



# Cognition Financial

Kim Thomas, Business Development Manager



# Cognition Financial

- Cognition Financial (formerly First Marblehead Corporation) is a leading provider of private student loan solutions for lenders, credit unions, and schools. We help meet the growing demand for education financing by offering clients a complete and integrated suite of outsourced services for private student loans, including underwriting, loan origination, and portfolio risk management.

## Our Lender Partners

- SunTrust Bank
- Union Federal Private Student Loan
- Kinecta Federal Credit Union
- raise^ private student loans funded by Cognition Financial

## Products available

- Custom Choice Private loan
- In-School Refinance Loan
- Graduate Private Student loans

# Who we are?

- Customized Web Application
- Pricing transparency encourages smart borrowing decisions

The *Compare Your Options* tool in the application allows applicants to:

- Compare rates and payment amounts for different repayment options.
- View the impact of different loan decisions on the loan pricing as it calculates in real-time.
- Run as many scenarios as they want before making a final commitment.

**Estimated Loan Details**  
Rates as of: xx/xx/xxxx Exit Window

### Compare Your Options

Use the drop down menus to customize up to 3 options and compare them side-by-side. When you're ready, select the option that's best for you and finalize your application.

	Current	Option 1	Option 2
Interest Rate Type	?	?	?
Repay Type	?	?	?
Repay Term	?	?	?
\$			
	(\$x,xxx - \$x,xxx)	(\$x,xxx - \$x,xxx)	(\$x,xxx - \$x,xxx)

#### Basic Loan Details

	Current	Option 1	Option 2
Current Interest Rate	x.xxx%	x.xxx%	x.xxx%
APR	x.xxx%	x.xxx%	x.xxx%

#### Additional Loan Details

	Current	Option 1	Option 2
Deferment Period (In months)	x	x	x
Estimated Monthly Payments while in School (max 66 months)	\$xxx.xx	\$xxx.xx	\$xxx.xx
Repayment Period (In months)	xx	xx	xx
Estimated Monthly Payments during Repayment	\$xxx.xx	\$xxx.xx	\$xxx.xx
Estimated Total Amount Paid	\$xxx.xx	\$xxx.xx	\$xxx.xx
	<a href="#">See Full Repayment Schedule</a>	<a href="#">See Full Repayment Schedule</a>	<a href="#">See Full Repayment Schedule</a>

# Presentations Available

- Private Student Loans 101
- Challenging Negative Attitudes
- First Aid for Stress
- Federal vs Private Loans
- Financial Literacy
- Financial Aid Jeopardy
- Communication & Listening skills