

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 **Cosign a Loan**, the **Cosign a Loan** screen opens, allowing user to start application.

Mobile Annotations

- The primary navigation is contained within the hamburger menu.

COSIGN A LOAN

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

Hello.

To join a loan as a cosigner, help us get to know you.

EMAIL ADDRESS ⓘ

REFERENCE CODE (You receive this from the person who requested you to cosign.)

LAST 4 DIGITS OF BORROWER'S SSN ⓘ

[Join loan](#)

Contact us

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contact@navientrefi.com

Connect with us



[Privacy policy and terms of use](#)

COSIGN A LOAN

Hello.

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

(*) denotes optional

EMAIL ADDRESS ⓘ

REFERENCE CODE (Provided by the person who requested you to cosign.)

LAST 4 DIGITS OF BORROWER'S SSN ⓘ

[Join Loan](#)

Contact us
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Cosign a Loan Annotations

- A user must enter valid email, the borrower's reference code, and the last 4 digits of the borrower's social security number in order for join loan button to become active, allowing user to enter application flow.

Desktop Profile Step 1 of 4



Save and exit

○ PROFILE

○ APPLICATION

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

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.

(*) denotes optional

My name is optional

and I was born on

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.

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.

(*) denotes optional

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.

(*) denotes optional

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

Desktop

Profile Step 2 of 4

Save and exit

○ PROFILE

○ APPLICATION

PROFILE: 2 OF 4 ^

Let's find the best options for <borrower name>.

To get <borrower name> 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

Save and continue

v

Mobile

Profile Step 2 of 4

☰

PROFILE: 2 of 4

Let's find the best options.

To get <borrower name> 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 Annotations

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

Desktop

Profile Step 3 of 4

Save and exit

○ PROFILE

○ APPLICATION


PROFILE: 3 OF 4 ^

Tell us about your work.

Let us know about your job history so we can find <borrower name> the best rates.

I work at and make per year.

optional

 **Make additional annual income?**

It is easier to help <borrower name> 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.

Save and continue

Mobile

Profile Step 3 of 4

☰

PROFILE: 3 of 4


Tell us about your work.

Let us know about your job history so we can find <borrower name> the best rates.

(*) denotes optional

I work at

and make .

 **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 & continue

Desktop

Profile Step 4 of 4

Save and exit

○ PROFILE

○ APPLICATION

PROFILE: 4 OF 4 ^

Just one more thing.

You have one last disclosure to review before we pull your credit report in order to check if we can include you on <borrower's name> loan application.

LOAN APPLICATION AND SOLICITATION DISCLOSURE

Review disclosure

By pressing the Submit button: I certify that the information on this application is true and complete to the best of my knowledge. I understand and agree that you will obtain a copy of a consumer credit report in connection with this application.

It's required by federal law that we obtain, verify, and record information that identifies you when you apply for a loan. This includes your name, address, and date of birth. We may also request a copy of your driver's license or other ID.

I have read and acknowledge the [Privacy Policy](#) of the lender

Submit

v

Mobile

Profile Step 4 of 4

☰

PROFILE: 4 of 4

Just one more thing.

Review this disclosure before we pull your credit report in order to check if we can include you on <borrower's name> loan application.

LOAN APPLICATION AND SOLICITATION DISCLOSURE

Review disclosure

You must view the "Loan Application and Solicitation Disclosure (LASD)" in order to continue.

By pressing the Submit button: I certify that the information on this application is true and complete to the best of my knowledge. I understand and agree that you will obtain a copy of a consumer credit report in connection with this application.

It's required by federal law that we obtain, verify, and record information that identifies you when you apply for a loan. This includes your name, address, and date of birth. We may also request a copy of your driver's license or other ID.

I have read and acknowledge the Privacy Policy of the lender.

Submit

Desktop

Application Step 1 of 2

Save and exit

APPLICATION: 1 of 2

PROFILE

APPLICATION

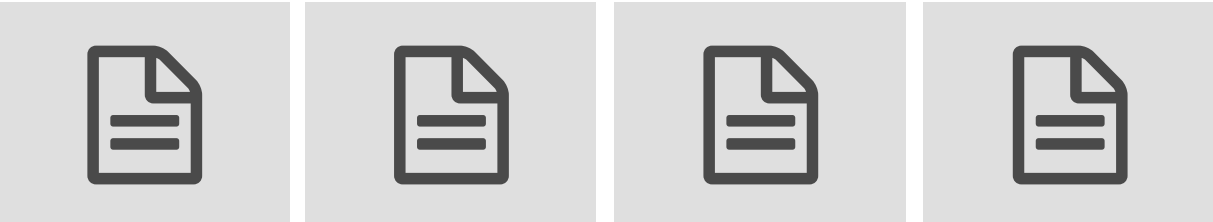
Congratulations, you qualify! Let's sign this.

Please review the following disclosures and documents before joining <borrower's name> loan.

LOAN APPROVAL DISCLOSURE

Review disclosure

LOAN DOCUMENTS



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.

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 and submit electronically

Mobile

Segment 1

APPLICATION: 1 of 2

You qualify! Let's sign this.

Please review the following disclosures and documents before joining <borrower's name> loan.

LOAN APPROVAL DISCLOSURE

Review disclosure

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

Mobile

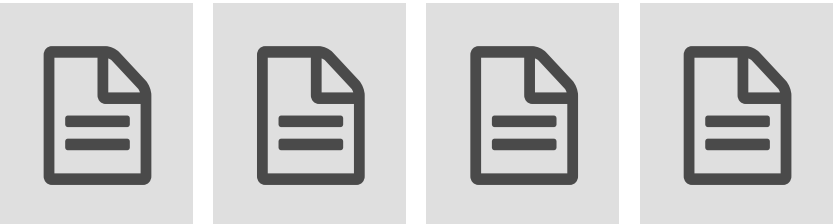
Segment 2

APPLICATION: 1 of 2

You qualify! Let's sign this.

Please review the following disclosures and documents before joining <borrower's name> loan.

LOAN DOCUMENTS



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

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

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 viewed.

Desktop

Application Step 2 of 2

Save and exit

○ PROFILE

○ APPLICATION

APPLICATION: 2 of 2 ^

Thank you.

Thank you for choosing to cosign this loan with Navient Refi. We hope to make repayment as easy as possible for <borrower name>.

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 [\[insert contact email address\]](#)

Mobile

Application Step 2 of 2

☰

^

APPLICATION: 2 of 2

Thank you!

Thank you for choosing to cosign this loan with Navient Refi. We hope to make repayment as easy as possible for <borrower name>.

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 address]