

Media Relations Briefing Book

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PRAD 562: Media Relations

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Table of Contents

- I. Media Goal and Objectives..... 3
- II. Newsworthy Ideas/Campaign Overview 4
- III. Media Coverage Analysis..... 6
- IV. Media Contact List 8
- V. Journalist Dossiers and Q&A Guides..... 12
- VI. Personalized Email Pitches 21
- VII. Information Subsidies 23
- VIII. Measurement and Evaluation 24

I. Media Goal and Objectives

The “Discover Scholars” media relations based campaign will feature stories that highlight high achieving or special interest students that have or are currently utilizing Discover Student Loans (DSL) for student loans. Our goal for the Discover Scholars campaign is to increase awareness of Discover Student Loans’ products and services to college-bound/current college students between the ages of 17 and 23. The objectives of the campaign are:

- To achieve awareness among 35% of students in the United States (17-23); specifically to increase understanding of the student lending process within the first year.
- To leverage current Twitter followers to generate 25,000 followers for the DSL Twitter account within the first year.
- To leverage current Facebook fans to generate 300,000 Facebook likes for the DSL Facebook page within the first year.
- To generate 1.5 million media impressions about “Discover Scholars” from media outlets that reach students pursuing higher education by the end of the first year.
- To achieve 20,000 DSL mobile application downloads within the first year.

II. Newsworthy Ideas/Campaign Overview

To drive media coverage and awareness, we plan to anchor our campaign around the theme, “Discover Scholars.” The “Discover Scholars” campaign will feature stories about high achieving or special interest students that have or are currently utilizing DSL for student loans. The students featured in the stories will represent a diverse array of cultural backgrounds and academic interests. We will recognize these students as “Discover Scholars.” Unique storytelling will gain web traction and earn the public’s attention, particularly our target audience, college-bound students. The “Discover Scholars” stories will be interactive and will live on a micro-site on Discover.com. The stories will have multi-media storytelling aspects including audio or video interviews and will include links to more information about DSL.

DSL representatives will get to know the students during the application process. Representatives nominate students they think have potential to provide real-life examples of what students can achieve by advancing their education through DSL.

These stories will be pitched to media outlets that reach college-age students and those pursuing higher education. We will especially push these stories onto social media platforms such as Twitter and Facebook. We will enhance Discover Student Loans’ social media presence by creating a DSL Facebook page and Twitter handle. We will leverage Discover’s existing social media presence to gain a following for DSL. These social media outlets will encourage our target audience to use the hash tag: #DiscoverScholars. These pages will create traction while also serving as a hub for current DSL users and prospective customers to ask questions or raise concerns. DSL representatives will have specific time windows when they are online to immediately answer questions. Other questions will be answered in a prompt but reasonable time frame. Among its top competitors, Discover ranks number one in Facebook likes (1.5 million) and number two in Twitter followers (56,000).

The second central idea to increase awareness and interactivity of DSL involves the development and implementation of a DSL mobile application that will serve as an effective tool to reach our tech-savvy target audience. This mobile application will feature instructive elements to educate individuals on private student loans, a Q&A element, and tips for reaching educational success. In addition, the mobile application will coincide and incorporate elements of “Discover Scholars”.

These “Discover Scholars” spotlights would include photos of the students, key facts about their success stories, tips to reach success, and short video interviews. Students can also find scholarship opportunities by using the mobile app’s scholarship search capability that gives them access to over three million scholarship and grant opportunities worth more than \$18 billion.

There are currently several student loan apps on the market. A few of the more popular apps include Sallie Mae Mobile Banking, Loan Assist and Nelnet Mobile. However, these apps

concentrate on payment schedules and money management. The DSL mobile app's video and educational elements will set us apart from the competition.

We will partner with mobile application developers to design the application. The main idea of the "Discover Scholars" campaign is to humanize the brand. If young people see and read about "Discover Scholars" who are excelling in life and achieving their educational goals, they will want to follow in suit. Examples of "Discover Scholars" stories include but are not limited to:

- A Discover Scholar who won a national art competition.
- A Discover Scholar who received an internship from NASA.
- A Discover Scholar who decided to return to the classroom after taking a five-year hiatus to raise her child as a single mother.

The budget of the campaign will be roughly \$500,000. The development of the mobile application will cost approximately \$250,000. Once the application is live, it will cost about \$100,000 per year for the hours to maintain the application (updates, bug fixes, etc.). We will also advertise the mobile application through Facebook ads (\$50,000) and sponsored tweets on Twitter (\$75,000). Our campaign will gain traditional media through national and local coverage of "Discover Scholars". The launch of the mobile application will generate social buzz.

III. Media Coverage Analysis

Top 5 Topics/Issues	Top 5 Sources
Student Loan Rates	The Wall Street Journal (21 Results)
Post-Graduate Preparation	The Chicago Tribune (7 results)
Student Loans Poll	Newsday (3 results)
The Expansion of Discover Student Loans (DSL)	Internet Business News (2 results)
Discover’s GMAT Discount	The San Jose Mercury News, The Motley Fool, The Huffington Post, Reuters, Daily The Pak Banker, and SFGate (1 result)

- **Method**

- Our one-year analysis time frame entailed examining articles written from February 1, 2013 through February 1, 2014. In order to obtain articles and resources that pertain to DSL, we searched several keywords and phrases such as “Discover Student Loans” and “Discover Student Loan Rates.” We did not limit the search terms to the headline or the body, but searched for the term anywhere in the article. We utilized a number of databases via DePaul University’s online library resource. The databases included Lexis-Nexis to access major print publications and web sources, including *The New York Times*, the *Washington Post*, and the Associated Press (AP). We also consulted ProQuest to access the *Wall Street Journal* and the *Chicago Tribune*, and Newsbank/Access World News to access the *Chicago Sun-Times*. In addition, we used Cision to access other publications and resources including The Motley Fool, *The Huffington Post*, Reuters and SFGate. Please note that the Cision software only allowed us to search criteria between November 6, 2013 and February 3, 2014.

- **Media outlets and journalists/influencers providing the most coverage**

- Through our research, we discovered that the *Wall Street Journal* provided the most media coverage in terms of story frequency pertaining to DSL. The *Wall Street Journal* search via ProQuest generated 21 results in the past twelve months. The media outlet producing the second highest story frequency was the *Chicago Tribune*, which garnered seven results. This was followed by *Newsday*, which produced three articles regarding DSL in the past year. On the contrary, *The San Jose Mercury News*, *The Motley Fool*, *The Huffington Post*, Reuters, *Daily The Pak Banker*, and SFGate generated only one result. The remaining media outlets including *The New York Times*, the Associated Press and the *Chicago Sun-Times*, yielded zero search results. We did not observe the recurrence of any particular journalists or influencers in our media coverage analysis.

- **Issues/topics most frequently covered**
 - As noted above, the issues most frequently covered include student loan rates, postgraduate preparation, the student loans poll, the expansion of DSL, and Discover's GMAT discount. Student loan rates, including comparisons between private student loans and government issued loans, are a prevalent topic in many of the articles we examined. Post-graduate preparation is also a recurrent theme. For example, DSL has developed a new post-graduate loan program for students preparing for the bar exam and for those who are entering a health profession residency or internship. The Discover Bar Exam Loan covers bar exam preparation classes and living expenses for students who have graduated within the past six months, or who are enrolled in their final year in a graduate law degree program. The student loans poll commissioned by DSL also received sufficient coverage. The poll's results indicate an increase in the number of parents with college-bound teens who see the value in a college education and plan to help pay for college. The expansion of DSL was also a topic heavily frequented. While many big banks, including J.P. Morgan, have departed from the student loan business, DSL has expanded their student loan services. Lastly, Discover's GMAT discount program was a recurring focus. To support future leaders, Discover is giving a 0.25% interest rate reduction for students who have taken the GMAT. This rate reduction highlights Discover's commitment to responsible lending.

- **Individuals quoted frequently**
 - Several articles quoted representatives of DSL, including Roger Hochschild, President of Discover Financial Services; Danny Ray, President of DSL; and PK Parekh, Vice President of DSL. This finding is encouraging news for DSL because it indicates reporters are contacting credible sources that will represent DSL in a positive and accurate manner.

- **Tone/tenor between media outlets**
 - After analyzing each of the stories that were generated through our search, we determined the prevailing tone to be neutral and fact-driven. The majority of the news coverage was informative. Several of the articles quote upper management personnel such as Roger Hochschild, the President of Discover Financial Services, and Danny Ray, the President of DSL, rather than just a "spokesperson" for the company. This suggests that Discover's communications team has a trustworthy relationship with media outlets.

IV. Media Contact List

Reporter/ Editor Name	Title/Beat	Media Outlet	Phone	Email
Richard Pérez-Peña	Higher Education Reporter- Covers national higher education, including funding, tuition, and social issues such as assaults on campus and college diversity.	The New York Times	+1 (212) 556 7298	rpp@nytimes.com
Kelsey Sheehy	Education Reporter- Consumer Education & Careers. Covers high schools and college financing.	US News and World Report	+1 (202) 955 2000	ksheehy@usnews.com
Allen Grove	College Admissions Guide and freelance writer- Consumer Education & Careers (Education) College admissions, student success, and the transition from high school to college.	About.com	N/A	collegeapps.guide@about.com
Tara Kuther	Graduate School Guide Writer- B2B (higher education) and Consumer Education & Careers (Education)	About.com	+1 (203) 837 8694	gradschool.guide@about.com
Doug Schantz	Founder/blogger- Blog Sectors, Personal Finance, Wealth Management, Education & Careers	Cheap Scholar (blog)	N/A	support@cheapscholar.org
Bob Tedeschi	Columnist. Consumer Technology & Consumer Home Interest	NYT Gadgetwise (blog)	+1 (203) 458 0119	tedeschi@nytimes.com
Jamie Young	Editor-in-Chief. Consumer Technology	AppAdvice (blog)	N/A	jamie@appadvice.com
William McGuinness	Senior Editor/ Education and College	Huffingtonpost.com	+1 (774) 319 8917	William.mcguinness@huffingtonpost.com
Jane Clark	Senior Editor/ Financial Products, Personal Finance	Kiplinger's Personal Finance	+1 (202) 877 6551	jclark@Kiplinger.com
Chris Nichols	Managing Editor/Financial products, Personal Finance, Economics	Yahoo! Finance	+1 (212) 381 6802	nichols1@yahoo-inc.com

Review of Media Contact List

- **Richard Pérez-Peña** is a reporter for The New York Times and often covers higher education including funding and tuition. Richard will be interested in our pitch to educate readers on Discover private student loans because it is a very pertinent topic relating to higher education funding. As a reporter for The New York Times, Richard will appeal to an audience including the parents of impending college students and also to students who have been out of college for a few years and are looking to return for another degree. Although our main audience consists of college students, it is still important for parents to read about all of the great features and benefits of private student loans provided by Discover Student Loans. Their exposure to this education will influence them to pass on their insights to their children via word of mouth.
- **Kelsey Sheehy** is an education reporter for US News and has written many articles regarding college financing. Kelsey frequently posts Q & A videos such as FAFSA and student loan repayment. We will utilize a Discover Student Loan spokesperson or other private loan experts to educate students and answer critical questions during a private student loan Q & A with Kelsey. The interactivity of a video post will allow students to gain insightful information instead of reading a long print article. Kelsey's questions may derive from frequent questions asked during our planned Discover Student Loan Twitter chats and as our relationship develops, she would be a great young voice to collaborate with via social media channels.
- **Allen Grove** is the former director of a program for new college students, a professor of English at Alfred University and a freelance writer for About.com who focuses on student success, college admissions, financial aid and the transition from high school to college. According to a recent Ypulse study, the majority of Millennials receive their news from social media and the Internet. About.com will serve as an effective media platform for news coverage regarding Discover Student Loans. Allen will find our "Discover Scholars" campaign to be newsworthy and appealing because his readership is interested in content regarding student success and the transition to college. Although Allen has not written specifically for or about Discover Student Loans, his knowledge regarding financial aid and the transition to college will allow us to leverage our campaign and maximize coverage.
- **Tara Kuther** is the graduate school guide writer for About.com and a professor of psychology at Western Connecticut State University. In addition to writing about graduate school preparation and student advice for About.com, Tara maintains a personal website and is active on Twitter. Tara's website (www.tarakuther.com) and Twitter account (@AboutGradSchool) provide information regarding graduate school admission, student success, and post-graduate life. Tara's expertise and ability to reach graduate students will allow us to effectively target this group of individuals. "Discover Scholars" will interest Tara because of the campaign's inspirational messaging that will speak to readers of About.com who are considering pursuing their graduate degrees.

- **Doug Schantz** is the founder of CheapScholar.org, a personal finance blog targeted towards college bound students and their families. Cheap Scholar launched in January 2010 and includes content related to saving and paying for college, education loans, scholarships and financial aid. Other topics Doug has blogged about include private and federal student loans, student loan debt and interest rates. Our pitch will appeal to Doug because the readers of Cheap Scholar are those who are concerned about financing their education and are seeking advice about the transition from high school to college. The “Discover Scholars” campaign will serve as inspiration to these individuals.
- **Bob Tedeschi** is a columnist at the New York Times. In addition to other columns, Bob writes the weekly App Smart column for the Personal Technology pages. In his app Smart column, Bob reviews a variety of applications, many of which are popular among college students. For example, he reviewed The Artifacts, a book app for young adults; many game apps; and Intoxicas, an app to log your beer consumption. App Smart offers a mix of analysis, information, and opinion. Bob’s review of our mobile application would give our app credibility and help inform the public. Although Bob has not reviewed college educational apps, he is likely to write about our product because he has reviewed children’s educational apps.
- **Jamie Young** is the editor-in-chief of App Advice, a weblog that provides news, guides, and reviews for iPhone and iPad applications. Jamie is happy to accept pitches for an app before it goes live. App Advice would be an exceptional platform to share our new app because they have a large audience, and Jamie relates well to our target audience because she lives for Apple products, devours social media, and is close in age to our demographic. Apple products are wildly popular among college students and App Advice has struck a chord with this group: @AppAdvice has 105K followers and Jamie has over 2,000 followers.
- **William McGuinness** is a senior editor at HuffingtonPost.com/college (HuffPost College) and covers education and college. This contact is useful for leveraging the human-interest element of “Discover Scholars” because he is active on Twitter and his stories reach Millennials. His clout will create attention for the remarkable stories of “Discover Scholars.”
- **Jane Clark** is a senior associate editor for Kiplinger’s Personal Finance. Jane is considered a personal finance expert and regularly writes on student loan debt and financial aid. She has a large following among the Society of American Business Editors and Writers (SABEW). Clark will respond to the “Discover Scholars” campaign because it presents an angle to student loans that she has not encountered before. Being recognized in such a reputable magazine gives the campaign solid credibility despite the fact that Millennials aren’t their primary readership. Though Clark has not written about Discover before, the

campaign will grab her attention and she will begin to investigate Discover's loan programs.

- **Chris Nichols** is a managing editor at Yahoo! Finance. He oversees all editorial content for the investing section of Yahoo News. He also writes and edits features and daily commentary on markets, investments, and economics. The "Discover Scholars" campaign will interest Chris because it is an attention grabbing feature story that allows him to talk about Discover Banking. The "Discover Scholars" campaign has a greater chance of gaining social media traction if it is on Yahoo.com.

V. Journalist Dossiers and Q&A Guides

1. Kelsey Sheehy



Kelsey Sheehy is an education reporter for U.S. News & World Report where she also contributes to the "High School Notes" blog. At U.S. News & World Report, Sheehy covers nationwide high school trends and also provides advice to students and parents on topics such as college financing.

Education:

In 2010, Sheehy earned her Bachelor of Arts degree in Journalism and Spanish at the University of Iowa. She continued her studies in journalism at Northwestern University and earned a Master's degree in 2011.

Coverage:

Sheehy provides content to the "High School Notes" blog and education section of the U.S. News & World Report website frequently. Sheehy also utilizes her multimedia storytelling skills by producing question and answer videos featuring experts on various topics. Her stories appeared on the site 11 times in January 2014 and she continues to add content at a consistent rate. Some of Sheehy's latest articles and Q&A videos include headlines such as:

- "Top Universities That Claim to Meet Financial Aid"
- VIDEO: "FAFSA Q&A"
 - Sheehy chats with three financial aid experts to discuss the Federal Student Aid application
- "3 Potential Student Loan Changes to Eye in 2014"
 - Sheehy discusses possible interest rate increases on Federal Student Loans
- "Money-Saving New Year's Resolutions for College Students"

Experience:

- Education Reporter at U.S. News & World Report (September 2011 – Present)
- Freelance Writer at Gazette Communications (August 2009 - June 2010)
- Marketing and Communications Intern at Pearson, Inc. (January 2009 - December 2009)

Affiliations/Interests:

Sheehy was a Northwestern Scholar at Northwestern University where she earned her M.S.J. in Journalism. As an undergrad at the University of Iowa, Sheehy studied abroad in South Africa

(2007) and Chile (2009). Sheehy also speaks Spanish and enjoys covering topics such as immigration, health, social media, video production and photography. At Northwestern University, Sheehy concentrated her studies in public policy reporting. In addition to being an education reporter for U.S. News & World Report and an expert in college financing, Sheehy is skilled in video production, Database reporting, creating multimedia packages to enhance stories, Content Management Systems, HTML, and SEO functionality.

Reputation:

Although Sheehy has not authored high profile content, her experience and attributes have paved the way for her to be recognized as an informative and credible professional who reports timely information about college financing.

Previous Coverage:

While Sheehy worked as a Freelance Writer for Gazette Communications, she wrote bi-weekly outdoor features, including art and video content pieces. Sheehy also authored a variety of seasonal feature stories. As a Reporter at Medill News Service, Sheehy covered a number of stories about immigration, aging, and health for local and national client publications in Chicago and Washington, D.C. Sheehy has not yet covered any student loan providers, but DSL would be a great asset to provide college-bound and current college students with the proper education of Discover's private student loans.

Social Media Channels:

- Facebook
 - Often posts links to her articles on U.S. News & World Report
 - Posts receive on average a few likes and comments
- Twitter (@KelseyLSheehy)
 - 1,056 followers
 - Tweets an average of about 6 times per week
 - Often shares links to her stories and videos
 - Regularly tweets about the FAFSA, college financing and the transition from high school to college
 - Retweets people or organizations that mention education and/or college financing
- Tumblr (<http://kelseysheehy.tumblr.com>)
 - Reports on public policy issues including immigration and politics

Trip Wires:

Sheehy's aim is to educate her audience on nationwide high school trends and college financing. While doing so, she often tweets about and discusses the FAFSA. Therefore, it is possible Sheehy may advocate federal loans and question the advantages of private student loans.

Conclusion:

It is imperative for DSL to develop a trusting business relationship with Sheehy to leverage her expertise for future endeavors. It is important to note that Sheehy is in her mid-twenties and will be a great financial aid representative for DSL. Sheehy is a credible source and will appeal to our target audience. Her proficiency in education and college financing will allow her to effectively engage with students via Discover Student Loans' social media channels.

2. Allen Grove

Dr. Allen Grove is a professor of English at Alfred University, a freelance writer for About.com. Grove is also the former program director of the First Year Experience program for new college students. His articles focus on student success, college admissions, financial aid and the transition from high school to college.

Education:

Grove did not have a traditional educational path but it gave him more insight into different types of schools. He earned his B.S. in Materials Science Engineering from M.I.T. and with some coursework at Harvard and Wellesley, a B.S. in Literature from M.I.T. He then abandoned his plans to go to graduate school for engineering, instead going on to earn his master's and PhD in English from the University of Pennsylvania.

Coverage:

Grove's stories appear on the College Admission section of About.com. Grove posts almost every business day and occasionally two times a day. His blog posts are relatively short averaging 200-300 words. Grove aims to be a guide for the college admissions process choosing the perfect school, early planning strategies, grades and standardized tests, financial aid, campus visits, and preparation for the first semester of college. He also hopes to leverage his skills as a writing professor to share expertise about the admissions essay.

- "What Do You Want To Major In?" –College Interview Tips (February 26, 2014)
 - Shares tips for strategically responding to questions about choosing a major
 - Lists common interview questions and good responses

- ACT Scores from the February 8th Exam Now Available! (February 24, 2014)
 - Provides link to find your score
 - Highlights that there are 850 test-optional colleges and provides a list of the schools
- Kiplinger's Best Values in Public Colleges for 2014 (December 11, 2013)
 - *Kiplinger's Personal Finance* just released its list of the top 100 best value colleges and universities
 - Kiplinger took into consideration academic quality, financial aid, and average debt upon graduation
- GPA, SAT and ACT Data for the Ivy League (November 2, 2013)
 - Links to test score graphs for applicants to each of the Ivy League schools
 - Exceptionally popular post, receiving 41 comments
 - The comments were mainly positive and personal inquiries about test scores

Experience:

- Author of Blog "College Admissions" at About.com (February 2008-Present)
- English Professor at Alfred University (July 1997-Present)
- Creator and manager of Whitlock Publishing (2007-Present)

Affiliations/Interests:

- Teaching interests at Alfred University include:
 - Eighteenth- and Nineteenth-Century British Fiction
 - Ghosts and Gothicism
 - Gender and Queer Studies
 - The Interplay of Literature and Science
 - First-Year Experience
- Outside interests include:
 - Arts and Culture
 - Environment
 - Science and Technology

Reputation:

The "Helpful College Hints" beat does not typically encounter controversial topics. Grove has a reputation for being informative, helpful, and engaging.

Previous Coverage of DSL:

Although Grove has not written any articles about private student loans, DSL or its competitors, he referenced a finding from the DSL poll in his article, "Kiplinger's Personal Finance Top 100

Best Value Public Colleges and Universities,” and he included the DSL scholarship award in his article, “46 College Scholarships that Have March Deadlines.”

Social Media Channels:

- Facebook:
 - 573 likes
 - Posts receive a few likes and a couple shares
 - Grove posts helpful articles and links to his articles on About.com
- Twitter (@gotocollege)
 - 2,645 followers
 - Interacts with other education information providers including CCtoUC, IvyWise, College Educated, and Kaplan Test Prep
 - Tweets about 7 times a week
 - Grove’s tweets are typically links to his articles on about.com
 - Retweets people who mention him or link to his articles
- GooglePlus
 - In 859 circles
 - Posts a few articles, not very active
 - Feedback is positive, expressing appreciation for About.com articles

Trip wires:

Grove’s intention is to educate and empower his audience. He is likely to advocate for students and question Discover Student Loans’ claim to help students “borrow responsibly.”

Additional Information:

- According to RateMyProfessor.com, Grove is well liked by his students:
 - “Funny,” “smart,” “makes literature fun,” “one of my favorite teachers”
- Grove runs Whitlock Publishing, his labor of love. The staff, made up of undergraduates, graduate students, and faculty, selects texts, edits them meticulously, produces high-quality books, and makes them available at affordable prices.

Conclusion:

Since our target audience primarily receives their news from social media and the Internet, About.com will serve as an effective media platform for news coverage regarding DSL. About.com has a reach of 69,000,000. Ninety percent of About.com’s audience is specifically looking for information and advice. Ninety-three percent of About.com’s audience considers the writers, who are subject matter experts, knowledgeable and trustworthy. Since About.com is considered a trustworthy and valuable source of information and advice, it is a better outlet

than the more popular but less trustworthy, BuzzFeed. Grove will find our “Discover Scholars” campaign newsworthy and appealing because he has previously promoted Discover Student Loans’ outreach endeavors.

Q&A Media Training Guides

Q&A Media Training Guide: Kelsey Sheehy

Spokesperson/executive: Danny Ray, President of DSL

Q1: What differentiates DSL from other private student loan lenders?

A1: Our private student loans cover up to 100% of education costs and feature fixed or variable interest rates, zero fees and no payments required while enrolled in school at least half-time. Our knowledgeable Student Loan Specialists are prepared to help students 24 hours a day, 7 days a week.

Q2: DSL encourages students to “borrow responsibly.” Why is this important to students who are seeking private student loans through DSL?

A2: At DSL, we believe in responsible borrowing and encourage students to maximize scholarships, grants and other free financial aid before accepting loans. For students who need loans, we offer affordable private student loans to pay for college and graduate school. To prevent excessive borrowing, we certify and disburse all undergraduate and graduate loan amounts through the borrower’s educational institution.

Q3: What should college-bound students know about the difference between private loans and federal loans?

A3: Federal student loans are available through the U.S. Department of Education, feature fixed interest rates and offer multiple repayment options. Private student loans are education loans offered by banks or other lenders. Private Student Loans are credit-based and have fixed or variable interest rates. At DSL, we offer zero fees, fixed or variable interest rates, and exceptional 24/7 customer service.

Probing question: Why are DSL loans a better choice for some students?

A: While we encourage students to compare federal student loans with private student loans before accepting financial aid, there are several advantages to acquiring loans through DSL. We offer a number of loan options that provide flexibility so monthly payments are manageable and total loan costs are reasonable. DSL also has experienced and well-trained Student Loans Specialists that provide students with assistance 24/7 no matter where they are at in the

student loan process. In addition, students with variable loans at DSL are eligible to receive a 2% graduation reward.

Q4: DSL recently launched a “Discover Scholars” campaign that features high achieving students or special interest students that have or are currently utilizing DSL for student loans. What would motivate a student to become a “Discover Scholar”?

A4: The featured “Discover Scholars” provide real-life examples of what students can achieve by advancing their education through DSL. When college-bound students see and read about “Discover Scholars” who are excelling in life and achieving their educational goals, they will become inspired to follow suit. Students will be motivated by the accomplishments of “Discover Scholars” whose successes were achieved with the assistance of DSL.

Q5: How is the DSL mobile app a useful tool for college-bound students who are seeking student loans?

A5: The DSL mobile application features instructive elements to educate students on private student loans. Students can use the application to search for scholarships and grants. The application provides tips for reaching educational success and maintaining financial stability while in college. “Discover Scholars” are featured on the application to highlight high achieving students that have utilized DSL to pursue their education. The mobile application is a go-to guide for financial advice and answers frequently asked questions regarding loan payments. Another great feature of the mobile application is a loan tracker that allows the student to calculate how much debt they have accrued. This feature also calculates hypothetical loan repayment plans based on different financial scenarios.

Q6: The Consumer Financial Protection Bureau recently launched an inquiry and openly criticized the student loan market. How does this impact DSL?

A6: We acknowledge that the large amount of outstanding student loans can affect the economy. However, DSL is dedicated to responsible student lending, and we believe that our loans are necessary to help some students reach their greater potential.

Q&A Media Training Guide: Allen Grove

Spokesperson/executive: Danny Ray, President of DSL

Q1: How do your services exceed the services of the long established student lender, Sallie Mae?

A1: Our Student Loan Specialists are available to answer questions and discuss the lending process literally 24/7. DSL offers fixed or variable interest rates, zero fees, and requires no payments while enrolled in school.

Q2: Please explain your GMAT Test-Taker reward program.

A2: Our GMAT Test-Taker Reward gives graduate business students who have taken the GMAT exam within the past five years and are enrolled in a graduate program a 0.25% interest rate reduction on new Discover MBA Loans. In addition to the 0.25% interest-rate reduction, students enjoy zero fees, no payments while enrolled in school, and the choice of fixed or variable rates.

Q3: How do you choose your “Discover Scholars”?

A3: DSL representatives get to know the students during the application process. Representatives nominate students they think have potential to provide real-life examples of what students can achieve by advancing their education through DSL. The goal is for young people to see “Discover Scholars” excelling in life and achieving their educational goals and will want to follow in suit. That vision gives hope to young people who may not see college in their futures.

Q4: What is the DSL application process?

A4: The first step is to visit our website and view your options. If you like what you see, then visit our website and download and forms to complete the student loan application or request deferment. We ask applicants to consider adding a cosigner. We will then send loan terms to you after reviewing your application. It’s a straightforward process.

Q5: DSL encourages students to “borrow responsibly.” How does DSL avoid overselling loans?

A5: At DSL, we believe in responsible borrowing and encourage students to maximize scholarships, grants and other free financial aid before accepting loans. For students who need loans, we offer affordable private student loans to pay for college and graduate school. To prevent excessive borrowing, we certify and disburse all undergraduate and graduate loan amounts through the borrower’s educational institution.

Q6: There is always the ongoing debate: Federal Loans vs. Private Loans. Is DSL better than a Federal Loan?

A6. We always encourage our audience to compare federal student loans with private student loans before accepting financial aid. However, student loans from DSL can be a better option. We offer a number of loan options that provide flexibility so monthly payments are manageable and total loan costs are reasonable. DSL also has experienced and well-trained Student Loans Specialists that provide students with assistance 24/7 no matter where they are at in the student loan process. In addition, students with variable loans at DSL are eligible to receive a 2% graduation reward.

Q7: The Consumer Financial Protection Bureau recently launched an inquiry and openly criticized the student loan market. How does this impact DSL?

A7: We acknowledge that the large amount of outstanding student loans can affect the economy. However, DSL is dedicated to responsible student lending, and we believe that our loans are necessary to help some students reach their greater potential.

VI. Personalized Email Pitches

Below is an example of an email pitch we would send to Kelsey Sheehy, an education reporter at US News and World Report:

To: ksheehy@usnews.com

Subject: New Discover Mobile App Helps Make Education Easy

Hello Kelsey,

How much is the cost of college each year? Most students are finding out that it's more than they can handle – with over 12 million Americans taking out loans every year. Next month, Discover Student Loans is helping make education easy with the launch of its mobile app.

The app allows consumers to:

- Compare private and federal student loans
- Watch video testimonials of “Discover Scholars” loan experiences
- Help students choose the best loan option available

Kelsey, with your experience interacting with college-bound students through articles and online videos, I thought this announcement would be an ideal story for you to share with your readers. If interested, I would be happy to send over additional information or put you in touch with a Discover Scholar to share their experience. Additionally, I've included the press release below with more info.

Please let me know if you have any questions. Thank you for your time!

Sincerely,

Erin Reed
Wirtjers Agency
ErinReed@wirtjersagency.com
(213) 763-0762

Below is an example of an email pitch we would send to Allen Grove, freelance writer at About.com:

To: collegeapps.guide@about.com

Subject: New Discover Mobile App Helps Make Education Easy

Hello Allen,

How much is the cost of college each year? Most students are finding out that it's more than they can handle – with over 12 million Americans taking out loans every year. Next month, Discover Student Loans is helping make education easy with the launch of its mobile app.

The app allows consumers to:

- Compare private and federal student loans
- Watch video testimonials of “Discover Scholars” loan experiences
- Help students choose the best loan option available

Allen, with your diverse educational background and reputation informing college-bound students about the college application process through About.com, I thought this announcement would be an ideal story for you to share with your readers. If interested, I would be happy to send over additional information or put you in touch with a Discover Scholar to share their experience. Additionally, I've included the press release below with more info.

Please let me know if you have any questions. Thank you for your time!

Sincerely,

Erin Reed
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VII. Information Subsidies

To most effectively implement our “Discover Scholars” campaign we have gathered a few informative materials that will assist journalists in their DSL coverage.

Discover Student Loans At a Glance Fact Sheet: This fact sheet will lay out all necessary information for each Discover Student Loan available. This is an easy to read way to differentiate the benefits and rates of each loan that Discover provides.

Private Student Loans Fact Sheet: It is important for our journalists to understand the differences between private and federal student loans so that they can educate their readers. We will provide a fact sheet that lists all of the benefits, rates and fees of private student loans compared to federal student loans.

News Release: We will provide a news release of the “Discover Scholars” campaign that will highlight the achievements of students who have utilized DSL and will also discuss the launch and beneficial features of the new DSL mobile application.

Backgrounder: We will provide a backgrounder that contains a few notable “Discover Scholars” for the journalist to highlight or mention. This will allow the journalist and reader to become familiar with the qualities and traits of a Discover Scholar and will help to humanize the DSL coverage.

VIII. Measurement and Evaluation

This chart shows how we intend to measure and evaluate the success or failure of our campaign.

Objective	Measurement
Achieve awareness among 35% of students in the US ages 17-23	Distribute an online survey before and after the campaign
Gain 25,000 followers on DSL Twitter account	Measure Twitter followers
Gain 300,000 DSL Facebook page likes	Measure Facebook likes
Generate 1.5 million media impressions	Use software to track and compile media impressions
Achieve 20,000 mobile app downloads	Use tracking software to monitor the number of downloads