

# DISCOVER® | STUDENT LOANS

## Media Relations Briefing Book

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Joanna Scott  
Andrea Lemieux  
Catherine Schuler  
Patrick Li

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Discover Financial Services is the third largest provider of private student loans in the nation. Students who are attending an accredited, non-profit, four-year university within the United States can use Discover Student Loans to finance their college tuition. The company is committed to responsible lending and ensures that students are aware of all possible options including grants, scholarships and federal loans. The mission of the company is to help people spend smarter, manage debt better and save more so they achieve a brighter financial future. The vision is to be the most rewarding relationship consumers and businesses have with a financial services company. Both the mission and vision statement underscore the importance of customer service. This is how Discover Student Loans differentiates itself from competitors. The private student loans are managed in-house and no part of the process is outsourced. Additionally, there are student loan specialists available 24 hours a day and seven days a week to answer questions or address concerns.

## **I. Media Goal and Objectives**

In 2013, the Discover Student Loans' public relations team conducted media tours in New York City and Washington D.C. that resulted in briefings with Bloomberg BusinessWeek, Wall Street Journal, Financial Times, The Associated Press, Reuters, Dow Jones, Inside Higher Ed and Chronicle of Higher Ed. There was an increase in the amount of coverage by more than 300 percent compared to the previous year. Additionally, a partnership was formed with an influential financial blogger, offering the opportunity for Discover Student Loans to be present in more conversations about financing college tuition.

While there is success in reaching the financial media and parents of college-bound students, Discover's Public Relations team has identified an opportunity to better engage with students. The challenge presented is to increase the consideration of Discover Student Loans among college age students.

Research was conducted about the target audience and previous media coverage in order to appropriately identify a goal and objectives for the campaign. It was found that students are interested in news, but prefer different sources than older adults. This demographic does not rely on specific outlets, but rather chooses to use news aggregators, social media and blogs. It was also realized that outlets with a student audience covered the topic of student loans; however, articles rarely mentioned Discover Financial Services or Discover Student Loans. These research insights led the creation of the goal and objectives.

The goal of the media relations campaign is to enhance the reputation so that students who are preparing for college will consider Discover Student Loans as a way to finance their education. The objectives are measurable opportunities that focus on increasing positive conversations and actions. The goal and objectives are listed below.

### ***Goal***

To enhance the reputation of Discover Student Loans so that it is a leading option for funding tuition among U.S. college students.

### ***Objectives***

1. To obtain favorable mentions in at least 75 percent of Discover Student Loans' media coverage by September 1, 2015.

2. To generate one million media impressions about Discover Student Loans' campus event panels from media outlets, with a target audience between the ages of 17-25, by September 1, 2015.
3. To engage 2,000 students between the ages of 17 and 25 in Twitter conversations with the hashtag #DreamwithDiscover by September 1, 2015.
4. To generate a 15 percent increase in applications for Discover Student Loans by September 1, 2015.

## **II. Newsworthy Idea / Campaign Overview**

The goal of this media relations campaign is to enhance the reputation of Discover Student Loans among students who are between the ages of 17 and 25. This can be accomplished by offering newsworthy ideas that appeal to millennial readers. Currently the media has interest in the student loan topic, as demonstrated by the previous coverage, but these journalists also desire new ways to report about the issues. The proposed campaign, "Dream with Discover" is guided by the company's commitment to responsible lending practices, customer service and financial education. It distinguishes itself as it is focused on helping students accomplish their educational dreams as well as creating dialogue on financial responsibility.

"Dream with Discover" will include two tactics, an educational panel tour and a scholarship contest, to capture both the attention of journalists and students. The panel will engage the media due to its promotion of open conversation among students, and the scholarship contest will be an engaging look at the goals of students. The campaign will be scheduled between March and August, as this is when high school seniors are looking for scholarships and loan options. This is also timed in accordance with the national college decision and Free Application for Federal Student Aid (FAFSA) deadlines. Additionally, it is recommended to start in the 2015 calendar year to fully leverage the campaign.

### ***Educational Panel Tour***

#### ***Purpose***

The panel tour will educate students through dialogue about student loans and financial topics. The main idea with this tactic is to provide relevant information for the target audience about college financing options as well as provide the media with engaging personal stories.

#### ***Details***

There will be five panels, hosted in high schools, in each of the following metropolitan areas: Boston, New York, Chicago, Los Angeles and Houston. The cities were chosen for the diverse geographic location and size of the media market. The panels will be scheduled throughout March and April. At each event, five recent graduates who used a Discover Student Loan will speak and answer questions. It will be focused on having each panelist share their experience with funding college as well as giving advice to college-bound students. The panelists will be different for each location and selected due to living in or nearby the city. As an example, a panel in Boston would include five young professionals who live in or near the city. This would be done to foster cultural relevance. Additionally, it would minimize costs and be more appropriate for the panelists' schedules.

The educational panels focus on open conversation; however, it is also understood that these panelists need to be professional and able to appropriately represent Discover Student Loans. In

order to select the best candidates, a survey would be distributed to those who recently finished college and are currently in the process of repayment. The survey will ask questions that can help Discover Student Loans ascertain satisfaction levels with the loan experience as well as current career roles and responsibilities. Those invited to participate will be incentivized with compensation of \$500 as well as an appreciation dinner.

The moderator is also a key feature and attraction of the panel. A moderately well known celebrity that can draw an audience will be used. It is recommended to seek out Ariel Winter, the actress who plays Alex in the popular sitcom *Modern Family*. Her character on the show is an academic teenager with ambitious collegiate and professional dreams. Winter is a 16 year old who identifies with a high school audience. She can draw a crowd, but not overshadow the message of the event panels.

At the events, students will have the opportunity to connect with Discover Student Loans through personal interaction and social media. Discover Student Loans' representatives will be on-site to answer questions about financing college. Live tweeting will be encouraged and panelists will answer questions from tweets with the hashtag #DreamwithDiscover. The panel and workshop events will be free with registration for students.

The event panels focus on five major metropolitan cities, but these conversations would interest students around the country. Therefore, live webinars would be featured on the Discover Student Loans' website. This video footage could be later edited and featured on social media channels as well.

#### *Media Interest and Involvement*

A media advisory and invitation to attend the events will be sent to local journalists prior to each event panel. Interest would be gained due to the focus on the educational aspects as well as the open and candid conversation. Additionally, there is an opportunity to leverage the New York City panel to set up a meeting with Tyler Kingkade of The Huffington Post College who is influential among millennial audiences. An exclusive interview would be offered to him providing the opportunity to meet with the New York panelists. He will be invited to the appreciation dinner the night before the event. This provides him with more time to write a story and lead the coverage about the event panels.

#### *Budget*

This portion of the campaign is estimated to cost approximately \$50,000. This will cover the \$500 payment to each of the 25 panelists, moderator expenses, travel costs, appreciation dinners and venue payment.

#### *Scholarship Contest*

##### *Purpose*

The scholarship contest will engage students and draw attention to the Discover Student Loan brand. Students will participate through social conversations, and it serves as a follow up to the educational panels. In addition to creating engagement with the brand, this tactic offers the opportunity for Discover to demonstrate its focus on helping students finance college and achieve their dreams. Discover Student Loans' focuses on total financial health, rather than a hard sell for the loan, and this scholarship is an opportunity to broadly display the company's mission statement and enhance the reputation.

### *Details*

At the end of each panel event, the moderator will announce the upcoming scholarship contest. It will begin on May 1, 2015. This contest blends creativity and academic ability to reward five winners with a one-time \$10,000 scholarship. Those who wish to participate will have the opportunity to enter the contest by tweeting out their “educational dream” and include #DreamwithDiscover. Tweets sent between May 1 and May 14, 2015 will be included in the contest. Creativity will be encouraged, but the tweet must be about a career or collegiate pursuit. Students may want to craft a statement about being a first-generation college graduate or studying abroad in Spain. Additionally, photos or videos will be considered if included with the tweet. Of these submissions, 100 entries will be chosen to advance to the second and more challenging portion of the contest. The winners of the Twitter contest will be announced on June 1, 2015.

In the second phase of the contest, applicants will submit either a five-minute video or 1,000-word essay detailing their dream and how they are working to make it a reality. As an example, a student who desires to study abroad in Spain might submit a video about his journey of learning the Spanish language and culture. The deadline for these submissions is July 1, 2015.

The Discover Student Loans’ public relations department will decide winners of the competition. It is recommended that entries be judged on the quality of writing, professionalism and creativity. Additionally, those who can display a strong work ethic towards their goal would be favorably viewed. On August 1, 2015 the five scholarship winners will be announced.

### *Media Interest and Involvement*

The scholarship aspect of the campaign is geared towards attracting attention and gaining the trust of students. Therefore, this tactic would appeal to journalists who are focused on the college-age audience and want to provide them with information about college financing. The media would be contacted with pitches and news releases to help spread the word of this opportunity. Stephanie Kaplan, Co-founder and CEO of HerCampus.com will be pitched to have a significant role in sharing the scholarship details. Due to her website’s large audience and focus on scholarships, she will be given the opportunity to have the news first. Additionally, she can also be offered the opportunity to receive a special experience tour of the Boston educational panel and an exclusive feature of the scholarship contest winners. These three components are geared towards Kaplan’s interests and readers which likely means she would be interested.

### *Budget*

The scholarship contest will cost an estimated \$60,000. This factors in five scholarships of \$10,000 as well as travel costs for promoting the winners.

### *Summary of Campaign*

“Dream with Discover” is a campaign with two primary tactics that will both educate and engage college-bound students. Discover Student Loans’ reputation will be enhanced as relationships are formed with journalists reaching millennial readers. This campaign is strategically timed when there is already on-going conversation about these financing college. “Dream with Discover” will capture the media’s attention due to its relevance to its readers and will help increase the consideration among students to use Discover Student Loans.

### III. Media Coverage Analysis

#### **Overview of Coverage**

To better understand both how journalists view Discover Student Loans and the messages the public receives on the subject of private loans, an analysis of traditional media coverage was conducted. Content from national publications was included, considering that the target audience is students across the nation, as well as Chicago outlets given the location of Discover's headquarters. The search used the databases of LexisNexis, ProQuest and Access World News to find articles and broadcast transcripts between January 1, 2013 and March 14, 2014. To thoroughly capture all coverage the following search terms were included: 1) "discover student loan" 2) "discover" AND "student loan" 3) "private student loan" and 4) "student loan." This variety of searches aided in gathering articles where journalists used different references for the company as well as distinguishing between the brand name and common word usage. The analysis focused on the following news outlets that had the most coverage of the student loan product:

- Chicago Tribune
- Chicago Sun-Times
- Wall Street Journal
- The New York Times
- Washington Post
- The Huffington Post
- The Associated Press

#### *Topics*

After the search for coverage on Discover Student Loans, it became apparent that the company is typically referenced as part of the larger student loan industry, rather than as a main topic of interest. The majority of the coverage, in both local and national publications, focused on a few key issues:

- Advocacy from the Consumer Financial Protection Bureau for loan protection and restructuring
- Discover Financial's report that it is being probed by the CFPB as well as the FDIC
- J.P. Morgan Chase exiting the loan industry
- Issues with loan repayment and consumers seeking debt relief
- Advice for students planning on attending college, or for their parents
- Legislators seeking action for students who are overwhelmed by student loan debt
- Statistics from the Discover Student Loan Survey

Throughout 2013, journalists wrote about the actions of the Consumer Financial Protection Bureau in relation to student loans. In May 2013, stories focused on the agency's proposal to restructure and refinance college loans. In October 2013, many published the number of grievances against private student loans. This coverage centered largely on the government agency's actions, but often included information and quotes from Discover Student Loans. In February 2014, Discover Financial Services disclosed in its annual filing that it was being probed by the Consumer Financial Protection Bureau, and this resulted in coverage focused on the "potential deficiencies" in Discover's loan services. Another recurring topic last year was the news that J.P. Morgan Chase was exiting the student loan industry. These articles discussed the state of and outlook for the private loan industry and gave specific information about Discover Student Loans' business strategy. Aside from these larger event related news stories, journalists

mostly covered student loan repayment and the process of taking out a student loan.

#### *Amount*

The most coverage directly related to Discover Student Loans came from The Wall Street Journal. Fifteen articles mentioned the product. Most focused on the industry overall, with a few sentences or paragraphs dedicated to Discover, but the company was the main focus of two articles. The greatest amount of coverage on the general topic of student loans appeared in The Huffington Post and the Chicago Tribune. The Chicago Tribune published 73 articles with the phrase “student loan” somewhere in the content, and The Huffington Post published more than 1,000 articles about student loans. It is worth noting that The Wall Street Journal and the Chicago Tribune’s content were often about the industry and the financials of lending. However, articles in The Huffington Post typically gave advice to readers who were heading to college or in the process of loan repayment. The New York Times and the Chicago Sun-Times made no mention of Discover Students Loans during the selected time frame. Both publications did have articles about the private student loan industry, but these did not include facts about or quotes from Discover. Overall, Discover Student Loans has received some coverage in local and national publications, but in the context of student loans this coverage is minimal.

#### *Sources (Quotes)*

Most media coverage specifically addressing Discover Student Loans included quotes from executives within the company. These executives included Danny Ray, president of Discover Student Loans; PK Parekh, vice president of Discover Student Loans; and Roger Hochschild, president of Discover Financial Services. A few articles quoted a survey that was commissioned by the company to show trends among parents and students regarding college funding. Messages that were shared by these executives were about the business aspects as well as instructions to lenders. Executives spoke to the commitment of growing the business and being a responsible lender. They also gave instructions on how to get organized and learn about interest rates in regards to repayment.

Journalists also used quotes from government agencies, industry associations and competitors in student loan articles. The most common source of information was the Consumer Financial Protection Bureau, with quotes coming from both the bureau’s director and student-loan ombudsman. Senator Dick Durbin and Congresswoman Karen Bass were also quoted in articles addressing restructuring for student loans.

#### *Tone*

Articles focused on Discover Student Loans as a company were typically positive and included specific information and statistics. For example, the company’s grievance policy and ability to work with borrowers were covered in a positive light. Additionally, in comparisons to Sallie Mae or federal loans Discover was often written about favorably. However, articles focusing on the outlook of student loans and repayment were often negative in tone. Journalists wrote about the high number of outstanding loans and high interest rates. When Discover Financial Services reported that it was being questioned by the Consumer Financial Protection Bureau and the Federal Deposit Insurance Corporation, coverage was fairly neutral though the subject was negative. Other financial coverage of Discover Student Loans tended to be neutral and simply state numerical facts.

## **Analysis by Publication**

### *Chicago Tribune*

The Chicago Tribune published two articles with content on Discover Student Loans. The first article, “Discover Graded on Student Loans,” was published on Oct. 25, 2013 and written by Becky Yerek. It was one of the most positive articles identified during the media analysis, including the statement that “Discover Financial Services is among the private student loan providers most likely to compensate borrowers who file grievances with the Consumer Financial Protection Bureau, according to a newly released analysis of the agency's complaint database.” The second article, “Discover Financial faces U.S. probe over student lending,” covers the negative news that Discover’s loans are being probed by the CFPB and that the FDIC has labeled its anti-money laundering program as having “potential deficiencies.” However, despite the negative news, the tone is neutral and clearly indicates that Discover is cooperating with authorities in the matter. Although the Chicago Tribune did not have a significant amount of coverage specifically about Discover Student Loans, it ran 73 articles about student loans in general. Several of these stories addressed the ways in which millennials are handling debt and loans. One such article was “Biggest college worry is student loan debt,” from May 2013. The analysis of this coverage affirmed that reporters see a target audience of students who are seeking more information about college funding.

### *Chicago Sun-Times*

No articles from the Chicago Sun-Times specifically addressed Discover Student Loans. However, there was coverage of the student loan industry, much of which focused on Senator Dick Durbin’s introduction of related legislation. Additionally, the newspaper published op-eds from Reverend Jesse Jackson of the Rainbow Push Coalition expressing concerns with college funding.

### *Wall Street Journal*

The Wall Street Journal had the greatest amount of content specific to Discover Student Loans. Significant coverage was given to J.P. Morgan Chase’s exit from the private loan industry, and these articles often spoke to Discover’s financial situation. In Feb. 2013, Andrew Johnson and Al Yoon wrote, “Discover: Student Loans a ‘Train Wreck’ for Taxpayers”. This article solely covered Discover Student Loans and did not address any competitors. It focused on Discover Financial Services President Roger Hochschild’s speech at an investor conference, where he shared his belief that federal loans will cause a taxpayer headache due to poor underwriting. Overall, his quotes emphasized responsible lending and placed Discover at the forefront of this effort. In Jan. 2014, Michael Calia wrote “Discover Profit Rises 11%,” and cited the explanation as “continued, across-the-board loan growth” and “more rapid loan growth than bigger companies”. In Feb. 2014, Andrew Johnson wrote “Discover Financial Services Faces Student Loan Probe,” noting that the company did not respond with a comment. This article was more negative than others on this subject, though it did put the situation in the context of a broader investigation into student lending practices. Discover Financial Services also appeared in two other February articles about the student loan industry as a whole, “Banks Take Interest in College Lending” and “Student-Loan Refinancing Makes Reappearance.” Overall, The Wall Street Journal gave Discover the greatest amount of exposure, most of which was either positive or neutral.

### *The New York Times*

The New York Times made no specific mention of Discover Student Loans during the time frame searched. Related articles on student loans were either negative or neutral. This coverage included an article titled “The Hefty Yoke of Student Loan Debt” and a book review of *College*

*(Un)Bound: The Future of Higher Education and What It Means for Students*, which decries the massive debt held by college graduates. Ann Carrns also wrote several blog posts about student loans, but these posts were generally meant for an older audience.

#### *Washington Post*

The Washington Post did not run any coverage specifically on Discover Student Loans. However, two articles on the subject of student loans mentioned the company. The first, “JPMorgan Chase to exit already tight student loan market,” was written by Danielle Douglas in Sept. 2013. It mentioned Discover as a leader in the private student loan market, but quoted a lawyer from Consumers Union recommending that students only use federal loans. Another Danielle Douglas article from May 2013, “Agency urges more flexibility in paying private student loans,” highlighted the negative situation of students struggling to pay back their loans. It focused on the Consumer Financial Protection Bureau’s series of proposals calling for more flexible repayment of loans. Overall this coverage had negative views on loans and stressed the need for reform.

#### *The Huffington Post*

One mention of Discover Student Loans was found in a search of The Huffington Post. A blog post by Jodi Okun in Jan. 2014 cited a Discover Student Loans survey showing that 87 percent of parents say college is important to a child’s future. In the context of an overall article meant to help parents discuss college financing with their children, this mention positioned Discover as a significant player in the financial education of students. Okun wrote a second educational article in Feb. 2014, “What Parents Should Teach Their Children About Student Loans,” that did not mention directly mention the company. A Dec. 2013 article was more negative. “My Student Loan Company Won’t Accept What I Can Afford to Pay,” which appeared in Steve Rhode’s advice column, centered on struggles to repay a private student loan. The student in question had his loan sold to Discover Financial Services by CitiBank, and complained that the company was giving him undesirable repayment options. Other than these direct mentions, there were seven other relevant media hits about student loans, three neutral and four negative. The positive mentions gave advice to both students and parents. The negative mentions focused on the massive debt student loans create and on the Department of Education’s probe into Sallie Mae.

#### *The Associated Press*

Discover Student Loans was mentioned only once in an Associated Press story. This mention came in the context of a Sept. 2013 article about J.P. Morgan Chase’s exit from the student loan market. The article mentions Discover as one of the major lenders continuing to offer private student loans and cites five percent growth in its lending over the course of a year. Overall, the article was relatively neutral on the subject of private student loans, though it mentions that private loans tend to have fewer protections and higher rates. Other notable Associated Press articles on student loans were “Student loan borrowers complain of repayment snags” and “Student Loans 101: Why Uncle Sam is your banker.” Both of these articles portray private student loans negatively.

### **Insights for Media Relations Campaign**

The analysis of the current coverage for Discover Student Loans and the student loan industry uncovered a few useful insights for the media relations campaign. The company is most often mentioned in financial news or the state of the private loan industry. It is rare for the company to be mentioned in articles about how to pay for college. Thus, there is an opportunity to gain more exposure for Discover Student Loans in conjunction with the topic of financing college. Additionally, there is the opportunity to use non-executive spokespeople who are relatable to students and can highlight key messages on college preparation and finance. Finally, due to the

recent news of the CFPB and FDIC’s investigation into Discover Student Loans, it will be necessary to prepare for any negative comments or questions that arise during the campaign.

### IV. Media Contact List

#### Media Contact List

<u>Reporter/ Editor Name</u>	<u>Title/Beat</u>	<u>Media Outlet</u>	<u>Phone</u>	<u>Email</u>	<u>Twitter</u>
Liz Perle	Teen Editor	The Huffington Post - Teen	212.402.7183	elizabeth.perle@huffingtonpost.com	@lizperle
Tyler Kingkade	Assistant Editor	The Huffington Post - College	212.652.6400	tyler.kingkade@huffingtonpost.com	@tylerkingkade
Elynor Moss	Editor	HBCU Connect	614.416.5514	ermoss@hbcuconnect.com	-
Matthew Zeitlin	Reporter	BuzzFeed	N/A	matt.zeitlin@buzzfeed.com	@mattzeitlin
Stephanie Kaplan	Co-founder/Editor-in-Chief	Her Campus	N/A	stephanie@hercampus.com	@stephaniekaplan
Briana Boyington	Web Producer & Social Media Manager	U.S. News & World Report - Education	N/A	bboyington@usnews.com	@B_Boyington
Anya Kamenetz	Senior Writer	<u>Chicago Tribune &amp; Fast Company</u>	212.389.5412	akamenetz@fastcompany.com	@anyalanya
Amy Astley	Editor-in-Chief	Teen Vogue	212.286.6102	amy_astley@condenast.com	@AmyTastley
Maggie McGrath	Markets & Personal Finance	Forbes	212.620.5178	mmcgrath@forbes.com	@mcgrathmag

	Reporter				
Dean Tsouvalas	Editor-in-Chief	StudentAdvisor.com	781.683.3312	dtsouvalas@studentadvisor.com	@deantsouvalas
Betsy Fast	Site Director	Seventeen Magazine	212.649.3127	bfast@hearst.com	@betsyfast

**Review of Media Contact List**

*Liz Perle*

Liz Perle is a senior editor at The Huffington Post responsible for HuffPost Teen’s content. Previously, she was The Huffington Post’s High School Editor, giving her particular insight into the target demographic. She came to The Huffington Post from Seventeen Magazine, where she started as an intern in 2008 and moved up the ranks to become assistant to the editor-in-chief. Perle has six years of experience writing to a teenage audience. She has more than 1,800 Twitter followers and tweets regularly about topics relevant to teens. She has shown that she is a true ally and advocate for teens with tweets such as, “It makes me sad when parents don't know how amazing, eloquent & popular their teen is in an online world they're too scared to be part of.” She believes teens are intelligent and worthwhile members of society. She manages a College Prep section in HuffPost Teen that is actually written by the age group. This indicates that she is likely to respond to a pitch about teens learning from their peers and being financially savvy, specifically the interactive student event panels.

*Tyler Kingkade*

Tyler Kingkade is an Assistant Editor for the college section of The Huffington Post. The readers of this publication are the target demographic for the Discover Student Loans media relations campaign. It is reported by The Huffington Post that one in five millennials read news from its website. Additionally, this age group is writing for the publication. Within the featured blog posts section, multiple students are displayed as the authors of recent articles. The topic of finance and student loans is commonly written about, and these articles are easily compiled through selecting the “Majoring in Debt” tab that appears on the home page. As the assistant editor, Kingkade has access to these student influencers and responsibility for the content published. Additionally, he has a strong interest in how students are funding higher education. He covered the complaint grievance report published by the Consumer Financial Protection Bureau in October, and he has tweeted about issues with private student loan companies. While this is a subject of interest to him, Kingkade has never mentioned Discover Student Loans in an article or social media post. This editor views himself as an advocate to college students, and he often provides advice. As Kingkade has no prior experience writing about Discover Student Loans, this is an opportunity to connect and create a relationship. The pitch to him would be about the event panels and the opportunity for students to gain knowledge from their peers. This would be effective as it relates to students’ perceptions and insights, which is the direction he most often pursues with his coverage on The Huffington Post College.

*Elynor Moss*

Elynor Moss is an Editor for the magazine HBCU Connect. HBCU Connect, with a readership of 50,000, is a resource for black students who are pursuing higher education, attending a university,

or recently graduated. The millennials reading this publication feel a sense of pride and ownership in their academic future. This makes them an ideal target for as part of the campaign will empower students to realize educational goals. Moss has worked for the publication since 2011, and she writes articles that range in topic from college relationships to entry-level positions. She is mainly concerned with how to make the college experience more enjoyable. As she writes about how to make goals and dreams happen, Moss would be a good fit with the campaign idea of making dreams happen. She would respond to a pitch that gives her the opportunity to educate her audience on a new topic such as funding college tuition. Many of her stories guide her audience in their pursuit of a college degree, and this aligns well with Discover Student Loans' goals. Moss would help increase awareness of the programs to the HBCU Connect readers.

#### *Matthew Zeitlin*

Matthew Zeitlin covers business related stories at BuzzFeed with a particular focus on banks and finance. While Zeitlin does not specifically write to a teen or millennial audience, it is significant that he writes for a news site with a significant following among millennials. Additionally, he has written an article titled, "What Every Millennial Needs To Know About Saving And Finance," which indicates his interest in helping that demographic be financially savvy. He has more than 7,600 followers on Twitter, which makes him accessible to millennials who exclusively use Twitter for news. His tweets are fun and quirky, so teens and millennials are likely to find him relatable.

#### *Stephanie Kaplan*

Stephanie Kaplan is the Co-Founder, CEO and Editor-in-Chief of the Her Campus blog, an outlet for females pursuing and attending college. Blog articles include collegiate and career topics as well as soft news with beauty, fashion and relationship related content. According to The Huffington Post, the blog is the "#1 online community for college women". There are more than 3.3 million monthly visitors to the blog. In addition to managing Her Campus, Kaplan writes on college and small business for The Huffington Post. She has written about social media, mobile apps and student debt. A relationship with Kaplan and Her Campus is also beneficial because of the outlet's current initiative to engage high school ambassadors. Additionally, a major goal of Her Campus is to connect women with college scholarships; therefore, we expect Kaplan to be interested in the scholarship contest.

#### *Briana Boyington*

Briana Boyington is the web producer and social media manager for the education section of U.S. News & World Report. This publication releases an annual report of college rankings that is often referenced by students. The popularity of this knowledge source can be seen from the education section's Twitter account that has more than 103,000 followers, and its Facebook page with nearly 90,000 followers. The online website includes a section comprised of articles about the topic of paying for college, and these are often published on The Huffington Post website. Boyington states on her personal Twitter account that she likes to tweet about music, beauty, finance, health and education news. Her posts often are about student loan debt. A recent article published on the website addressed financial concerns of those who are transferring from community college to a four-year traditional school. All of her stories are directed towards a student audience, and she provides practical advice in a concise post. Her articles are published twice a month, so timeliness is a factor. A newsworthy angle for her would actually be the results of the Twitter scholarship contest. As a social media manager she is interested in its use, and she

has posted articles on the U.S. News & World Report Education website of social media conversations. In August, Boyington published responses to a dialogue on the topic of what not to pack for college.

#### *Anya Kamenetz*

Kamenetz covers innovation in education for Fast Company, a magazine that covers technology, media and marketing, and business. Ten issues of the print copy are printed each year, and an online website is updated daily with timely articles. Additionally, Kamenetz writes "The Savings Game", a weekly column for Tribune Media Services that educates readers on the basics of financial planning, saving and investing. Kamenetz has a strong interest in student loan policy. She is the author of the book, "Generation Debt", and was recognized as a "2010 Game Changer in Education" by the Huffington Post. She speaks at campuses across the country and occasionally provides commentary for NPR and CNN. Kamenetz is an active Twitter user with more than 10,400 followers and speaks about teens, college finance and education. Kamenetz is included on the media list due to her advocacy for students and interest in college debt. Although her media outlets tend to skew towards an older audience, her tone in articles is still written with a student audience in mind. This offers the opportunity to reach the younger demographic engaged with these publications. Kamenetz believes in students taking responsibility for their finances; therefore, she would be interested in the event panels and writing about how students are engaged with their fiscal situation.

#### *Amy Astley*

Amy Astley is the Editor-in-Chief for Teen Vogue, a position she has held for ten years. Astley was directly involved with teen readers in the past, holding events where her audience could meet her and celebrities. She also has appeared on the CW show Gossip Girl, making her recognizable to its young audience. While it may seem odd to target a magazine that focuses largely on fashion, Teen Vogue has a total audience of 3.4 million, an average reader age of 23 and 1.94 million Twitter followers. Astley, herself, has more than 4,500 followers. Additionally, Teen Vogue has both career and academic sections that provide humorous and serious advice for high school, college and beyond. As a manager of a popular teen publication with clear interest in advising its readers as they enter college, Astley should be interested in hearing a pitch about how Discover Student Loans can help students finance their dreams. Specifically, she would be engaged with the idea of interviewing finalists in the Twitter contest, and how want to know more about how they used their scholarship funds.

#### *Maggie McGrath*

Maggie McGrath covers markets and personal finance specifically for a millennial audience at Forbes. She says in her Forbes bio that she got her training on the beat from her "own cornucopia of student loans," as well as from Today show financial editor Jean Chatzky. With this particular dual focus on personal finance and millennials, McGrath is an ideal target to pitch for coverage on the student panels. She is someone who wants to educate millennials about finances through her writing, so she would find a student loan-backed educational session intriguing. Her self-description as a "millennial-defending-millennial" could make her a more feisty journalist; however, it also makes her a more credible and relatable source for the audience. If McGrath writes about Discover Student Loans, millennials are likely to trust her judgment because she has recently gone through the loan process.

*Dean Tsouvalas*

Dean Tsouvalas is the Editor-in-Chief of StudentAdvisor.com, a website that provides students with the tools to find the best college match for their situation. This resource gives information about academics, scholarships and financial aid. Published by The Washington Post, StudentAdvisor.com is a popular website with more than 10,000 unique visitors every month. Tsouvalas has covered the education and careers beat since 2010. On StudentAdvisor.com, Tsouvalas has several articles about student loans and scholarships. A recent article by Tsouvalas, “Great Ways to Get Tuition Assistance” was about finding money for college. Due to his interest in distributing scholarship information, an effective pitch would be providing him the details about the Twitter contest and the winning scholarship prizes. His publication of the contest announcement would be helpful to draw students who are seeking options to fund college.

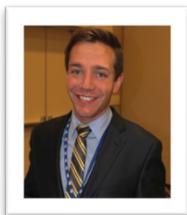
*Betsy Fast*

Betsy Fast is a Site Director and Editor for Seventeen Magazine. She covers topics such as celebrity gossip and teen human interest. Fast has written multiple articles about dorm life and tips on saving money. She plays an active role in the dosomething.org organization against bullying. She would be an ideal candidate to write about Discover Student Loans because of her audience’s age range. The angle she would most likely be interested in writing about is the Discover Your Dreams contest where applicants can win a scholarship for writing an essay or submitting a video about their dreams.

**V. Journalist Dossiers & Q&A Guides**

**Journalist Dossier**

*Tyler Kingkade*



Huffington Post College  
Associate Editor  
@tylerkingkade

*Role & Journalism Interest*

Tyler Kingkade is the Associate Editor for The Huffington Post’s college section. As part of this position he manages the content and writes articles for the online publication. He is an active contributor and has new articles published almost daily. Kingkade’s LinkedIn profile page says that he reports, “on higher education and millennials.” Additionally, he places a “special focus on investigating sexual violence and assaults on campus, student affairs, and additional coverage of student debt, political influence of higher education and Greek life.” A LexisNexis search for his coverage over the past six months revealed that he often writes about current events at specific college campuses and topics that are relevant to students. Examples of these articles include, “Penn Student Suicides Prompt Task Force Probe of Campus Stress”, “Harvard Business School Dean Apologized to Women”, “The 25 Best Companies to Intern For, According to Glassdoor” and “You Can Take A College Course About Jay-Z and Kanye West at Mizzou”.

Most of Kingkade’s coverage is straight reporting that provides readers with facts and knowledge about current events. His articles are written for the millennial age group in an educated, but yet

informal style. Kingkade does view his position as an advocate for students though. In May 2013, he wrote an article that responded to criticism of millennials in the *Time* magazine cover story, “The Me Generation”. It was an opinionated piece and included statistics to reinforce his arguments. Kingkade wrote, “In *Time*, Stein forgets to note that millennials are more committed to volunteerism than other age groups, and the percentage of young people who believe helping those in need is at its highest level since 1970.” It should be noted that Kingkade also has an interest in investigative journalism and from October 2013 to March 2014 he was researching and writing about sexual assault on college campuses. Many of these articles exposed issues within specific universities and attacked administrative policies. However, the articles did not receive much attention or have other outlets seeking to match the coverage. While investigative journalism is an interest for Kingkade, it is mostly focused on the issue of sexual assault, and this is a small portion of the total coverage he writes.

### *Student Loan Coverage*

Financing college is a topic of interest for Kingkade, and he does write about it almost every month. He has never written about Discover Student Loans or Discover Financial Services, but he has covered both private student loans and federal student loans. Recent stories include:

- “Christie Vetoes Bill to Explore Ideas Aimed at Eliminating Need for Student Loans” - Jan. 14, 2014
- “Many Young Americans Blame Colleges for Rising Student Debt” - Dec. 3, 2013
- “CFPB Helped Hundreds of Private Student Loan Borrowers Resolve Problems With Lenders: Report” - Oct. 25, 2013
- “Elizabeth Warren Calls for Big Changes to Student Loans” - Sept. 29, 2013
- “Elizabeth Warren’s Student Loan Bill Collects More Support from College Presidents” - June 27, 2013
- “Fairness for Struggling Students Act Would Reform Private Student Loan Bankruptcy Rules” - Jan. 24, 2013

Most of the stories focus on providing newsworthy facts that are most relevant to his readers. The articles are typically neutral in tone, but may include negative connotations about how students perceive paying for college and issues with student loans. The “Many Young Americans Blame Colleges for Rising Student Debt” article reported about a survey that was commissioned by Harvard University Institute of Politics. It revealed that 58 percent of those between 18 and 24 years old consider student debt to be a major issue and most blame colleges. In addition to statistics from the survey, Kingkade quoted directors from Young Invincibles and OurTime, both organizations that are focused on empowering youth.

The “CFPB Helped Hundreds of Private Student Loan Borrowers Resolve Problems with Lenders: Report” article contained the most information about private student loans. It included quotes from the Consumer Financial Protection Bureau’s Student Loan Ombudsman and a Sallie Mae spokesperson. This article had the most negative connotations toward the private student loan industry. Kingkade said, “Although private student loans only comprise 15 percent of overall education debt, four in five graduates who took out more than \$40,000 to cover college costs used private loans, according to the CFPB. Unlike federal loans, private lenders are not required to offer the same lower interest rates or income based repayment options, and no student loan is subject to the same bankruptcy protection as other forms of consumer debt.”

### *Social Media*

Kingkade is an active social media user, and he uses Twitter multiple times a day. He interacts with others, posts information about news stories and discusses current events. He has tweeted almost 12,000 posts with much of the content being related to higher education. He does tweet

about financing college and student loans. He has said, “I’m pessimistic this student loan proposal will go anywhere” and “Feds push private student loan companies to help struggling borrowers”. He also uses Twitter in a competitive nature to point out other news outlets’ factual errors. Kingkade publishes content on Facebook, LinkedIn and Tumblr; however, he is less active on these channels.

### *Background*

Kingkade graduated in 2011 with a Bachelor of Science degree in journalism from Iowa State University. While in school he held internships at The Iowa Independent, Leo Mores Society of Professional Journalists, Iowa State Daily, First Amendment Day and KCCI TV. Additionally, he created Ethos Magazine and was a Huffington Post Blogger for the college section. Following graduation, he interned for The Huffington Post and then spent two months working with the National Journal. He returned to The Huffington Post in February 2012 as an Associate Editor. While in school he received recognition from the Society of Professional Journalist Awards for online feature reporting. He received the Betty Gage Holland Award from the University of Georgia for election coverage and the Pacemaker Award from the Associated Collegiate Press for his Ethos Magazine.

Kingkade’s social media channels also show that he is interested in politics, legislation, civil rights and social action. He was named one of the best political Twitter users by the Washington Post in 2011. He can speak Spanish, and is a proud native of Iowa.

### *Interview Opportunity for Discover Student Loans*

Kingkade is a journalist who actively writes about college finances to a millennial audience; thus, it makes him a prospective influencer for Discover Student Loans. Although he has an investigative interest, he is also an advocate for students and believes in the importance of a college education. He is interested in new angles for the topic of student loans. In an interview with a student at the University of Oregon, he was asked if it was difficult to find stories about student debt. Kingkade’s response was, “It’s not hard because there are still a lot of problems. The problem, if any, is to show what’s new, rather than simply repeating the story of someone simply having a lot of debt. I think it’s fairly easy for people to become numb to that because eventually they tune out and say, “Yeah, OK, it’s expensive, people have a lot of student debt, and we get it.” So there are issues within the realm of student debt — bankruptcy protection, adult co-signers, the FAFSA and eligibility rules, interest rates, activism, fee abuse, so on.” As Kingkade has never written about Discover Student Loans, this is an opportunity to provide him with a new angle and student perspectives that will capture his interest.

### *Interview Pitfalls to Avoid*

As mentioned earlier, Kingkade is an advocate for students, but does have negative perceptions about student loan debt. Through his articles and social media accounts he has said that he personally has outstanding college debt. It should be noted that he is also a proponent of community college to decrease costs, and his first year of higher education was at a community college. He has spoken out against the higher interest rates of private loans. With his investigative nature, it will be important to keep the interview focused on student perceptions and responsible lending.



*Stephanie Kaplan*

*Her Campus  
Co-Founder and Editor-in-Chief  
@stephaniekaplan*

*Role & Journalism Interest*

Stephanie Kaplan is the Co-Founder, CEO and the Editor-in-Chief of [www.HerCampus.com](http://www.HerCampus.com), which is an online resource and blog for more than three million college women. Additionally, there are chapters at more than 230 colleges nationwide that produce their own exclusive content on the HerCampus website. Stories are added on a daily basis about style, relationships and education. HerCampus has content partnerships with multiple publications including Seventeen, Self, The Huffington Post and USA Today. The website has recently added a college student blogger network and an ambassador program for high schools across the nation.

In addition to managing the HerCampus website, Kaplan has formed relationships with CondeNaste, Seventeen and The Huffington Post. She is regularly featured in their publications, and she contributes guest articles. Her article content includes fashion, social media and career planning. Her style is informative and uses the language of a college student. She is interested in business, as she is an entrepreneur, and often provides advice. An example, in an article about tax returns, Kaplan expressed her opinions on the most effective ways for college students to maximize their returns. In this way, she has become a subject matter expert on college and millennial issues. Positive and insightful, she is both a well-respected entrepreneur and looked up to by many female millennials.

*Student Loan Coverage*

While Kaplan has not previously written about Discover Financial Services or student loans, she has written articles on how to save for college and obtain scholarships. Student loans are typically an afterthought in her writings as HerCampus makes it a priority to educate and connect students to scholarships. An article she wrote in November 2012 regarding scholarships is, “The 7 Craziest Scholarships You Can Apply For Now”. While she mainly advocates and writes about scholarships on her website, she does recognize the importance of loans as an option for financing education. This is demonstrated in her article for The Huffington Post titled “College Graduates”, where she details her experience with financing college and the necessity of student loans throughout her educational career.

*Social Media*

Kaplan has an influential presence on Twitter with more than 2,500 followers and nearly 4,500 tweets. Much of her content is related to business or recent events. She often retweets and includes comments that express her opinions of the item. Kaplan also uses Twitter to promote various scholarships, organizations and HerCampus articles. Additionally, her role as a college female’s mentor is carried out on this platform. Some recent tweets regarding advice for students included:

- “5 Things Recent Grads Wish They Had Done In College For Their Careers <http://shar.es/Fymti>”
- “What to Wear to Intern Around the World: 6 Outfits for 6 Cities <http://shar.es/FZ7sM> ”
- “5 Pieces of Career Advice for Women Tech Entrepreneurs <http://mashable.com/2014/02/09/5-pi>”

Kaplan’s personality comes across through her Twitter content. She loves fashion, her pet and is interested in new digital business developments. Her pride as a Bostonian is clearly communicated through frequent posts about local news and interesting facts regarding the city. It is also shared that she is engaged to be married and active in community organizations.

### *Background*

Kaplan is a 2010 graduate of Harvard University with a degree in Psychology and a minor in Economics. Kaplan began pursuing her goal of being a business owner through launching HerCampus with two friends while still in school. During her years at Harvard, Kaplan held multiple internships at national magazines. She was the features intern at Seventeen and an editor intern at Self. In her senior year, Kaplan was the editor-in-chief of Freeze, the school’s lifestyle and fashion magazine.

Kaplan’s business success has made her a prominent figure in the world of young entrepreneurs. She has achieved multiple awards in the past three years including:

- Glamour’s 20 Amazing Young Women
- Boston Globe's 25 Under 25
- Boston Globe's 25 Most Stylish Bostonians
- Semifinalist for Entrepreneur Magazine's Entrepreneur of the Year 2013
- Businessweek’s 25 under 25 Best Young Entrepreneurs
- Inc.’s 30 under 30 Coolest Young Entrepreneurs

### *Interview Opportunity for Discover Student Loans*

A primary goal of the HerCampus platform is to connect women with scholarships; therefore, Discover Student Loans has an opportunity to interest Kaplan in details about the ‘Dream with Discover’ scholarship contest. She has written multiple articles about saving for college and would be interested in further details about the campaign. Another opportunity for Kaplan is a human-interest story about the winners of the scholarship contest. This story could be both relatable and educational to her readers by providing information that shows different ways to finance their educational goals. The combination of these two interview opportunities will intrigue the co-founder of this collegiate website.

### *Interview Pitfalls to Avoid*

As Kaplan's readers have diverse interests, this means that her articles are written about various topics. She covers everything from dating to interview advice. Thus, it is necessary to be able to address why the readers will care. Student loan jargon should be avoided. The focus should be on the scholarship competition and human-interest angles.

## **Q & A Media Training Guides**

### *Tyler Kingkade*

#### *DSL Pitch Concept*

The pitch to Kingkade will offer him the opportunity to get an inside student perspective on loans. Knowing that he has an investigative tendency, it is necessary to proceed cautiously, but his endorsement will have high worth considering his specific interest in campus affairs and the millennial generation. Kingkade is also interested in the student perspective on funding college, as evidenced by his article, "Many Young Americans Blame College for Rising Student Debt." He will be invited to attend the New York City panel event and be offered exclusive access to interview the panelists beforehand at a dinner. The panels will involve a group of five recent graduates, who will speak to high school students about the ways in which Discover Student Loans helped them fund their college goals and also offer budget planning advice.

#### *Spokesperson*

Kingkade will speak with five recent graduates who are Discover Student Loan ambassadors serving on the event panel. Although these individuals are not employees, they will offer the loan perspective in a new way that captures interest.

#### *Key Messages*

- "Customer Service"

With Discover Student Loans, students get personalized financial advice. Whether that advice is about a private loan with the company or concerns in paying for college, the customer service representatives are there to help create a plan that works for each individual.

- "Educated Consumers"

Discover Student Loans is committed to educating students on finances and budgeting, enabling them to reach their life goals through responsible borrowing.

- "Easy Payment"

Discover Student Loans requires school certification of its loans and disburses directly to the colleges so students do not borrow more than needed and tuition bills get paid on time. Quarterly statements are sent to students and cosigners in order to keep them

informed.

### *Questions & Answers*

*Q: How much money do you owe in student loans?*

A: I prefer to keep my information about my finances private. It is a manageable amount and since Discover makes payment so easy, I am not concerned.

*Q: How involved were you in obtaining your loans?*

A: I was involved every step of the way. Discover Student Loans caught my attention via social media and that inspired me to be proactive about my college payment options with my parents. I confer with the loan representatives personally and manage my account jointly with my parents who co-signed on the loan. Discover has been great at educating me about the ins and outs of loans along the way.

*Q: How difficult do you think it will be to pay off your loans?*

A: I have complete confidence that I will be able to pay off my loans. Since becoming so involved in my finances, I made it a priority to work while completing my education. I am interned throughout college and made payments as I had extra money.

*Q: When do you expect to pay off your loans?*

A: I expect to pay them off gradually, with final payments within the next five years.

*Q: Why did you decide to obtain your loan through Discover Student Loans?*

A: Discover caught my attention through social media. They have an active and very informative Twitter account. I went to the company's website to learn more. After further research and consulting with my parents, I felt that Discover was the most supportive and secure option. The customer service representatives were so friendly and helpful about personalizing my options.

*Q: Who helped you the most with financing college?*

A: The college fund that my parents set up for me funded about 50 percent of my tuition. The rest is in loans from Discover, which I am responsible for paying.

*Q: What is your attitude about loans?*

A: I have a very positive attitude about loans. Without them, so many students would be deprived of the opportunity to attend college and get that necessary jumpstart to the rest of their lives. Loans make dreams possible.

*Q: Are you worried about rising interest rates?*

A: I am not. Discover offers both fixed and discounted variable rates; thus, I was able to choose a fixed rate that worked for me.

*Q: Are you aware that this could be costing you more than other college payment options?*

A: Yes, but for me the fantastic customer service and trust I have in Discover makes the extra cost worth it. With Discover I have a better understanding of the process, and what I need to do in order to repay the loan. It isn't just about the loan with Discover; it's about being financially independent and living in a way that will help me succeed.

*Q: How knowledgeable would you say you are about your loans?*

A: I am very knowledgeable about my loans. Discover has done a great job of educating me throughout the process.

*Q: At what point did you start looking into paying for college and student loan options?*

A: I started looking right after I was accepted to a college. It was important to me that I do quite a bit of research before making a decision.

*Q: Did you look into federal loans before choosing a private student loan?*

A: I did, and Discover helped me research federal loans. However, Discover turned out to be a better option for my situation.

*Q: Do you think it was worth going to \_\_\_\_\_ University rather than a less expensive college?*

A: Most definitely. It was important to me that I attend a school that had a fantastic \_\_\_\_\_ program, and I knew I could not get that opportunity anywhere else.

*Q: How much did cost factor into your college decision?*

A: It was moderately important. My choice was based on a balance of price and opportunities offered. I was willing to take out loans to fund my education, so I did not make cost my highest priority.

*Q: Why did you decide to become involved and part of the Discover Student Loan panel?*

A: I chose to become involved because Discover Student Loans has been such a supporter of my dreams throughout my college experience. The representatives were informative and truly helped me understand the action of taking a loan and what repayment would include. I wanted to share my journey with others in the hopes that they might also be inspired to achieve dreams that would not have been possible without loan support.

*Q: What incentives did Discover give you for participating in these panels?*

A. Discover has generously provided our travel to and from the panels, offered us \$500 as compensation and hosted an appreciation dinner for our time and help with mentoring students who are currently going through the process of financing their college.

*Q. Are you free to say what you want or are there scripts for this panel?*

A. A part of what makes this a great opportunity is it allows us to speak freely about our experiences with financing college and using Discover Student Loans. I think each of us would agree that we have all had very different college experiences and using a script to communicate those wouldn't be effective in helping the students who are participating in the event. The goal is to help students who want to go to college.

*Q. How is the CFPB Inquiry affecting the operations of Discover Student Loans? (directed to Discover Public Relations)*

A. Inquiries such as these are fairly common in the finance world and are meant to protect the best interest of the consumer. That being said we are doing everything we can to give them the information they need to ensure our business practices work as effectively as possible. We believe in communicating openly with the public, which is why we included the inquiry on our report.

### Stephanie Kaplan

#### *DSL Pitch Concept*

The pitch to Kaplan will focus on the "Dream with Discover" scholarship contest. The goal is to gain her interest about the contest so that she can encourage her readers to apply. The founding goal of HerCampus was to connect women to college scholarships. The website continues to post opportunities often; therefore, she is likely to be interested.

#### *Spokesperson*

A Public Relations Department Manager, either Rob Weiss or Abbe Kalina, will be interviewed as these individuals have the most extensive knowledge of the scholarship contest.

#### *Key Messages*

- "Dream with Discover" Scholarship Opportunity

Discover Student Loans is giving students the opportunity to discover their dreams through a Twitter-based contest. Entrants will articulate their dream in 140 characters and include the hashtag #DreamwithDiscover. 100 participants, based on the most creative tweets, will have the opportunity to write a 1,000-word essay or submit a five-minute video about their dream. Five of these essay writers/video producers will be awarded a

\$10,000 scholarship. A panel of judges from the public relations department will be responsible for choosing the winners.

- “Achieve Your Dreams”

Discover Student Loans’ goal in offering loans is to enable students to achieve their dreams by attending college, earning a valuable education and embarking on a career.

- “Educate Students”

Discover Student Loans is educating students about loans and financing college. With a focus on responsible finances, the company enables students to make good decisions about loans through providing knowledge and resources.

### *Questions & Answers*

*Q: Can you tell me the details of the scholarship contest?*

A: Discover Student Loans is giving students the opportunity to discover their dreams through a Twitter-based contest. Entrants will articulate their dream in 140 characters and include the hashtag #DreamwithDiscover. 100 participants, based on the most creative tweets, will have the opportunity to write an essay or submit a video about their dream. Five of these essay writers or video producers will be awarded a \$10,000 scholarship. A panel of judges from the public relations department will be responsible for choosing the winners.

*Q: Why did you decide to do a scholarship contest?*

A: Discover is an advocate of education and believes that all should have the opportunity to pursue this dream. We want to help students realize their dream is possible. With the rising cost of tuition, it is more important than ever to support and educate students on how to attain the future they desire. Discover Student Loans is in the business of helping students achieve their dreams by providing financial advice and assistance, so a scholarship is just another way this can be done.

*Q: What does the scholarship contest have to do with Discover Student Loans?*

A: Discover Student Loans’ goal is to educate students about loans and financing college. Scholarships are a viable option for financing college. While Discover Student Loans is offering the scholarship, it is by no means an incentive to sign up for a loan. We are just trying help students realize and achieve their dreams through responsible financial planning.

*Q: Who is eligible for the scholarships?*

A: All students who are either accepted to a U.S. four-year non-profit college or are currently attending one can participate in the contest. Those who are interested, can check the rules which are listed on Discover Student Loans’ website, [www.discover.com/student-loans](http://www.discover.com/student-loans)

*Q: What are the dates of entries for the contest?*

A: Students will have the chance to enter the contest by tweeting out their dreams to #DreamwithDiscover from May 1, 2015 to May 14, 2015. The top 100 tweets will be announced on June 1, 2015. These applicants will then have the opportunity to win the scholarship by writing a 1,000-word essay or submitting a five-minute video about their dream and how they plan to achieve it. This will need to be submitted by July 1, 2015. The winners of the scholarship will be announced on August 1, 2015, just in time for the scholarship to be applied to tuition bills.

*Q: What are you looking for in applicants?*

A: We are looking for creativity and students who have a passion for following their dreams. The eligibility requirements are listed on our website, [www.discover.com/student-loans](http://www.discover.com/student-loans), but outside of that we are ready to see what millennials are passionate about and what they hope to accomplish.

*Q: What qualifies as a dream?*

A: We don't want to give specific guidelines, because we are hoping for some unique and creative entries. However, we are looking for dreams that directly incorporate education. These could include graduate school, study abroad, starting a business or anything else that enriches students' lives and puts them on an exciting path to the future through education. We also want to make sure these dreams are reasonably attainable and financially sound. Our goal is to truly make these dreams possible by lessening the burden of tuition for a talented group of students.

*Q: Do you have to get a Discover Student Loan if you win this contest?*

A: It is not a requirement that winners of the contest apply for a loan with our company. Our goal is to help students achieve their dreams. However, we encourage students to look into all of their college financing options including a private loan from Discover Student Loans. For more information on financing college, students can go to our website where they can learn about all the options available to them.

*Q: Who will determine who wins?*

A: A panel from our public relations team will judge the applicants. Votes will be cast for each Twitter entry and the top 100 will be populated based on those votes. The same panel will then judge the most creative and quality essays or videos.

*Q: By what measures will the entries be judged?*

A: The first portion of the contest, via Twitter, will be judged on creativity and enthusiasm. We will also be looking for dreams that are particularly unique or moving. In the second portion essays will be judged on quality of writing and videos will be judged on professionalism and themes. Again, any particularly unique or moving story will be looked upon favorably.

*Q: How does the awarding of the scholarship work?*

A: The scholarship is a one-year \$10,000 award. It is applied directly to students' tuition and is not tied to a loan from the company.

*Q: Why do you want students to consider Discover Student Loans as funding source for college?*

A: I want students to consider Discover Student Loans because we take the time to give undivided and personal attention to students' specific needs. Taking out a loan is never easy, but our company is committed to financial education so that the student has control and understanding throughout the entire process. Students who use our loans not only receive a great loan, but a financial education for the rest of their lives.

*Q: Why would a student choose Discover Student Loans over a federal loan or other option?*

A: Discover Student Loans offers students an unparalleled combination of ease of payment and customer service. Our representatives see and treat each student as an individual, working to make their specific college goals a reality. For us, the students' prosperous futures are our main goal. We work to educate them on making good financial choices, setting them up for success. We work directly with colleges on payment plans to make sure no student takes out more money in loans than necessary, we offer zero fees and students can choose between fixed and variable interest rates based on their specific situation.

*Q. How is the CFPB Inquiry affecting the operations of Discover Student Loans?*

A. Inquiries such as these are fairly common in the finance world and are meant to protect the best interest of the consumer. That being said we are doing everything we can to give them the information they need to ensure our business practices are work as effectively as possible. We believe in communicating openly with the public, which is why we included the inquiry on our report.

## **VI. Personalized Email Pitches**

### **Pitch to Tyler Kingkade**

To: Tyler Kingkade ([tyler.kingkade@huffingtonpost.com](mailto:tyler.kingkade@huffingtonpost.com))

Date: February 7, 2015

Subject: Exclusive interview opportunity with Discover Student Loans' panelists

Hi Tyler,

I'd like to invite you to an exclusive opportunity to speak with recent graduates who are participating as panelists in Discover Student Loans' upcoming "Dream with Discover" event. These panelists will be sharing their stories about student loans and college finances to high school students that are preparing for college. We will be in New York City on March 7, and will be hosting a pre-panel dinner that would allow you to speak candidly with these student ambassadors.

I know that you are passionate about the subject of student loans and are always looking for new angles for your stories on the topic. The "Dream with Discover" panels are part of Discover

Student Loans' efforts to not only provide students with loans, but to educate them so that they can make informed financial decisions throughout life. The panels will feature five recent graduates who used Discover Student Loans as part of accomplishing their dreams, from going to law school to becoming an entrepreneur. The panelists will offer their personal advice to students who want to plan financially for similar endeavors.

Please let me know if you are interested in this opportunity. If you have any questions about the panels or the dinner feel free to email or call me at 312-555-5555. I will follow up with you in three days.

Best,  
Catherine Schuler  
Discover Student Loans  
Cschuler@discover.com  
123-456-7890

**Pitch to Stephanie Kaplan**

To: Stephanie Kaplan (stephanie@hercampus.com)  
Date: April 20, 2015  
Subject: Exclusive interview re: Discover Student Loans scholarship contest

Hi Stephanie,

I'd like to offer you the exclusive opportunity to interview Rob Weiss, Project Manager for Corporate Public Relations of Discover Financial Services, about our upcoming scholarship contest. Discover Students Loans will be launching a two-part competition for five \$10,000 scholarships and we want you to be the first to know about it.

I know that a primary goal of HerCampus is to connect women with scholarship opportunities. Your smart, driven readers are ideal candidates for our contest and we would like as many of them as possible to have exposure to the competition. Our goal is to empower smart students with the ability to attend college and achieve their dreams.

As a follow up to this initial interview, we would also like to grant you interviews with our eventual winners. Please let me know if you are interested in this opportunity. I look forward to hearing from you and will follow up in three days.

Best,  
Catherine Schuler  
Discover Student Loans  
Cschuler@discover.com  
123-456-7890

## **VII. Information Subsidies**

In order for the “Dream with Discover” campaign to be the most effective, it is recommended to distribute information subsidies that aid in getting the most important details to the media. This material will help to tell the story of “Dream with Discover” and is an opportunity to reinforce key messages. Additionally, these will be helpful to journalists who are limited with their time. The information subsidies will especially need to be given to journalists who favorably react to pitches and express interest in the campaign.

In advance of the educational event panels, a media advisory will be distributed to local media for each city. This advisory would provide information about the details of the event including the date, time, location, names of the panelists and moderator as well as the purpose of the event. As the educational panels will be in high schools, the media will be asked to register in advance and this will be noted on the media advisory.

At the event panels a backgrounder will be distributed to all media attendants. These will include a brief bio and photo of each panelist and the moderator. This will aid the journalists in correctly identifying individuals and provide interesting facts that can help with writing a story.

At the announcement of the scholarship contest a news release will be distributed to outlets, journalists and bloggers with an audience between the ages of 17 and 25. This press release will explain why Discover Student Loans is hosting a scholarship competition as well as explain the rules and requirements for participating. There will be a second news release distributed when the winners of the scholarship are announced. It will include details about the students and showcase part of their submission.

Lastly, as part of owned content, it is recommended to add a menu tab on the Discover Student Loans website for “Dream with Discover”. This offers the opportunity to include all the information in one area, which could include photos, news releases, video and infographics about student loans. The current newsroom on the website is difficult to search for just items related to student loans. If researching for a story, journalists will likely go to the Discover Student Loan website so it will make it easier to have everything in one area of the website.

## **VIII. Measurement and Evaluation**

The success of our campaign will be measured based on the following factors:

1. Amount of coverage generated in national and local news outlets between March 1, 2015 and September 1, 2015, with particular emphasis on outlets that were pitched and received information about the “Dream with Discover” campaign.
2. Tone of coverage generated in national and local news outlets between March 1, 2015 and September 1, 2015.
3. Number of tweets that include the hashtag “#Dream with Discover”.
4. Tone of tweets surrounding the “Dream with Discover” scholarship contest.
5. Number of entries in the “Dream with Discover” scholarship.
6. Number of applications to Discover Student Loans between March 1, 2015 and September 1, 2015.

The amount of coverage generated will be determined using a combination of Google News, LexisNexis, ProQuest and Access World News searches. We will use the following search terms to capture coverage: “Discover Student Loan,” “discover” AND “student loan,” “Dream with Discover,” “dream” AND “discover” AND “loan,” “dream” AND “discover” AND “scholarship,” “discover” AND “scholarship,” “Discover Student Loans” AND “scholarship” and “Discover Student Loans” AND “panel.” Additionally, it is recommended to use a tool such as CisionPoint to collect all articles during the time of the campaign.

The tone of coverage will be determined by manual analysis of individual articles. This will be done rather than a computer-generated process to accurately determine the context. As an example, a story may be negative about the student loan industry, but include positive statements toward Discover Student Loans. Both of this should be noted, rather than a single indication.

The number of Tweets surrounding the “Dream with Discover” hashtag will be determined using social listening tools, such as Radian 6, as well as simple searches on Topsy.com or Twitter.com. Searches will also be conducted for mentions of “Discover Student Loans,” “Discover loans” and “Discover scholarship.”

The tone of these tweets will be determined with manual analysis as it is assumed most mentions will be from high school and college age students. Often these individuals use slang or other phrases that are not identifiable to a computer.

The number of entries in the “Dream with Discover” scholarship contest will be determined based on the entry hashtag #DreamwithDiscover. The number of applications for loans will be determined through a simple count.

The success of the campaign will be evaluated based on the level of achievement for the previously stated objectives.