



**Rachel Cowart**  
**Associate**

**PROFESSIONAL SUMMARY**

Ms. Cowart is an Associate at Areté Capital Partners, where she supports companies and investors navigating financial and operational challenges. Ms. Cowart's experience includes supporting credit and financing work through liquidity analysis, financial modeling, and capital structure evaluation. She has contributed to venture debt and syndicated financing transactions, acquisition financings, and portfolio management across healthcare services, healthcare technology, and life sciences companies.

Prior to joining Areté, Ms. Cowart worked at J.P. Morgan as a Banking Associate in the firm's Healthcare Technology group, where she partnered with venture-backed and growth-stage companies from Series A through \$2BN in revenue. In this role, she worked closely with management teams and investors to assess credit opportunities and support financing transactions across the healthcare ecosystem. Earlier at J.P. Morgan, she served as a Credit and Banking Analyst within the Healthcare Services and Life Sciences teams, supporting national underwriting efforts through financial performance analysis, projection and valuation modeling, and drafting credit and opportunity memos. During this time, she contributed to multiple originations and a restructuring, gaining exposure to venture debt, bilateral and syndicated credit facilities, direct lending, and amendment execution. Ms. Cowart began her career as a Treasury Analyst supporting higher education institutions and not-for-profit healthcare organizations, where she played a key role in client implementations, relationship reviews, and RFP processes.

Ms. Cowart earned a Bachelor of Business Administration in Finance from Kennesaw State University, with a minor in Applied Statistics and Data Analysis, and graduated Summa Cum Laude with Honors. While in school, she served as Managing Director in the Kennesaw State University Student Managed Investment Fund, leading analysts in equity research and portfolio management across consumer sectors.

Ms. Cowart resides in Atlanta, Georgia, and enjoys traveling to national parks, hiking, photography, playing golf, and spending time with family and friends.



# PROFESSIONAL BIOGRAPHY

## CAREER EXPERIENCE

### **ARETÉ CAPITAL PARTNERS**

ASSOCIATE

**Atlanta, GA**

2/26 – Current

### **J. P. MORGAN**

ASSOCIATE – HEALTHCARE TECHNOLOGY

ANALYST – HEALTHCARE

**Atlanta, GA**

1/25 – 1/26

6/22 – 1/25

## SELECT TRANSACTION EXPERIENCE

**TRANSCARENT** – Assisted with the debt financing for Transcarent’s acquisition of Accolade, a healthcare technology company offering navigation and advocacy solutions for employers and their members, led by J.P. Morgan.

**LARGE HEALTH SYSTEM** – Assisted with an RFP response for a \$1BN+ healthcare system by preparing client materials, collaborating with internal partners, and supporting the finalist presentation.

**HEALTHTECH PAYMENTS COMPANY** – Assisted with a debt proposal for a healthcare technology patient financing and payments company by completing a liquidity analysis, gathering diligence materials, and helping prepare the credit memo and proposed structure.

**DERMATOLOGY COMPANY** – Assisted with the refinancing of a multi-site dermatology practice in restructuring by updating financial models and analyzing liquidity and covenant performance.

## EDUCATION/CERTIFICATIONS

**KENNESAW STATE UNIVERSITY, COLES COLLEGE OF BUSINESS** – Kennesaw, GA

*Bachelor of Business Administration, Finance*

\* References Available Upon Request \*

