



# A leading provider of payment and finance solutions for students and their families

Cognition Financial develops data-driven solutions for our partners and their customers. An engine for our partners' growth, we take a thoughtful, collaborative approach to product development and delivery.

Cognition Financial has over **25 years** of experience facilitating more than **\$23 billion** in private student loans for dozens of lender clients and thousands of schools.

Tuition Management Systems has over **30 years** of experience processing more than **\$52 billion** in tuition payments for hundreds of schools.

We've helped more than **1 million** families pay for their education.



About Us

[Read more](#)



Contact Us

[Read more](#)



Careers

[Read more](#)



# About Us

## ON THIS PAGE

- [Financial Products](#)
- [Company History](#)
- [Fundamentals](#)

Cognition Financial (formerly The First Marblehead Corporation) was founded in 1991 with the goal of helping students reach their educational goals through access to funding. Along with Tuition Management Systems and Cognition Lending (formerly First Marblehead Education Resources, Inc.), Cognition Financial has leveraged innovative thinking and analytical rigor to develop innovative financial and technological products for our partners and their clients.

- Originally, Cognition Financial changed the way educational institutional loans were facilitated.
- Cognition Financial then changed availability of and access to education loans for students and their families.
- Through the Monogram Loan platform, along with our lender partners, Cognition Financial changed the structure and flexibility of private student loans.
- Now, through the [raise<sup>^</sup> private student loan program](#) which we designed in conjunction with, and which is offered through, our lending subsidiary, Cognition Lending, we are increasing the availability of funding.
- Looking forward, Cognition Financial will marry capital needs with capital resources to develop new, inventive products.
- The results speak for themselves:
  - Facilitated \$23B+ in private student loans
  - Processed \$52B+ in tuition payments

## Financial Products

Monogram® Platform

Monogram® Platform: Cognition Financial's Monogram platform is a fully outsourced, end-to-

[Learn more](#)

[Contact Us for more information.](#)

Processed \$52B+ in tuition payments

## Financial Products

### Monogram® Platform

Monogram® Platform: Cognition Financial's Monogram platform is a fully outsourced, end-to-end private student loan solution for lender clients. The platform is designed to be flexible and helps our lender partners target risk profiles that align with their portfolio objectives. Product offerings include development of a customized private-label program, including a proprietary scorecard, school sales and marketing support, active portfolio management, and loan loss protection.

Learn more

[Contact Us for more information.](#)

Private Student Loan products offered by our lending partners


School Services (Tuition management/Payment plans)

## Company History

- 1991 First Marblehead launches and begins working with schools to provide loans to students and their families
- 1994 Begins partnering with lenders to back private student loans
- 1998 prepGATE, a K-12 private student loan, is introduced
- 2001 Purchases a student loan origination platform and private student loan database
- 2002 Launches consumer-based loan products
- 2003 First Marblehead goes public, is listed on the New York Stock Exchange
- 2009 Launches Monogram Loan Platform
- 2010 Purchases Tuition Management Systems, a tuition payment company
- 2016 Company goes private, launches raise<sup>A</sup> private student loans funded by First Marblehead Education Resources, inc. to increase access to student loans
- 2017 Announces move to Boston, MA and company name changes to Cognition Financial (formerly First Marblehead) and Cognition Lending (formerly First Marblehead Education Resources)

Monogram® Platform

Private Student Loan products offered by our lending partners

 [Contact Us for more information.](#)

### raise^

raise^ is the latest private education loan product designed by Cognition Financial to make private student loans more accessible. It is offered through our lending subsidiary, Cognition Lending Corporation.

### The Custom Choice Loan®

A private student loan offered by SunTrust Bank, the Custom Choice Loan is a customizable, competitive private student loan available to undergraduate and graduate students.

### Graduate Business School Loan

A private student loan offered by SunTrust Bank, the Graduate Business School Loan is designed to help graduate students seeking an MBA, or other advanced business degree, pay for college by offering great rates and a variety of benefits.

### Kinecta Private Student Loan

Kinecta Private Student Loans through Kinecta Federal Credit Union offer competitive rates with customized options to best fit your lending needs.

### Union Federal Private Student Loan funded by SunTrust Bank

A private student loan offered by SunTrust Bank, the Union Federal Private Student Loan can help pay for college with great rates and a variety of benefits.

### AAA Advantage Student Loan funded by SunTrust Bank

A private student loan offered by SunTrust Bank in partnership with AAA Northeast Bank.

School Services (Tuition management/Payment plans)



# Contact Us

Contact us by phone or online for customer service, inquiries, or business opportunities.

## Phone Numbers and Email Addresses

### Financial Aid Officers, Student Lending

- Contact your sales development representative, contact us at [866-296-3637](tel:866-296-3637) or [salesdevelopment@cogfin.com](mailto:salesdevelopment@cogfin.com).
- Visit [schoolcertify.com](http://schoolcertify.com)
- From application through repayment, we're focused on making sure students approach borrowing responsibly, learn more about our [Smart Borrowing program](#).

School Administrators, Business Officers
Lenders
Media
Business Development
Students Borrowers and Cosigners
Student & Family Inquiries (TMS)

### Locations