

Cosign a Loan Resume Session **Get Started**

Welcome to Navient Refi.

Loan refinancing made easy.

Learn more

SOLUTIONS TAILORED TO YOU.
We'll personalize your refinancing options to help you pay your loans off quickly and easily.

PAY LESS PER MONTH.
We'll help you refinance your loans with lower interest rates, so you'll pay less over the course of repayment.

SIMPLIFY YOUR LOAN PACKAGE.
We'll help you consolidate your loans into one, central place.

Get started

Contact us
1(800)234-2342
contact@navientrefi.com

Connect with us

Welcome to Navient ReFi

Loan refinancing made easy.

Learn more

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[Privacy policy and terms of use](#)

Get Started
Resume Session
Cosign a Loan

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Home Page Navigation

- When a user selects **Learn more**, the next section of the screen snaps into view.
- When a user selects **Get Started**, the **Get Started** screen opens, allowing user to start application.

Mobile Annotations

- The primary navigation is contained within the hamburger menu.

Desktop Get Started

[Cosign a Loan](#) [Resume Session](#) [Get Started](#)

GET STARTED

Hello.

Welcome to Navient Refi. To get started, help us get to know you.

EMAIL ADDRESS ⓘ

PRIORITY CODE (Located on your Navient Refi Welcome Letter)

optional

[Get started](#)

Contact us

1(800)234-2342
contact@navientrefi.com

Connect with us



[Privacy policy and terms of use](#)

Mobile

GET STARTED

Hello.

Welcome to Navient Refi. To get started, help us get to know you.

(*) denotes optional

EMAIL ADDRESS

PRIORITY CODE *
(Located on the flyer received in the mail)

[Get started](#)

Contact us
1(800)234-2342
contact@navientrefi.com

Connect with us

[Privacy policy and terms of use](#)

Get Started Annotations

- A user must enter valid email in order for get started button to become active, allowing user to enter application flow.
- A user has the option to enter 11-digit priority code.

Desktop Profile Step 1 of 4



Save and exit

PROFILE: 1 OF 4

PROFILER: 1 OF 4

Tell us about yourself.

In order to find the student loan refinancing options that work best for you, we'll need to collect a little information.

My name is optional

and I was born on

I am a and my address is

optional

The best phone number to reach me is

If you've provided a cell phone number, you're also providing the following consents:
I authorize ACME CORP., and their respective subsidiaries, affiliates and agents, to contact me at such number using any means of communication, including, but not limited to, calls placed to my cellular phone using an automated dialing device, calls using prerecorded messages and/or SMS text messages, regarding any current or future loans owned or serviced by ACME CORP., or their respective subsidiaries, affiliates and agents, even if I will be charged by my service provider(s) for receiving such communications. I understand I will be provided the option to update my communication preferences during the servicing of my loan.

Save and continue

Mobile Segment 1

PROFILE: 1 of 4

Tell us about yourself.

In order to find the student loan refinancing options that work best for <borrower name>, we'll need to collect a little information.

My name is optional

and I was born on

Mobile Segment 2

PROFILE: 1 of 4

Tell us about yourself.

In order to find the student loan refinancing options that work best for <borrower name>, we'll need to collect a little information.

I am a and my address is

Mobile Segment 3

PROFILE: 1 of 4

Tell us about yourself.

In order to find the student loan refinancing options that work best for <borrower name>, we'll need to collect a little information.

I can be reached by phone at

If you've provided a cell phone number, you're also providing the following consents:

I authorize ACME CORP., and their respective subsidiaries, affiliates and agents, to contact me at such number using any means of communication, including, but not limited to, calls placed to my cellular phone using an automated dialing device, calls using prerecorded messages and/or SMS text messages, regarding any current or future loans owned or serviced by ACME CORP., or their respective subsidiaries, affiliates and agents, even if I will be charged by my service provider(s) for receiving such communications. I understand I will be provided the option to update my communication preferences during the servicing of my loan.

Save & continue

Mobile Annotations

- When a user completes all fields within a segment, the segment slides up and out of view and the next segment slides into the screen.
- Parts of the conversational flow during the profile step are condensed to shorten and improve experience on mobile.

Desktop Annotations

- When a user completes all fields within one segment, the next segment slides up below previous segment.

Desktop

Profile Step 2 of 4

Save and exit

PROFILE: 2 OF 4

PROFILE

RATES

APPLICATION

We want to find the best options for you.

To find your refinancing options, we'll need to pull your credit report and have you review an important policy document.

SOCIAL SECURITY NUMBER CONFIRM SOCIAL SECURITY NUMBER

000 222 1111 000 222 1111

ELECTRONIC COMMUNICATIONS PERMISSION

Review and provide permission

Save and continue

Mobile

Step 2 of 4

PROFILE: 2 of 4

We want to find the best options for you.

To find your refinancing options, we'll need to pull your credit report and have you review an important policy document.

SOCIAL SECURITY NUMBER

000 222 1111

CONFIRM SOCIAL SECURITY NUMBER

000 222 1111

ELECTRONIC COMMUNICATIONS PERMISSION

Review and provide permission

You must view the "Electronics Communications" and provide your permission in order to continue.

Save & continue

Mobile

Disclosure (Modal view)

Electronic Communications Permission [Close \[x\]](#)

Important Disclosure Information About Using Electronic Communications

You need to have a computer or mobile device with internet service that uses a current version of one of the following JavaScript-enabled web browsers: Google Chrome, Microsoft Internet Explorer, Apple Safari, or Mozilla Firefox.

You need to be able to access HTML (Hypertext Markup Language) files and PNG (Portable Network Graphics) files. If you elect to save and/or print PDF (Portable Document Format) materials – which is not required – you will need to be able to view and read PDF files. To do this, you will need Adobe Acrobat Reader. You can download Acrobat Reader for free.

You must scroll to the bottom of the pane in order to accept the terms.

I have read and understand the terms

Mobile Annotations

- On mobile, a user is reminded that the disclosure must be viewed before continuing.

Desktop

Disclosure (Modal view)

Save and exit

PROFILE: 2 OF 4

PROFILE

Electronic Communications Permission

Important Disclosure Information About Using Electronic Communications

You need to have a computer or mobile device with internet service that uses a current version of one of the following JavaScript-enabled web browsers: Google Chrome, Microsoft Internet Explorer, Apple Safari, or Mozilla Firefox.

You need to be able to access HTML (Hypertext Markup Language) files and PNG (Portable Network Graphics) files. If you elect to save and/or print PDF (Portable Document Format) materials – which is not required – you will need to be able to view and read PDF files. To do this, you will need Adobe Acrobat Reader. You can download Acrobat Reader for free.

All of the communications described in the following paragraphs will be furnished on paper if you do not consent to receive them electronically.

Your consent will apply to all information Navient Corporation and/or Navient Solutions, Inc., and their respective subsidiaries, affiliates agents, successors, and assignees (collectively, "We" or "Us"), send to you, or disclose or communicate to you, relating to your student loan(s) or your student loan account(s) ("Communications") while We are servicing your student loan(s). With respect to future Communications, your consent will apply in accordance with the preferences you indicate in your online session, if preferences are made available. Note: your consent will also apply to Communications with respect to any loan applications that are being processed by Navient on behalf of Sallie Mae Bank.

You consent and agree that such Communications may be delivered to you by posting such Communications to your online account

I understand terms and provide permission

Download Print

[Save and exit](#)

PROFILE: 3 OF 4^

Put your hard work to work.

Let us know your occupation and education history to find you the best rates.

I work at and make per year.

optional

Make additional annual income?
It is easier to qualify if you report all additional income. Add additional income below.

[+ Add income](#)

At work, the best phone number to reach me is

If you've provided a cell phone number, you're also providing the following consents:
I authorize ACME CORP., and their respective subsidiaries, affiliates and agents, to contact me at such number using any means of communication, including, but not limited to, calls placed to my cellular phone using an automated dialing device, calls using prerecorded messages and/or SMS text messages, regarding any current or future loans owned or serviced by ACME CORP., or their respective subsidiaries, affiliates and agents, even if I will be charged by my service provider(s) for receiving such communications. I understand I will be provided the option to update my communication preferences during the servicing of my loan.

Most recently, I went to school in , at

and I graduated in ,

with a . My GPA was between

out of .

[Save and continue](#)

[Save and exit](#)

PROFILE: 3 of 4

Put your hard work to work.

Let us know your occupation and education history to find you the best rates.

I work at and make

(*) denotes optional

Additional Income

[+ Add income](#)

At work, I am best reached at

If you've provided a cell phone number, you're also providing the following consents:

I authorize ACME CORP., and their respective subsidiaries, affiliates and agents, to contact me at such number using any means of communication, including, but not limited to, calls placed to my cellular phone using an automated dialing device, calls using prerecorded messages and/or SMS text messages, regarding any current or future loans owned or serviced by ACME CORP., or their respective subsidiaries, affiliates and agents, even if I will be charged by my service provider(s) for receiving such communications. I understand I will be provided the option to update my communication preferences during the servicing of my loan.

[Save and exit](#)

PROFILE: 3 of 4

Put your hard work to work.

Let us know your occupation and education history to find you the best rates.

Most recently, I went to school in ,

at

(*) denotes optional

[Save and exit](#)

PROFILE: 3 of 4

Put your hard work to work.

Let us know your occupation and education history to find you the best rates.

I graduated from <school name > with a

in ,

and my GPA was between out of .

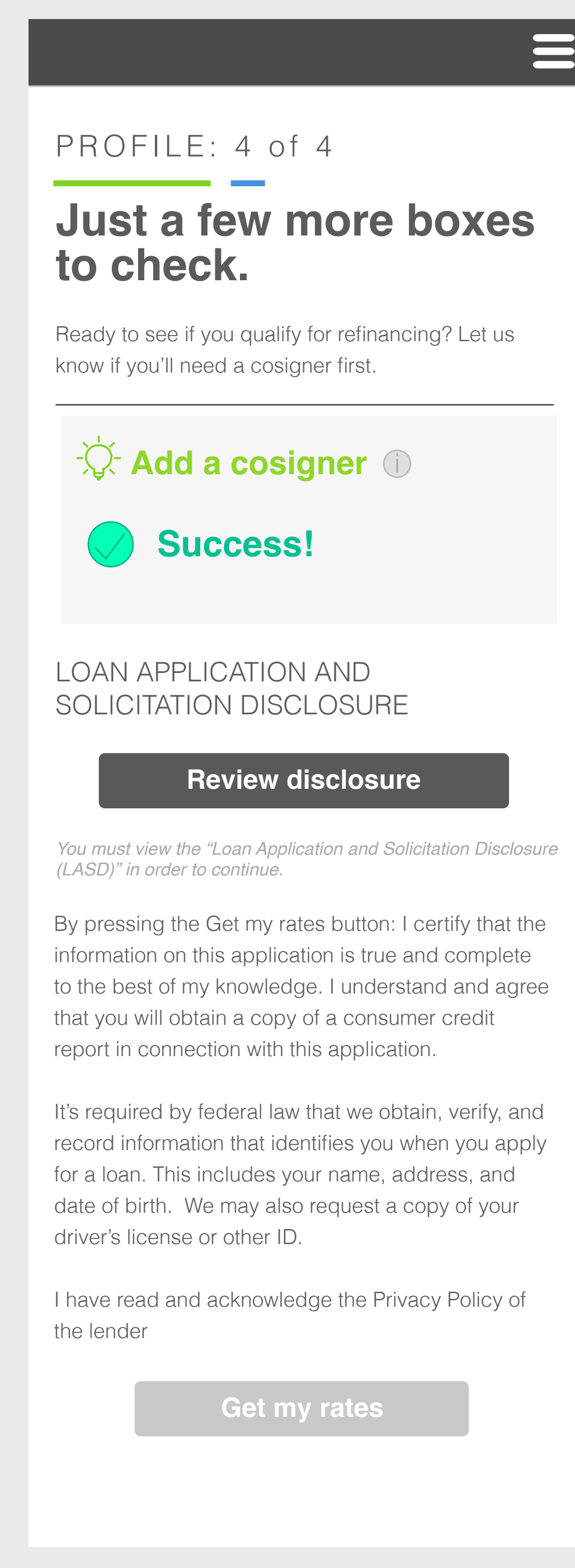
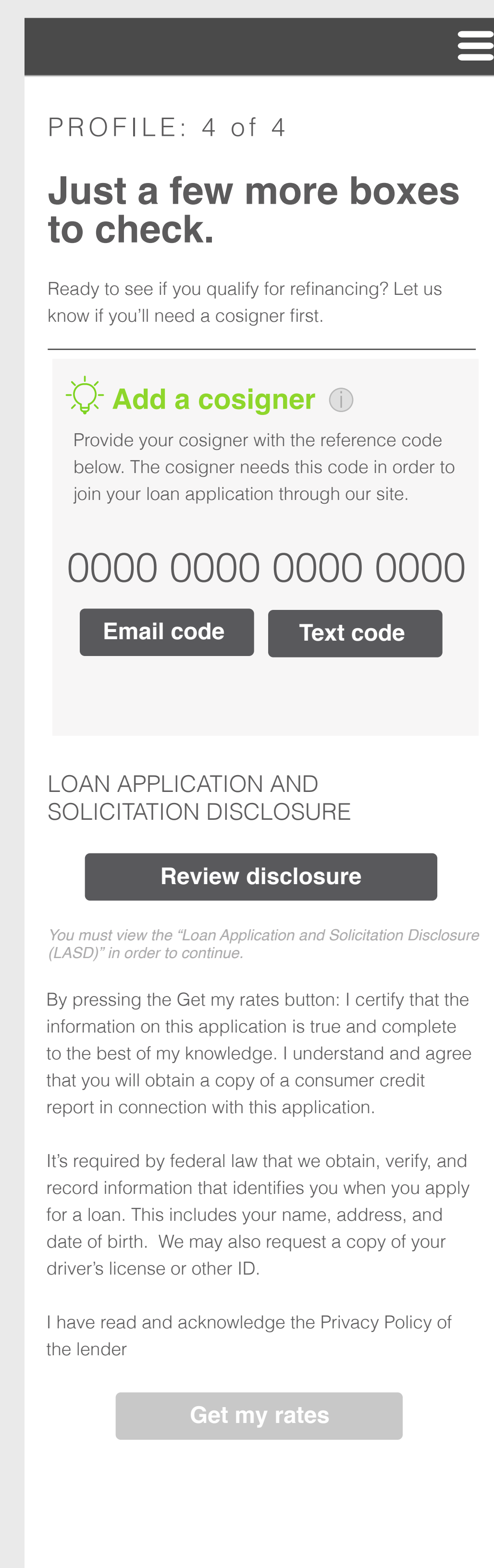
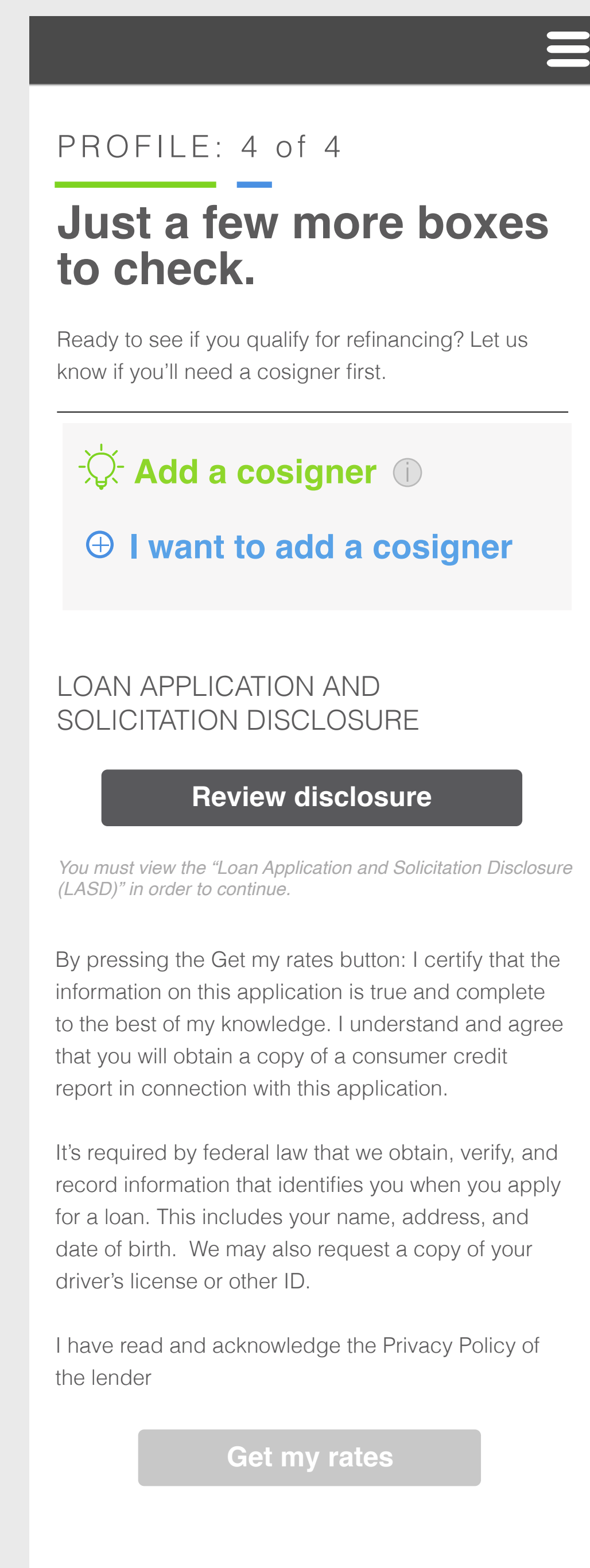
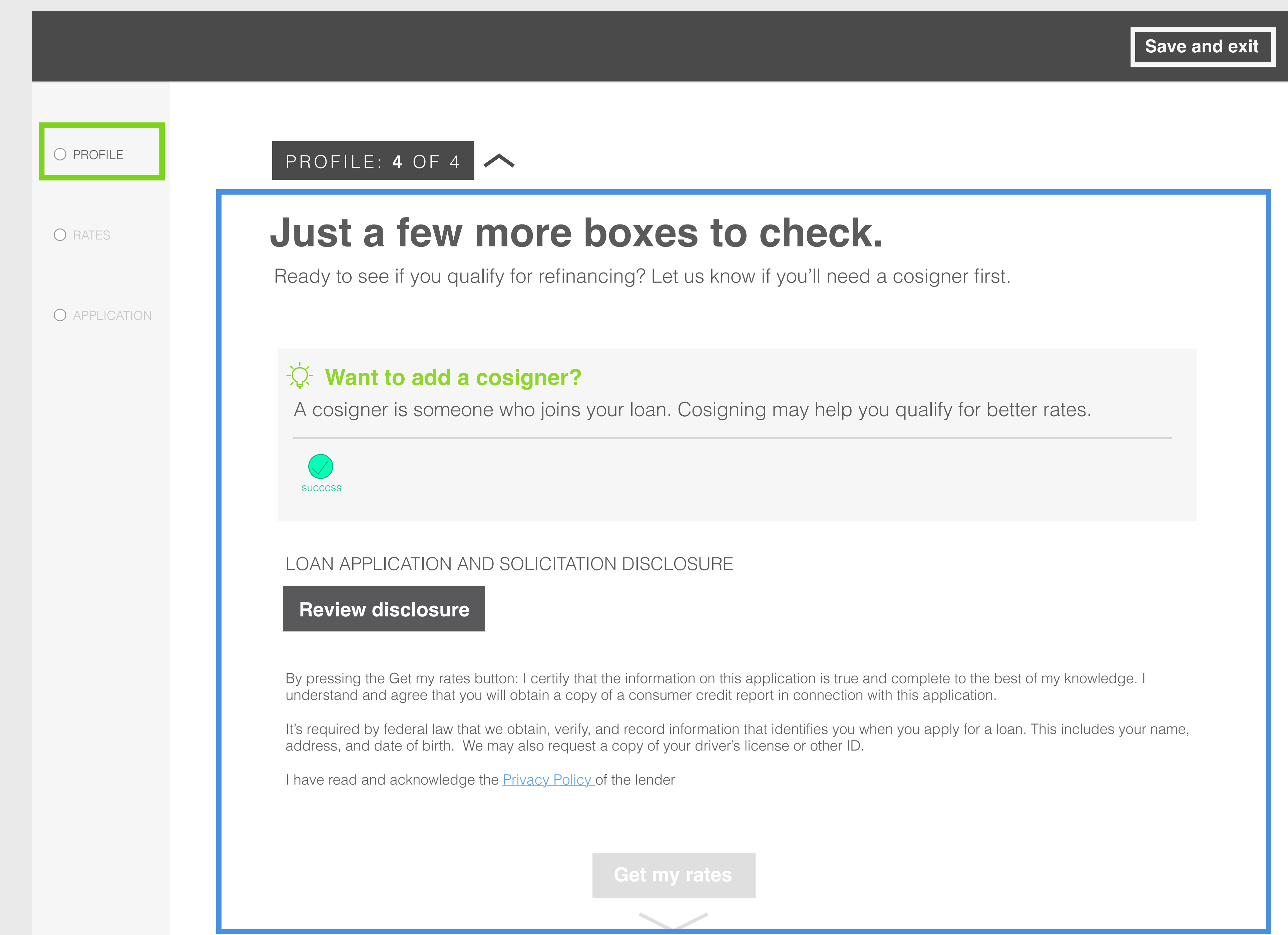
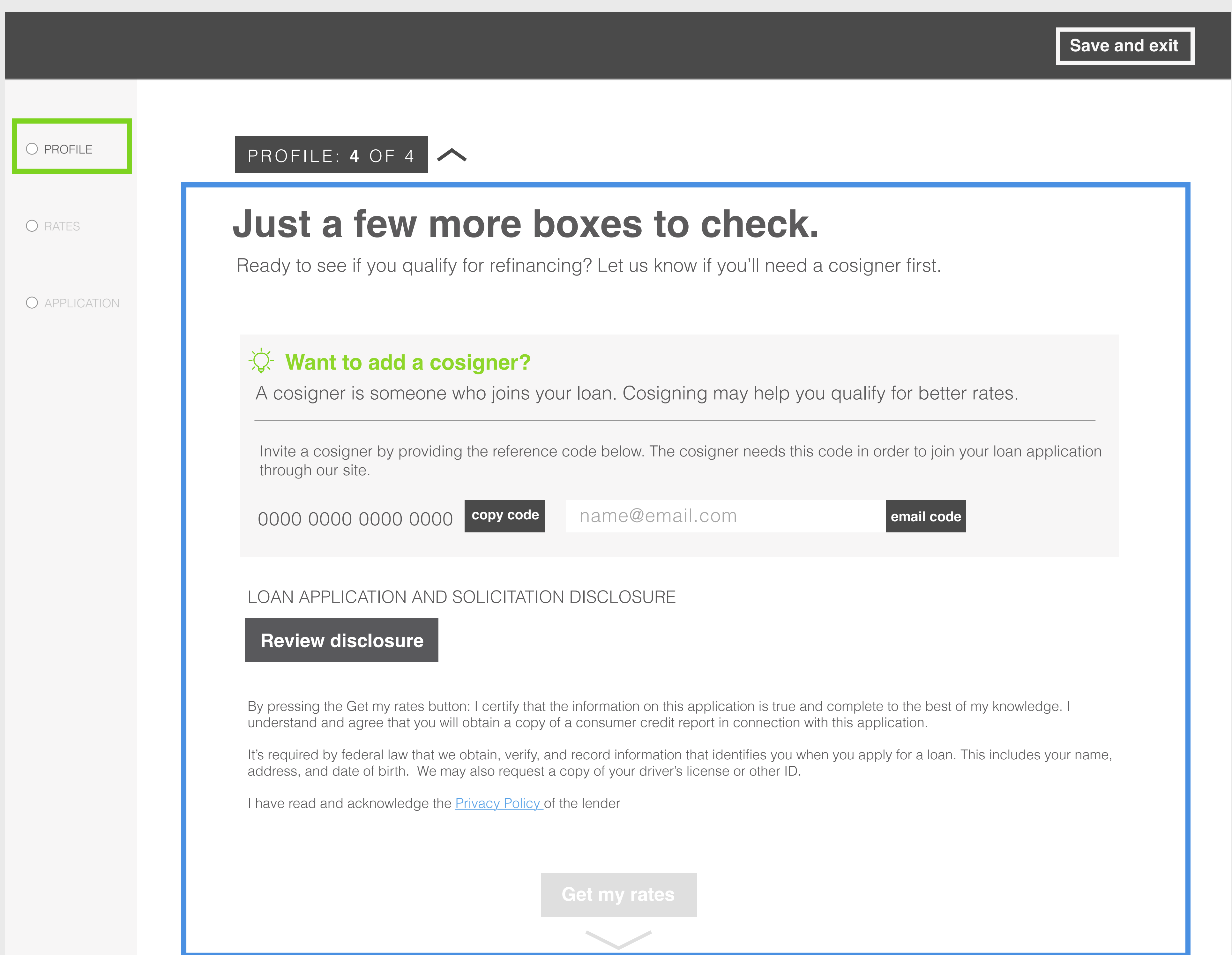
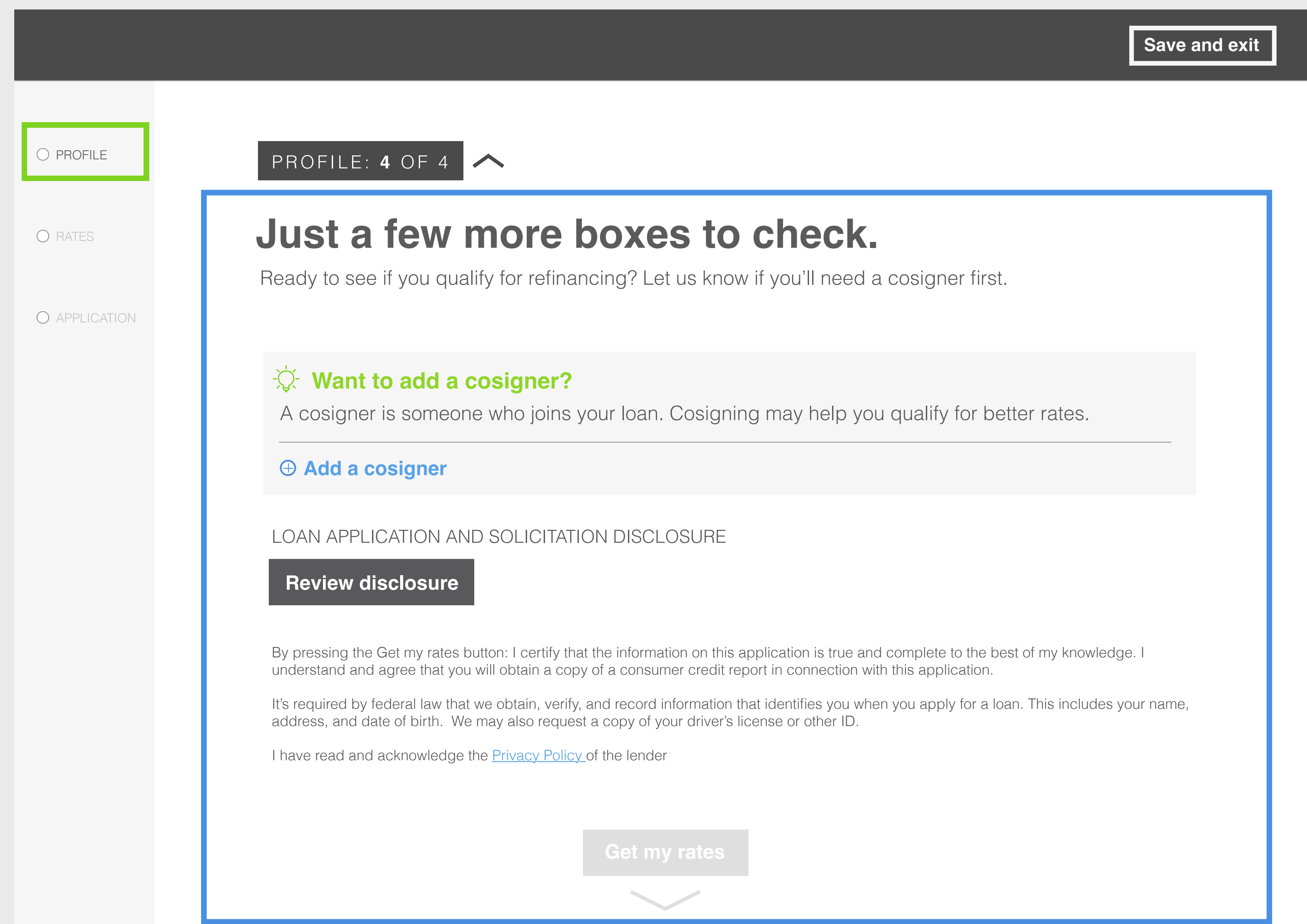
[Save & continue](#)

Desktop Annotations

- When a user completes all fields within one segment, the next segment slides up below previous segment.

Mobile Annotations

- When a user completes all fields within a segment, the segment slides up and out of view and the next segment slides into the screen.
- Parts of the conversational flow are condensed to shorten and improve experience on mobile.



Desktop Annotations

- On desktop, a user is able to copy the code to the device's clipboard and/or enter an email to which the user can send the code.

Mobile Annotations

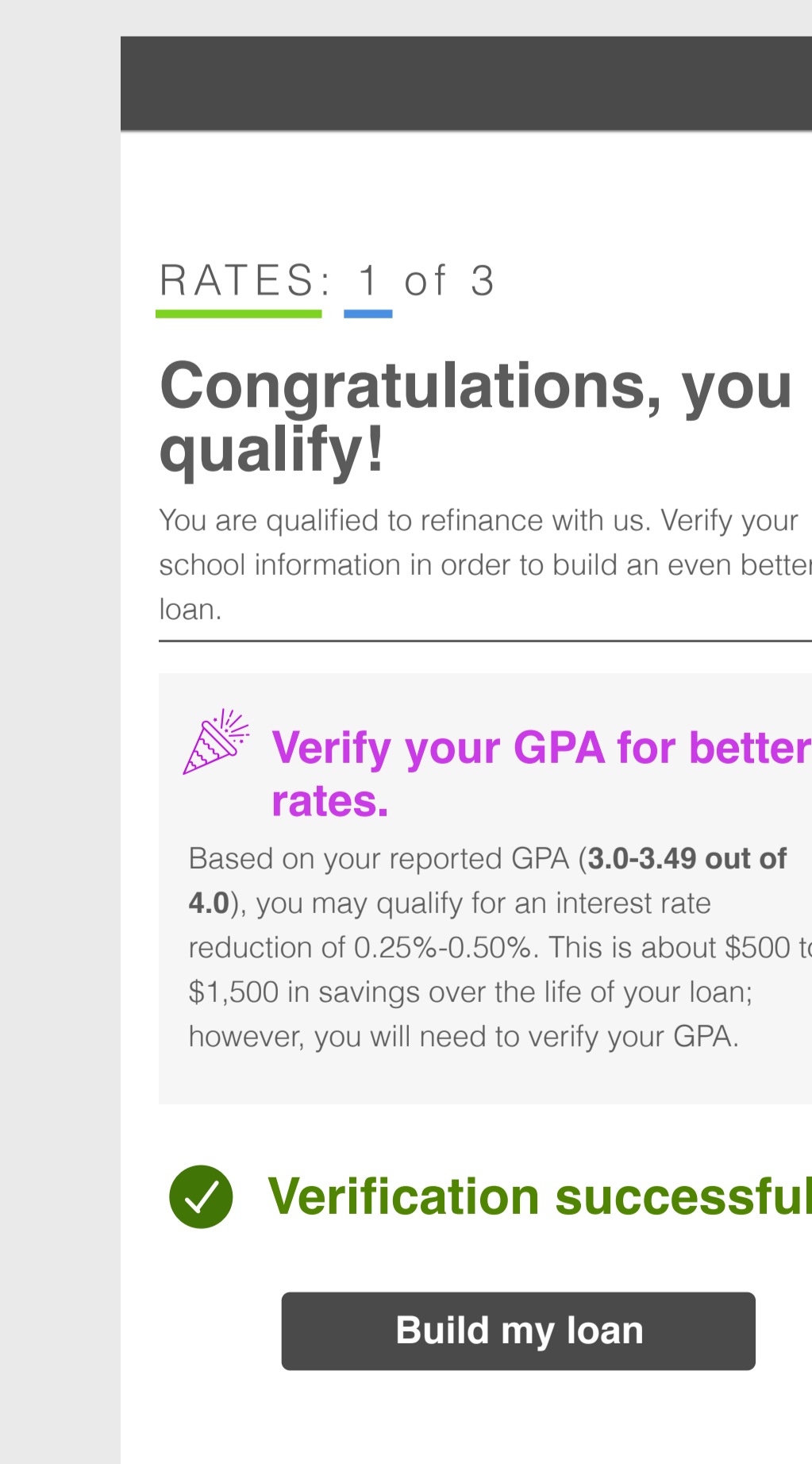
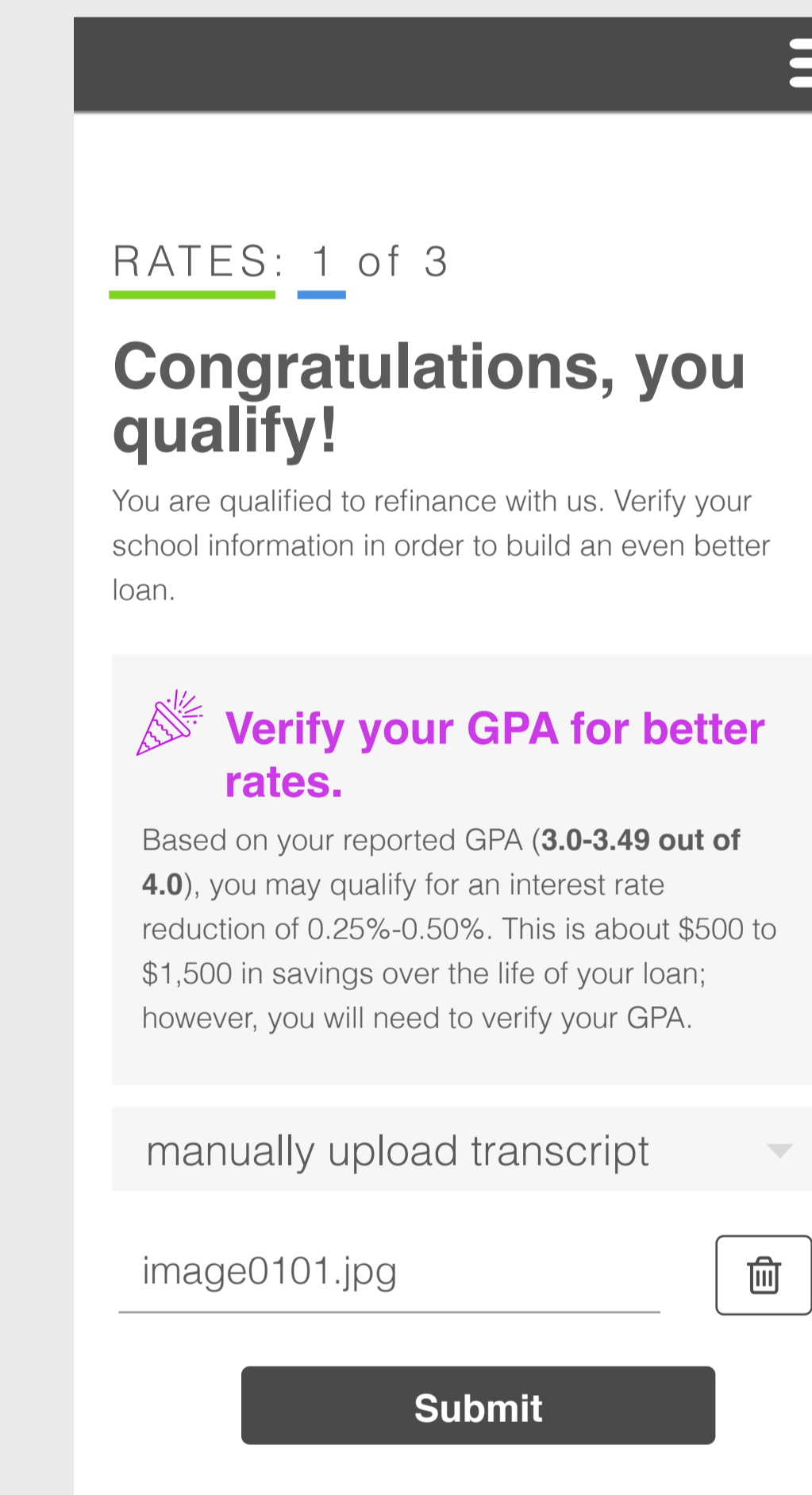
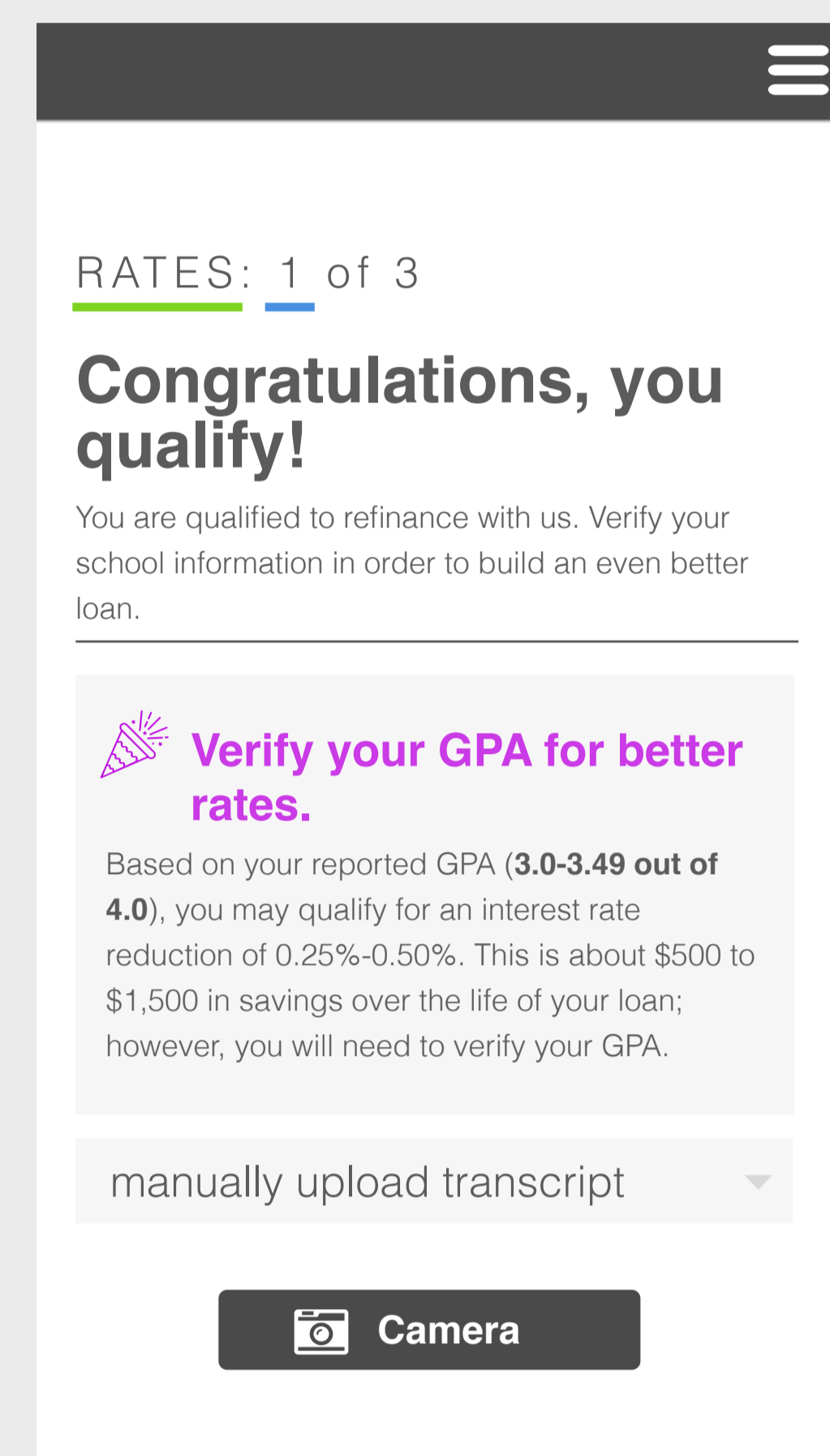
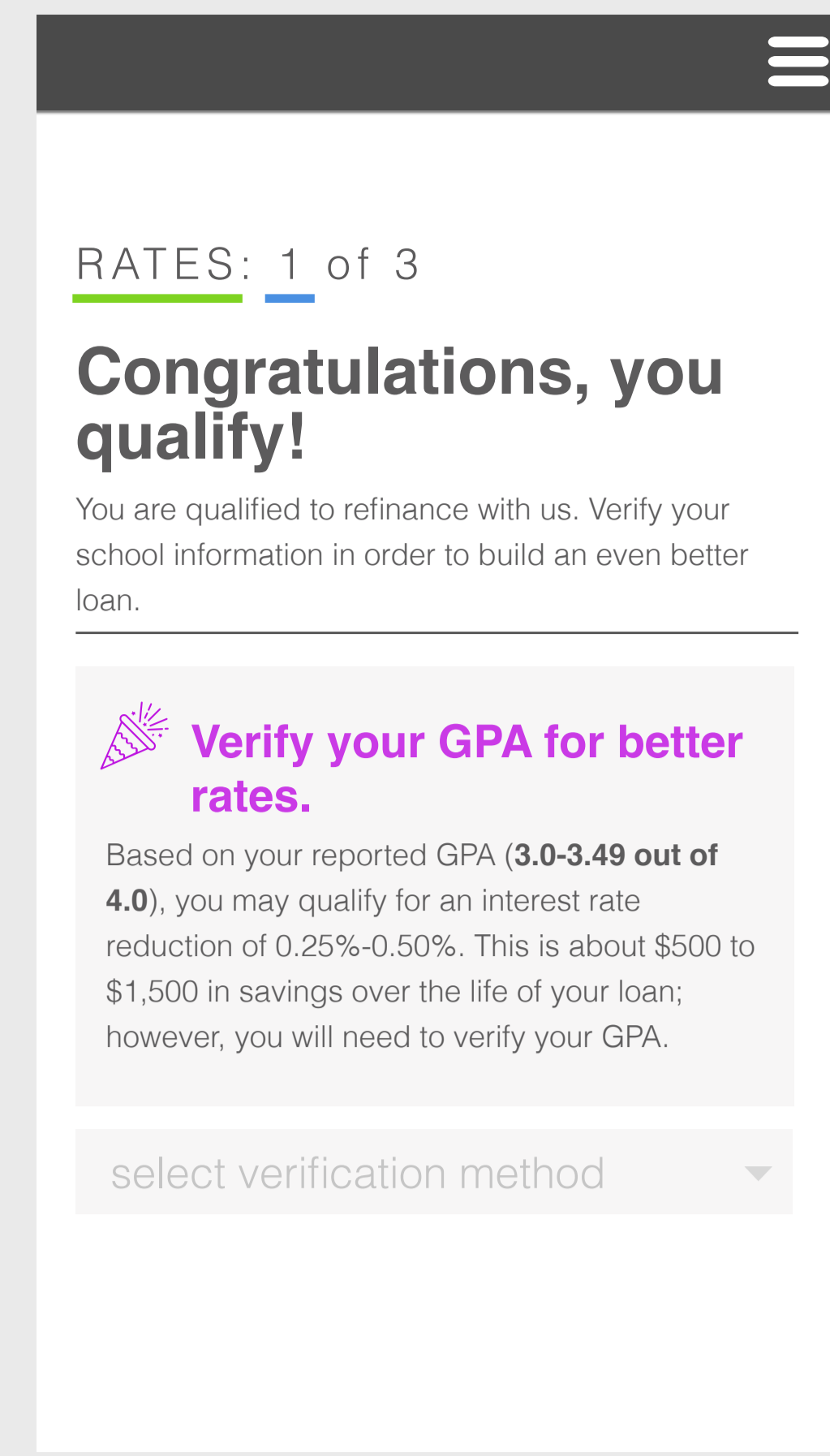
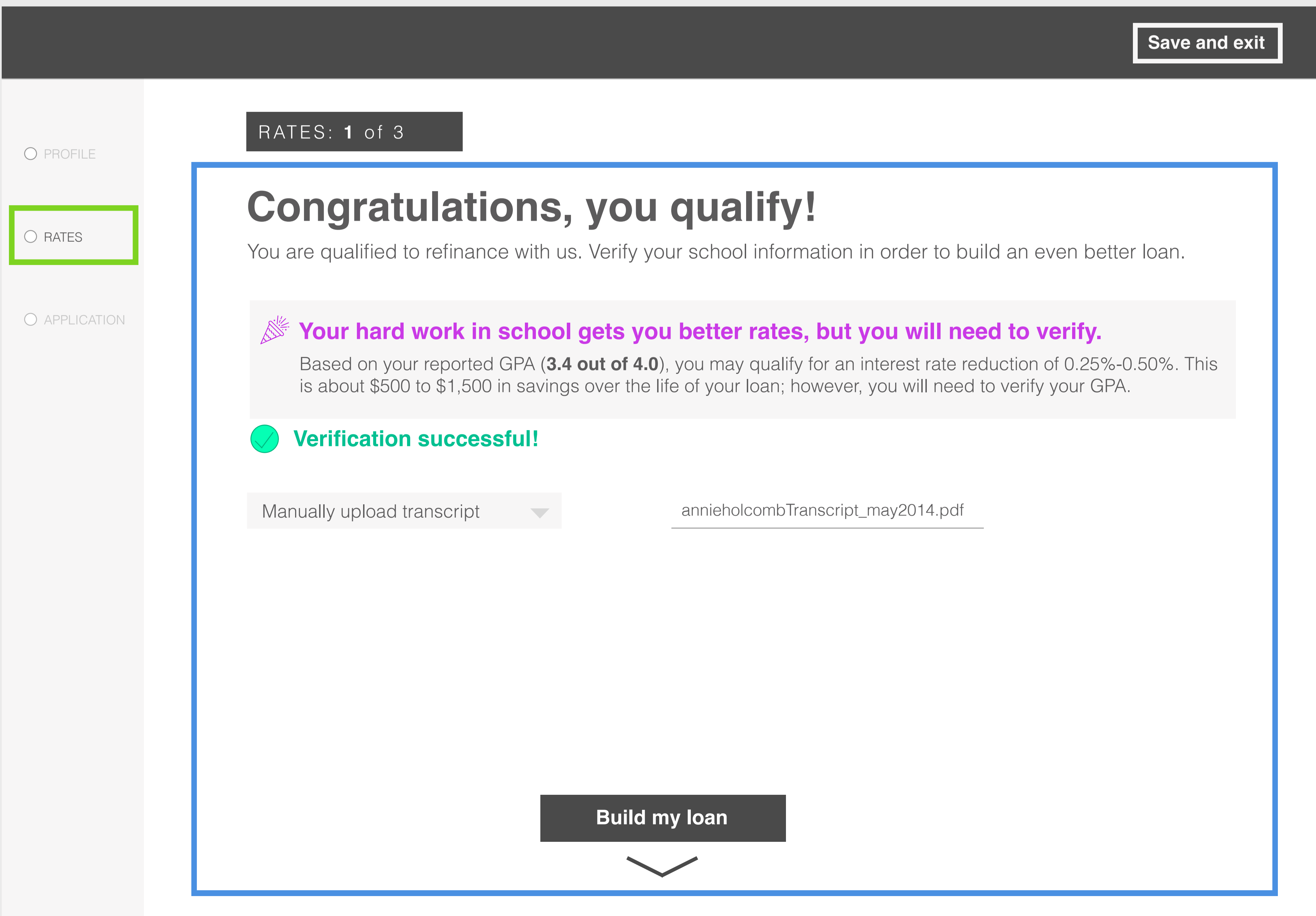
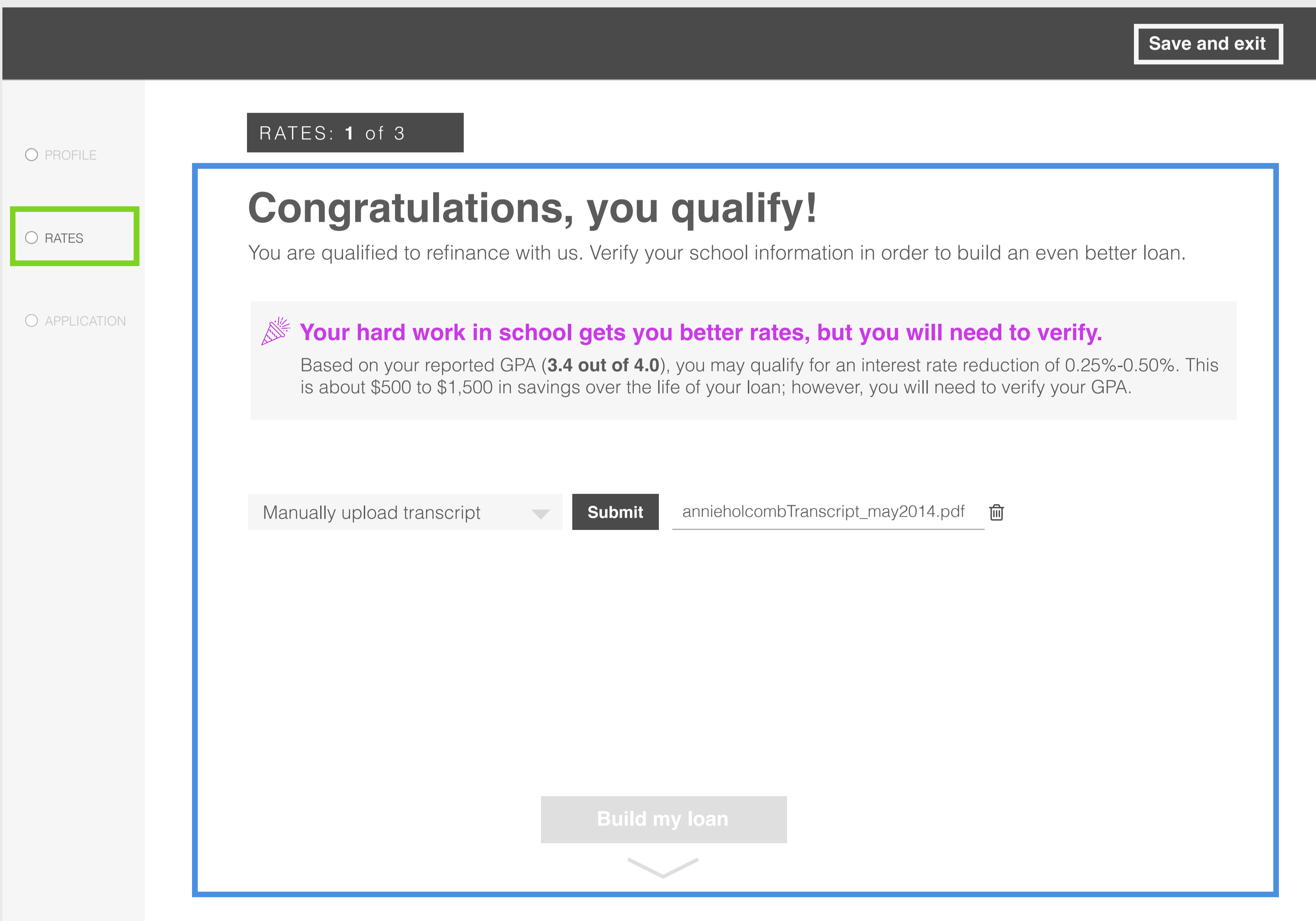
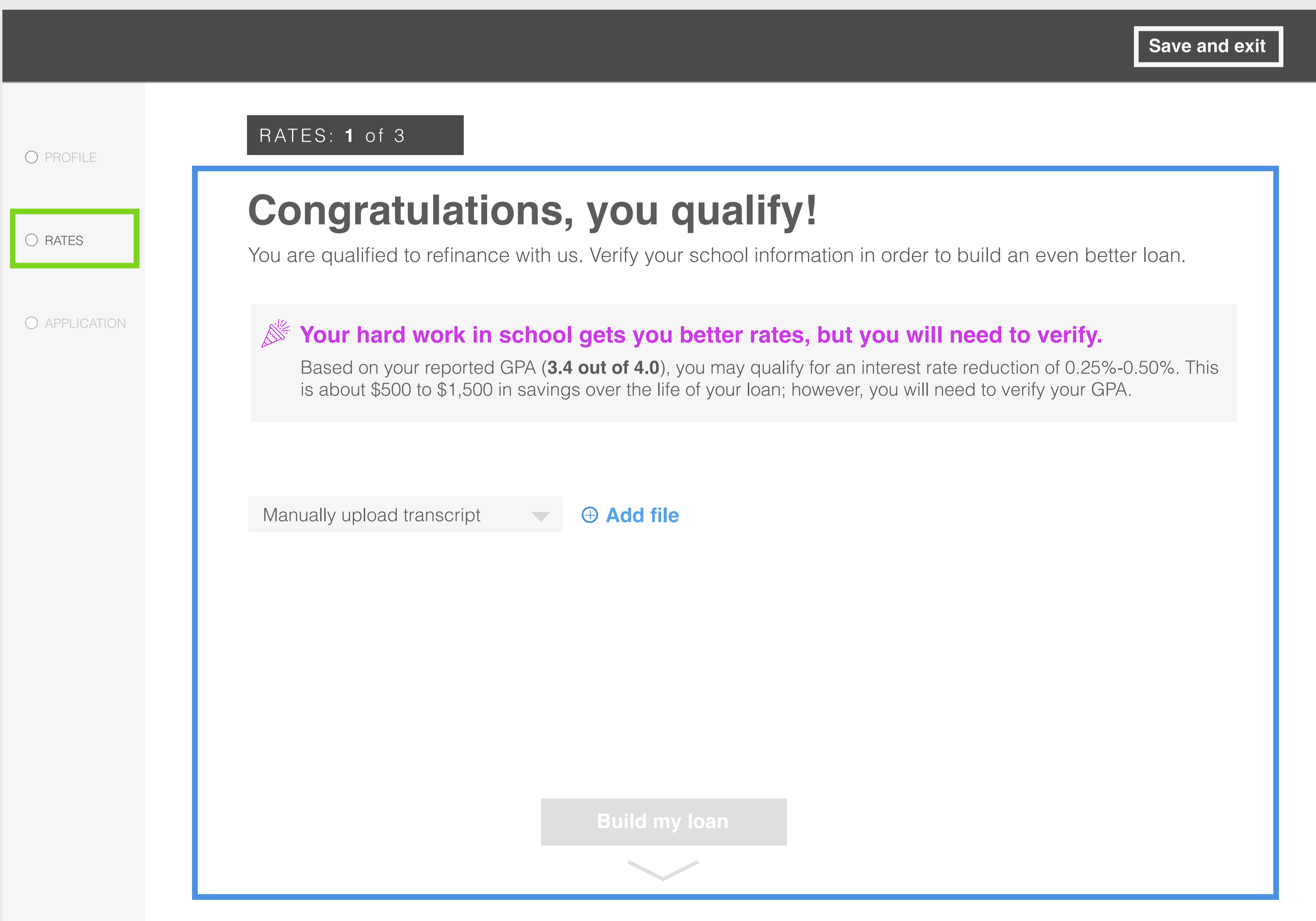
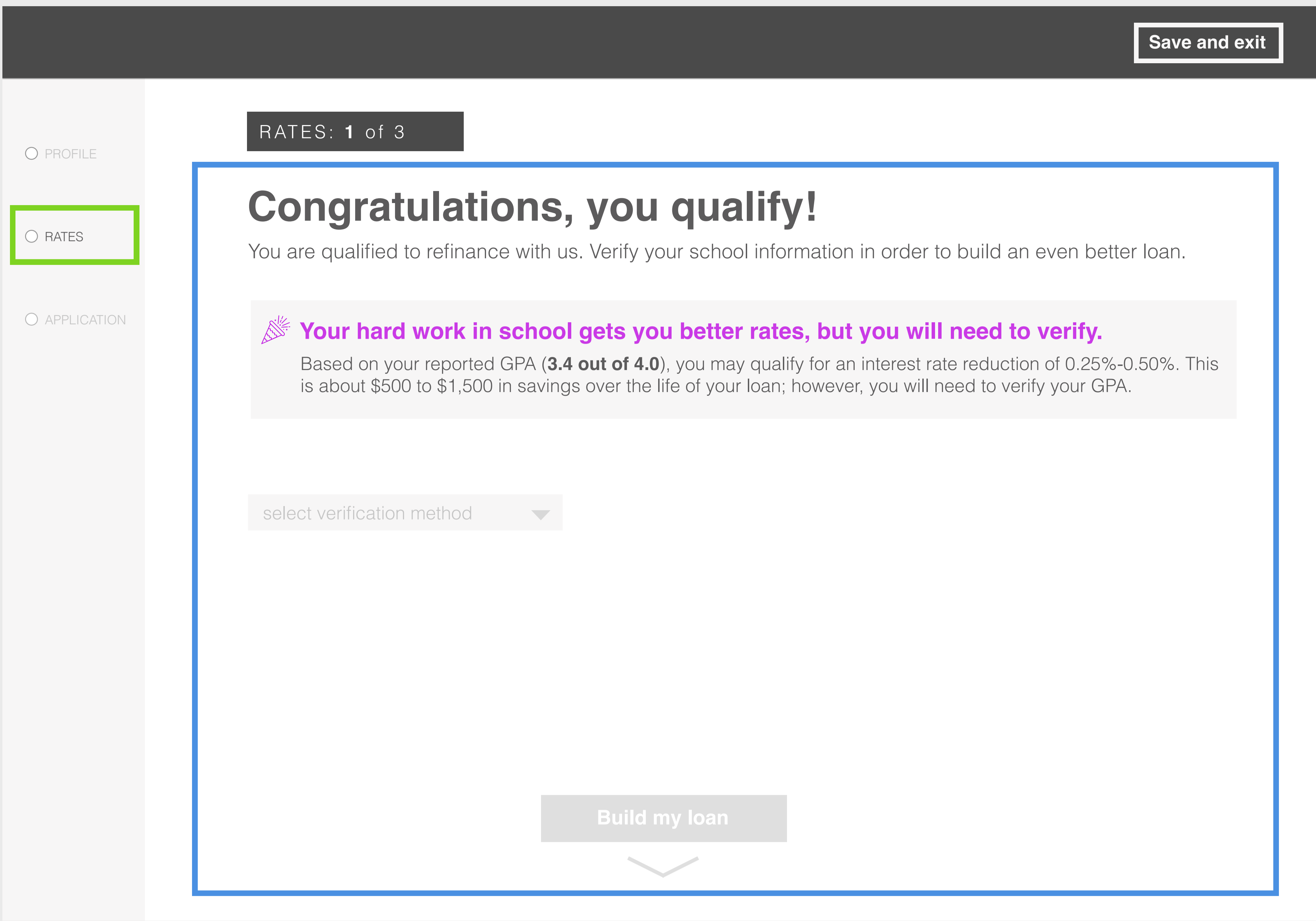
- On mobile, a user can select to email the code, which opens the devices default email application with the code prepopulated in the message
- On mobile, a user can select to text the code, which opens the devices default messaging application with the code prepopulated in the message.

Email Code

- When a user selects to email the code to an address, the email field resets in order to allow the user to send the code multiple times in the event a cosigner does not receive the email or the user needs to send it to a different address.

Cosigner Status

- When a user invites a cosigner by sending the code, a status informs the user about where the cosigner is in the process
- In progress** status indicates that a cosigner has used the code to enter the system and started the application to join.
- Success** status indicates that a cosigner was approved and successfully joined the loan.



Desktop Annotations

- On desktop, a user uploads a transcript file saved locally on the device

Mobile Annotations

- On mobile, a user takes a picture of the hard copy that needs to be submitted.

GPA Verification Status

- When a user takes steps to verify GPA, a status informs the user about the process.
- **In progress** status indicates that a manual upload has been received and that GPA is being verified.
- **Pending** status indicates that additional review is needed to complete the verification process.
- **Success** status indicates that the GPA was successfully verified.
- **Unsuccessful** status indicates that the chosen verification method didn't work, and recommends that the user select a different method from the menu.
- If additional statuses are required, the icon and messaging would occur on this screen, informing the borrower of what to expect and if other actions are needed.

Desktop

Rates Step 2 of 3

Save and exit

RATES: 2 of 3

Let's build your loan.

These are your available loans to refinance. Make necessary changes and continue to choose your rate.

LOAN AMOUNTS TO REFINANCE

COMPANY	ACCOUNT NUMBER	BALANCE	
Nelnet	000 000 000 000	\$12,988	Remove loan
Sallie Mae	000 000 000 000	\$15,125	Remove loan

[Add loan](#)

REFINANCE TOTAL
\$28,113

Choose rate

Mobile

Rates Step 2 of 3

RATES: 2 of 3

Let's build your loan.

These are your available loans to refinance. Make necessary changes and continue to choose your rate.

LOANS TO REFINANCE

ACCT: 000 000 000 000

Nelnet

\$12,988

ACCT: 000 000 000 000

Sallie Mae

\$15,125

[Add loan](#)

REFINANCE TOTAL
\$28,113

Choose rate

Mobile Annotations

- On mobile, the hierarchy for the loan amounts transitions to account number, company name, and then loan amount.

Desktop

Rates Step 3 of 3

Save and exit

RATES: 3 OF 3

○ PROFILE

○ RATES

○ APPLICATION

Choose your rate.

Choose your rate and calculate your monthly payment.

RATE
Fixed ⓘ Variable ⓘ

REFINANCE TOTAL
\$28,113 edit

TERM
5 years ▼

I would like a 2 year interest-only option

MONTHLY PAYMENT 60 PAYMENTS \$1,322	TOTAL LOAN COST \$32,389
TOTAL INTEREST \$4,276	INTEREST RATE 5.25%

Refinancing private and federal student loans may not be the right decision for everyone. Federal loans do carry some special benefits, for example, public service forgiveness and economic hardship programs, fee waiver and rebates on the principal, which may not be accessible to you after you refinance. Benefits that exist with federal loans could be forfeited by consolidating them into a private loan.

Continue to application

Mobile

Rates Step 3 of 3

☰

RATES: 3 of 3

Choose your rate.

Choose your rate and calculate your monthly payment.

REFINANCE TOTAL
\$28,113 Edit loans

RATE
Fixed Variable

TERM (IN YEARS)
5 years ▼

ADDITIONAL OPTIONS
 I would like a 2 year interest-only option

MONTHLY PAYMENT 60 PAYMENTS \$1,456	TOTAL LOAN COST \$32,389
TOTAL INTEREST \$4,276	INTEREST RATE 5.25%

NOTE: There is a potential for loss of federal benefits. [Read how you may be affected.](#)

Continue to application

Mobile Annotations

- On mobile, longer disclosures that are displayed on screen may be condensed behind a link that opens a disclosure modal.

Desktop

Application Step 1 of 3

[Save and exit](#)

APPLICATION: 1 of 3^

Let's sign this.

Please review the following disclosures before finalizing your new, refinanced loan.

LOAN APPROVAL DISCLOSURE

[Review disclosure](#)

LOAN DOCUMENTS

By selecting **esign and submit electronically** below, I am consenting to the electronic delivery of [describe document] by [LOB name].

This is a one-time consent applicable only to this document, so there is no need for you to take action if you wish to receive this type of correspondence via mail in the future.

You may request a mailed copy of the document free of charge by [calling / downloading / etc.].

In order to access the document in electronic form, you need to have a computer or mobile device with internet service that uses a current version of one of the following JavaScript-enabled web browsers: Google Chrome, Microsoft Internet Explorer, Apple Safari, or Mozilla Firefox. You need to be able to access HTML (Hypertext Markup Language) files and PDF (Portable Document Format) files. If you elect to save and/or print PDF materials – which is not required – you will need to be able to view and read PDF files. To do this, you will need Adobe Acrobat Reader. You can download Acrobat Reader for free.

[Sign and submit electronically](#)

Mobile

Segment 1

APPLICATION: 1 of 4

Let's sign this.

Please review the following disclosures before finalizing your new, refinanced loan.

LOAN APPROVAL DISCLOSURE

[Review disclosure](#)

You must view the "Loan Approval Disclosure" in order to continue.

Loan Approval Disclosure [Close \[x\]](#)

[borrower name]
[borrower address]

[creditor name]
[creditor address]

Loan Rates & Estimated Costs

ITEMIZATION OF AMOUNT FINANCED

You must scroll to the bottom of the pane to in order to accept the terms.

[I have read and understand the terms](#)

Mobile

Segment 2

APPLICATION: 1 of 4

Let's sign this.

Please review the following disclosures before finalizing your new, refinanced loan.

LOAN DOCUMENTS

You must view the "Loan Documents" in order to continue.

By selecting **sign and submit electronically** below, I am consenting to the electronic delivery of [describe document] by [LOB name].

This is a one-time consent applicable only to this document, so there is no need for you to take action if you wish to receive this type of correspondence via mail in the future.

You may request a mailed copy of the document free of charge by [calling / downloading / etc.].

In order to access the document in electronic form, you need to have a computer or mobile device with internet service that uses a current version of one of the following JavaScript-enabled web browsers: Google Chrome, Microsoft Internet Explorer, Apple Safari, or Mozilla Firefox. You need to be able to access HTML (Hypertext Markup Language) files and PDF (Portable Document Format) files. If you elect to save and/or print PDF materials – which is not required – you will need to be able to view and read PDF files. To do this, you will need Adobe Acrobat Reader. You can download Acrobat Reader for free.

[Sign & submit electronically](#)

Loan documents

- When a user is required to view and scroll through a loan document, the green check mark is used to inform the user of which documents have been successfully viewed.

Desktop

Application Step 1 of 3

Save and exit


APPLICATION: 2 of 3

You are on your way to a better loan.

Now that you submitted your application, please review one final disclosure. You can also enroll in autopay to reduce your interest rate by .25%.

FINAL DISCLOSURE

Review disclosure

 **Reduce your interest rate by .25%**

If you enroll in autopay, you will automatically reduce your interest rate by .25%.

[⊕ I want to enroll in autopay](#)

Finish

Mobile

Application Step 2 of 4

APPLICATION: 2 of 4

You are on your way to a better loan.

Now that you submitted your application, please review one final disclosure. You can also **enroll in autopay to reduce your interest rate by .25%**.

FINAL DISCLOSURE

Review disclosure

Continue

Mobile

Application Step 3 of 4

APPLICATION: 3 of 4

Reduce your rate by .25% with Autopay.

If you enroll in autopay, you will automatically reduce your interest rate by .25%.

ROUTING NUMBER

000 000 000

ACCOUNT NUMBER

000 000 000 000

RECONFIRM ACCOUNT NUMBER

000 000 000 000

ACH DISCLOSURE

Review disclosure

You must view the "ACH Disclosure" in order to continue.

Submit & finish application

[Skip autopay](#)

Mobile Annotations

- On mobile, add autopay interaction is broken down into two steps, reducing the amount of clicking and simplifying the interaction to scrolling and entering the information if desired.
- Once a user provides the proper information, the **submit and finish application** button becomes active

Desktop

Application Step 3 of 3

Save and exit

APPLICATION: 3 of 3

Thank you.

Thank you for choosing Navient Refi. We're excited to help you simplify and pay off your student loans.

What's next?

We'll send you a confirmation email outlining everything you need to know about the status of your loan. Have questions? Contact us at [\[insert contact email\]](#).

Mobile

Application Step 4 of 4

APPLICATION: 5 of 5

Thank you.

Thank you for choosing Navient Refi. We're excited to help you simplify and pay off your student loans.

What's next?

We'll send you a confirmation email outlining everything you need to know about the status of your loan. Have questions? Contact us at [\[insert contact email\]](#).