

### March 2014

#### Educational Lending - US

“The student loan crisis continues, driven by the escalating cost of college as well as slow recovery, which is hindering graduates’ abilities to repay their loans. The government is beginning to take the problem seriously, and proposals to help solve the problem are being considered both to help students repay ...

### February 2014

#### Consumers and the Economic Outlook - US

“Consumers are a little more optimistic than they were last year but still wary. Many (but not all) are aware that they are not saving enough, both for the short term as well as for retirement. This presents a wonderful opportunity for financial services firms to take a holistic view ...

#### Retail Banks and Credit Unions - US

“Now that the banking industry is recovering from the financial crisis for which it was blamed several years ago, it can begin to tackle the new challenges it faces. One challenge is to attract new customers, especially young ones, and banks and credit unions are fighting it out, competing on ...

### January 2014

#### Canadian Savings and Investing - Canada

“As their national economy continues to struggle, Canadians are changing their priorities in order to improve their financial standing. Saving money and eliminating debt are increasingly important, and institutions with the best tools to help people achieve their goals will come out ahead. However, firms can’t forget that the ‘personal ...

#### Canadian Banks and Credit Unions - Canada

“Canadians are very loyal to their banks, but quite consistently have accounts at other institutions, which indicates that there are opportunities for institutions with the primary relationship to increase cross-sell efforts. One way to do this is by offering enhanced mobile banking features, since Canadians have yet to adopt mobile ...