trained student advocate counselors reach out to student borrowers (up to three attempts) who have dropped below half-time enrollment. This includes borrowers who have withdrawn or graduated, along with any currently enrolled students whose enrollment has dropped below half-time. They inform them while still in their grace period what to expect when repayment begins, and what sources may be available if they believe they will have problems making payments. Borrowers are provided with basic information on loan repayment options and provided access to an Inceptia Student Knowledge HQ website, which provides detailed information on all repayment plans, useful links and helpful tips. Since our student advocate counselors are educated in a variety of financial matters, they are ready to address general questions related to financial issues and all borrowers are provided a toll free number for any future questions; providing a lifeline to a student loan expert.

###### **Inceptia Responsibilities: Grace Counseling Outreach**

- The NSLDS School Portfolio report will be utilized monthly to identify borrowers who have dropped below half-time enrollment, and for which Inceptia will perform outreach. This includes borrowers who have withdrawn or graduated, along with any currently enrolled students whose enrollment has dropped below half-time.
- Each week, those newly identified borrowers between forty (40) and one hundred and twenty (120) days into their grace period will be loaded.
- The NSLDS Borrower Demographic report will be utilized monthly to provide phone numbers and email addresses for identified borrowers.
- Inceptia will send an introductory email to borrowers with valid email addresses on behalf of Dawson Community College; advising of upcoming calls and emails, encouraging participation.
- Inceptia will make up to three outbound telephone attempts to make contact with the borrower. If needed, bilingual counselors are available to counsel in Spanish. The three attempts will be made either:

- Within forty-five (45) days of the date Inceptia is notified the student is less than half time or
  - Beginning at ninety (90) days into the grace period as designated in the file.
- If the borrower is unavailable, a toll-free number may be provided for a return call.
- If necessary, Inceptia will employ proprietary skip tracing in an effort to locate the borrower.
- Inceptia will send emails to borrowers with valid email addresses during the grace period at sixty (60), one hundred and twenty (120), and one hundred and eighty (180) days.
- All counseled and emailed borrowers will be provided with a toll-free number for future questions; providing a lifeline to a student loan expert.
- Borrowers are provided with access to Inceptia's Student Knowledge HQ website (also in Spanish); providing easy-to-understand answers designed to get student borrowers on the right track to repayment before problems arise.
- Inceptia will provide collateral (also in Spanish) to Dawson Community College to assist with communicating this service to student borrowers.
- Activity reports are available online via the secure Inceptia Client Success Dashboard. Access to Activity reports on the secure Inceptia website shall be secured through usernames and passwords provided to and required of Dawson Community College agents designated upon full execution of this Contract.

#### **School Responsibilities: Grace Counseling Outreach**

- Dawson Community College will set up at least two Inceptia staff members with a Dawson Community College NSLDS SAIG mailbox with access to NSLDS Online Reporting (Default Services).
- Dawson Community College will provide a contact name, telephone number, and email address for inclusion in the introductory email and for cases where a student wishes to speak with a school representative.

#### **Repayment Counseling Outreach (Outcome-Based)**

Inceptia's highly-trained student advocate counselors contact student borrowers who are delinquent on their student loans to assist the borrower in resolving the delinquency. The service provides education to motivate student borrowers to take the necessary action to resolve their delinquency. Resolving delinquency sets the stage for reducing or maintaining a healthy Cohort Default Rate.

#### **Inceptia Responsibilities: Repayment Counseling Outreach (Outcome-Based)**

- Inceptia will retrieve and upload Dawson Community College's NSLDS Delinquent Borrower Report (DELQ03) each week or on specific weeks as agreed upon by both Dawson Community College and Inceptia.
- Additional cohort years will be added every December, as accounts within the new cohort years become sixty (60) days delinquent.
- Inceptia will make an unlimited number of outbound calls to the borrower in an attempt to resolve all delinquent account(s).
- Our highly trained student advocate counselors listen and provide personalized solutions, addressing the students' specific situations. Spanish-speaking counselors are available for those borrowers who need it.
- If the borrower is unavailable, a toll-free number may be provided for a return call.
- Inceptia may send emails, letters, and/or text messages to the borrower in an effort to resolve delinquency, and may provide borrowers with access to Inceptia's Student Knowledge HQ website

(also available in Spanish); providing tools, support and financial knowledge they need for successful repayment.

- The Student Knowledge HQ website is available 24/7 and allows delinquent borrowers access (upon authentication) to a listing of their delinquent loans provided to Inceptia, as well as servicer information and a customized student loan repayment plan tailored to their specific needs.
- 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.
- For accounts that are resolved and become delinquent again within three hundred and sixty-five (365) days of the original placement date, Inceptia will attempt to resolve the delinquency at no additional charge.
- Performance reports are available online via the secure Inceptia Client Success Dashboard. Access to Performance reports on the secure Inceptia website shall be secured through usernames and passwords provided to and required of Dawson Community College agents designated upon full execution of this Contract.
- All borrowers who are resolved by Inceptia will be offered Financial Avenue's Foundations of Money and Credit and Protecting Your Money courses. Resolved borrowers will receive an email from Inceptia with login credentials.

#### **School Responsibilities: Repayment Counseling Outreach (Outcome-Based)**

- Dawson Community College will set up at least two Inceptia staff members with a Dawson Community College NSLDS SAIG mailbox with access to NSLDS Online Reporting (Default Services).
- Dawson Community College will provide a contact name, telephone number, and email address for cases where a student wishes to speak with a school representative.
- If Dawson Community College wishes to provide Inceptia with consent to text delinquent borrowers they must:
  - Provide Inceptia with a copy of the language used to obtain text consent.
  - Provide Inceptia with an Excel file containing consent, or withdrawal of consent, for all applicable borrowers in the current cohort years being worked by Inceptia. The file layout is included within Exhibit C.
    - The file must be provided weekly, every Monday, and include all borrowers where consent has been provided, as well as opt-outs when text consent has been withdrawn.
    - If a weekly file is not received, all text communication authorized by Dawson Community College will be put on hold until the next file has been received.

#### **Other Terms and Conditions**

Notwithstanding the other conditions concerning termination as specified in the Contract, in the event the School fails to send a weekly NSLDS Delinquent file or maintain Inceptia's access to the established Dawson Community College NSLDS SAIG mailbox for a period of two weeks (14 days); the Contract will be terminated and School shall pay a final Resolution in Process Fee as stipulated in Exhibit B. Inceptia may waive this fourteen (14) day termination provision upon a showing of good cause by the School as to why the file was not delivered within the time frame set forth in Exhibit A; such evaluation and decision shall be at the sole discretion of Inceptia and final.

## **Financial Education Solutions**

### **Financial Avenue**

Financial Avenue is an online financial education program that provides users with the knowledge and tools to become financially capable, while delivering dynamic and interactive content in the manner in which students prefer to learn. The program takes a holistic approach in providing courses relevant to the student lifecycle, with topics ranging from budgeting, to managing student loans, to planning for future life events like buying a home or saving for retirement. This focus on teaching users how to better manage their personal and educational finances while in school and beyond is the root of Financial Avenue's mission: financial capability for all students as a component of overall student wellness.

### **Inceptia Responsibilities: Financial Avenue**

- Inceptia will provide all users at Dawson Community College with access to Financial Avenue; no social security information is required for access.
- Users will have access to ten (10) online learning courses:
  - Psychology of Money
  - Foundations of Money
  - College and Money
  - FAFSA
  - Loan Guidance
  - Earning Money
  - Credit and Protecting Your Money
  - Spending and Borrowing
  - Debt and Repayment
  - Future of Money
- Users will have access to an action plan and additional tools at the end of each course to help the user implement the practices learned through the course.
- Educators will have access to an educational toolkit which will provide supplemental materials to further encourage learning of the topics in a classroom setting.
- Inceptia will provide support to Dawson Community College including: a toll-free customer service number for administrators and users; a reporting system that allows administrators to pull reports in summary and detail on users activity; and downloadable marketing materials that explain the program to aid in promoting and distributing the access code to students.

### **School Responsibilities: Financial Avenue**

- Dawson Community College must communicate program accessibility and requirements to intended users.

## **Financial Aid Management Solutions**

### **Verification Gateway Full Service**

Verification Gateway Full Service provides a dynamic self-help website which centralizes the U.S. Department of Education verification process for student federal aid into a single online portal that meets the data security standard required by the Federal Information Security Modernization Act (FISMA). Using our centralized, automated process, students are guided through each step of financial aid verification in a secure and user-friendly environment. Verification Gateway Full Service simplifies the verification process for students, parents and your school, while increasing your staff's efficiency, reducing resources

tied to verification, and providing you with verifications in a timely manner to ensure your ability to quickly disburse financial aid.

#### **Inceptia Responsibilities: Verification Gateway Full Service**

- Inceptia staff will perform verification services starting with the 2017-2018 academic school year.
- Inceptia will upload all selected ISIRs into Verification Gateway.
- Inceptia will request and collect required documents, and scan and upload those received via secure fax and U.S. mail.
- Inceptia will electronically submit ISIR corrections, as needed, to the Central Processing System (CPS).
- C/R code resolution offered for all required Dawson Community College students and parents who are selected for verification.
- Inceptia will provide qualified individual(s) to perform verification services utilizing the Verification Gateway software.
- Inceptia will provide call center support to assist students, parents, and Dawson Community College with questions on the verification process and the use of the Verification Gateway software.
- Inceptia and Dawson Community College will work together to define the configurable fields within the Verification Gateway. These mutually agreed upon fields will remain constant for the entire aid year.
- Inceptia will initiate the start and the continuance of a co-branded electronic communication plan to students and parents following Dawson Community College established schedule.
- A quality control process will consist of:
  - Reviewing a minimum of 20% of initial student verifications for accuracy and completeness.
  - Reviewing a minimum of 20% of verifications requiring ISIR corrections after the new transaction is received back from the CPS.
  - Correcting discrepancies if found.
- Reports on completed verifications, verifications in process, and exceptions are available on-demand, via the secure Inceptia Client Success Dashboard. Access to reports on the secure Inceptia website shall be secured through usernames and passwords provided to and required of Dawson Community College agents designated upon full execution of this Contract.
- Once processing is complete for an aid year, Inceptia will provide Dawson Community College with a PDF document containing verification documents and history for each student loaded into the system for that aid year. This will be provided via a secure FTP site.
- Inceptia will automatically update student records daily in Dawson Community College's Financial Aid Management (FAM) system to include the status of verified, locked ISIR transaction number and verification date. If Inceptia is clearing Comment/Reject Codes, that data will also be transferred.
  - A small executable (.exe) file to download data from Verification Gateway via a SFTP site, and upload data into a FAM system, is provided to Dawson Community College for upload on Dawson Community College servers.
  - Inceptia works with Dawson Community College to identify needed tables and fields to update in the FAM/Database, and includes identified fields in the .exe file.

#### **School Responsibilities: Verification Gateway Full Service**

- Dawson Community College will adopt Inceptia's Verification Policy and Procedure, prior to the start of processing.

- Dawson Community College will adopt the Inspector General Referral Policy and Procedure, prior to the start of processing.
- Dawson Community College will determine frequency of electronic communications to students and parents.
- Dawson Community College will review the exception report and provide timely feedback to Inceptia.
- Dawson Community College will set up at least two Inceptia staff members with a Dawson Community College NSLDS SAIG mailbox with access to CPS Electronic Data Exchange, Online Service.
- FAM Integration requires:
  - Dawson Community College will work with Inceptia to identify needed tables and fields to update in the FAM/Database.
  - Dawson Community College will load the .exe file to configure their system to automatically download and upload data on their servers.

### **PJ Advisor**

PJ Advisor is a secure, online platform that streamlines the process of collecting information needed for schools to evaluate financial aid appeals. Students with special financial circumstances are guided through an intuitive interface where they select from pre-determined school configurable situational factor(s), provide a detailed description of their situation and upload supporting documentation. Inceptia's highly trained specialists conduct a preliminary review to ensure accuracy and completeness prior to submitting the appeal to the school for evaluation. Personal support and guidance is available to students via a toll-free phone number.

### **Inceptia Responsibilities: PJ Advisor**

- Inceptia staff will collect documents (scan and upload those received via secure fax and U.S. mail), assist students and families with the professional judgement (PJ) process, and perform PJ preliminary document reviews starting with the 2019-2020 academic school year.
- Inceptia will perform the preliminary document review of the student's PJ submission within two business days of receipt of the last requirement, excluding federal and Inceptia holidays.
- Inceptia will either request additional information, as needed, to resolve any discrepancies or pass the submission to Dawson Community College for final review and determination.
- Inceptia will provide qualified individual(s) to perform PJ document review and support utilizing the PJ Advisor software.
- Inceptia will provide call center support to assist students, families, and Dawson Community College with questions on the professional judgment/appeal process and the use of the PJ Advisor software.
- Inceptia and Dawson Community College will work together to define the pre-determined configurable fields within PJ Advisor. These mutually agreed upon fields will remain constant for the entire aid year.
- Inceptia will initiate and maintain an electronic communication plan to students and family members that submit appeals. Dawson Community College will determine frequency of communication.
- A quality control process will consist of:
  - Reviewing a minimum of 10% of PJ submissions completed for accuracy and completeness.
  - Correct discrepancies and any omissions, if found.

- Inceptia will supply Dawson Community College with reports on completed work, work in process, and exceptions.
- Inceptia will notify Dawson Community College and student when PJ submissions are ready for final school review.
- Inceptia will provide Dawson Community College with an electronic file of PJ documents and a history for file retention including audit and program review purposes.

#### **School Responsibilities: PJ Advisor**

- Dawson Community College will complete the implementation process and provide information required to configure the year specific software instance.
- Dawson Community College will provide a copy of their Professional Judgment/Appeal Policy and Procedure prior to the start of each academic year.

#### **SAP Advisor**

SAP Advisor is a secure, online platform that streamlines the process of Satisfactory Academic Progress (SAP) appeals. Students with SAP violations are guided through an intuitive interface where they select from pre-determined school configurable situational factor(s), provide a detailed description of their situation, and upload supporting documentation. If required, the student also collaborates with an academic advisor for the development of an academic plan. Once the appeal submission is complete, Dawson Community College SAP appeal approvers are notified of a pending file and can review the file through the SAP Advisor portal to determine the appeal status.

#### **Inceptia Responsibilities: SAP Advisor**

- Inceptia will email all uploaded students with the information required to log-in to the site and begin the appeal process.
- SAP Advisor will collect documents and direct the student through the appeal process; including the collaboration with an advisor and development of an academic plan, if required.
- Completed submissions will be provided through the SAP Advisor portal to Dawson Community College for final review and determination.
- Inceptia and Dawson Community College will work together to define the pre-determined configurable fields within SAP Advisor. These mutually agreed upon fields will remain constant for each, entire, academic aid year.
- Inceptia will provide Dawson Community College with a personalized URL (PURL) for students to complete the SAP process.
- Inceptia will initiate and maintain an electronic communication plan to students that submit appeals.
- Inceptia will supply Dawson Community College with reports on completed files and files in process.
- Inceptia will notify Dawson Community College SAP submissions are ready for final school review.
- Inceptia will provide Dawson Community College with an electronic file of SAP documents and a history for file retention including audit and program review purposes.

#### **School Responsibilities: SAP Advisor**

- Dawson Community College will complete the implementation process and provide information required to configure each academic aid year specific software instance.
- Dawson Community College will determine frequency of electronic student communication.
- Dawson Community College will upload a file of students eligible to appeal via the SAP Advisor website once during each term. The file layout is provided in Exhibit C.

- Dawson Community College will provide a copy of their SAP/Appeal Policy and Procedure prior to the start of each academic aid year.
- Dawson Community College will provide the PURL to students in their SAP violation(s) communication, so students will know where to file their appeal, and, if required, academic plan.
- Dawson Community College opts-in to e-sign for all staff involved in the appeal review process and online academic plan, if applicable.

## **Amended Exhibit B**

### **Fees and Related Expenses**

#### **Repayment Wellness Solutions**

##### **Grace Counseling Outreach**

- \$5.45 per account loaded.
- Invoiced monthly based on accounts loaded during the month.

##### **Repayment Counseling Outreach (Outcome-Based)**

- \$6.55 per account loaded.
- \$38.50 per account resolved.
- Invoiced monthly based on accounts loaded and/or resolved during the month.

All fees are assessed on new delinquent accounts only one time during each twelve (12) month period; using the date the account was loaded as the start and stop of said twelve (12) month period.

When the Service is terminated or the Contract ends, School shall pay a final Resolution in Process Fee equal to the number of outstanding borrowers as of the end effective date x 20% x \$38.50 (resolution fee).

#### **Financial Education Solutions**

##### **Financial Avenue**

A \$5,000.00 annual value offered at no charge with the continued purchase of Repayment Counseling Outreach (Outcome-Based) and/or Grace Counseling Outreach.

#### **Financial Aid Management Solutions**

##### **Verification Gateway Full Service**

- \$27.50 per student verification completed for the 2018-2019, 2019-2020, 2020-2021 and 2021-2022 academic school years.
- Invoiced monthly based on accounts verified during the month.
- If travel is required, Dawson Community College will be invoiced for travel expenses.

##### **PJ Advisor**

- \$15.50 per completed student file for the 2019-2020 and 2020-2021 academic school years.
- Invoiced monthly based on accounts completed during the month.
- If travel is required, Dawson Community College will be invoiced for travel expenses.



**SAP Advisor**

- \$24.95 per completed student file.
- Invoiced monthly based on accounts completed during the month.
- If travel is required, Dawson Community College will be invoiced for travel expenses.

The fees and charges will be subject to review and change by Inceptia on a periodic basis. However, School will be given sixty (60) days advance written notice of any such changes. Following such notice, School may decline such adjustment in fees and/or charges in writing before the end of the sixty (60) day term, in which event the Contract will terminate in accordance with the terms of Section 2 (Term and Termination) of the Contract. If after the sixty (60) day term School has not declined the adjustment of fees and related expense charges, then the adjusted fees and expense rates will go into effect as of the end of the sixty (60) day term and shall continue on until such time as further adjusted or the Contract is terminated by either party in accordance with its terms.