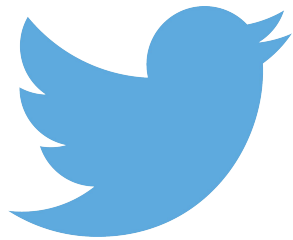


Competitive Report

February 1, 2016 to June 13, 2016

Social Media Sites Monitored

In School and ERL



Competitors Monitored

- While In School competitors are much more established, ERL competitors are still just starting up

In School



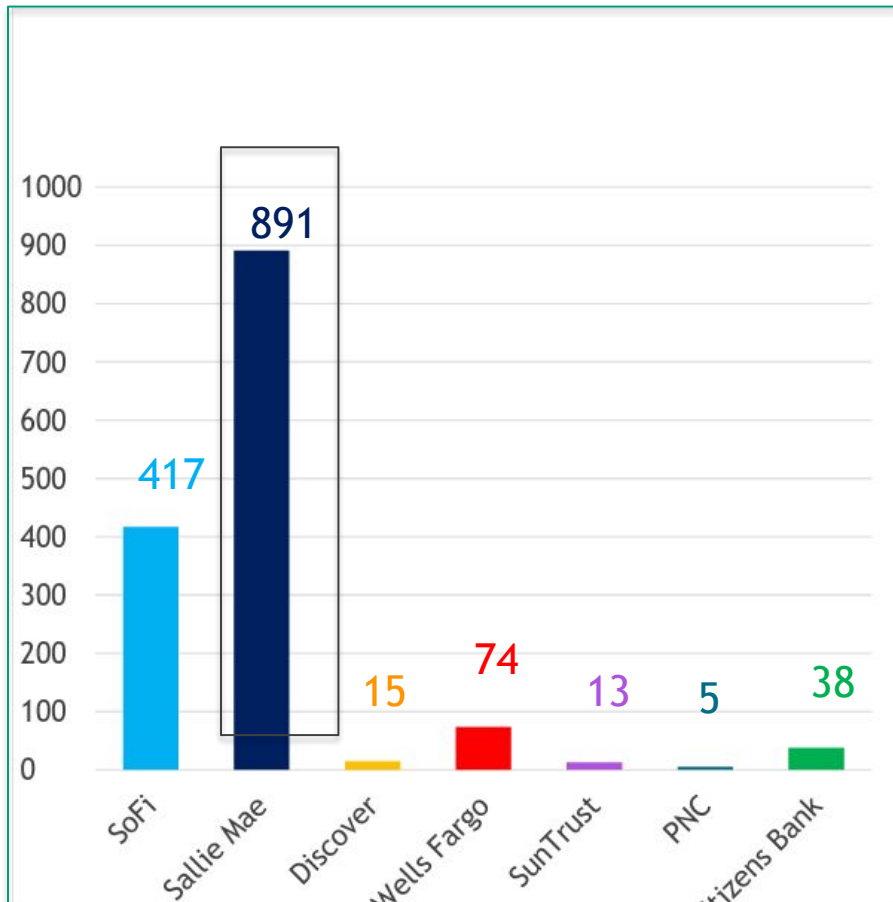
ERL



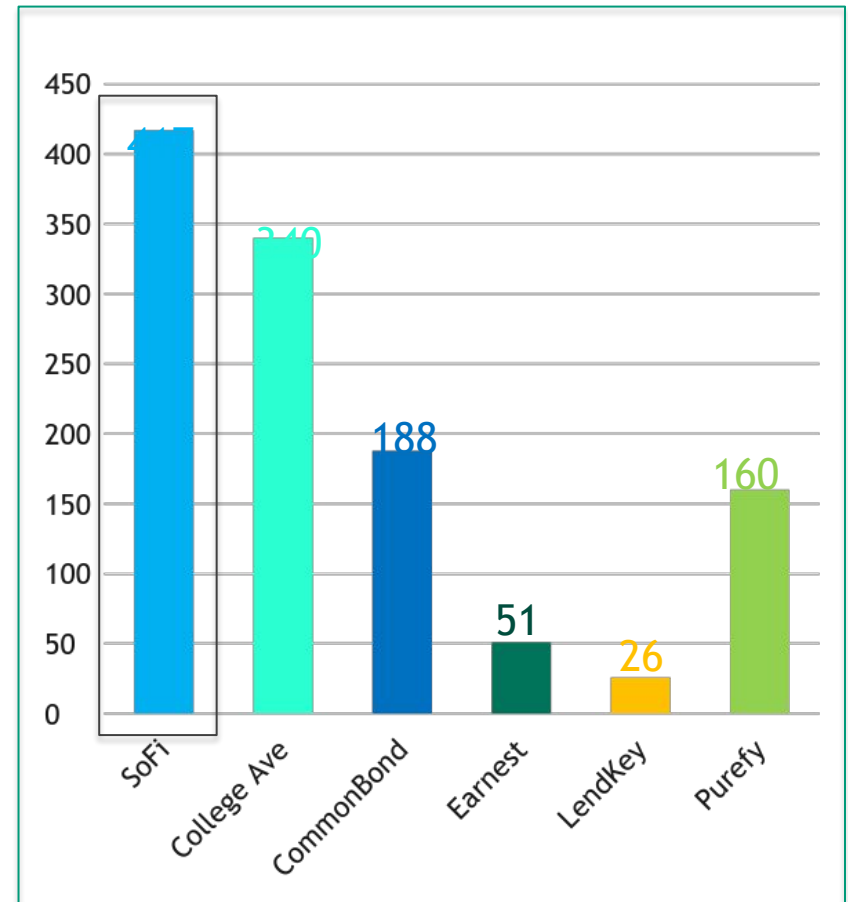
Total Posts

- Total posts include all posts across all social media channels.
- Sallie Mae has the most posts on the In School side mainly due to livetweets
- SoFi has the most posts on the ERL side mainly due to webinars and job advice

In School



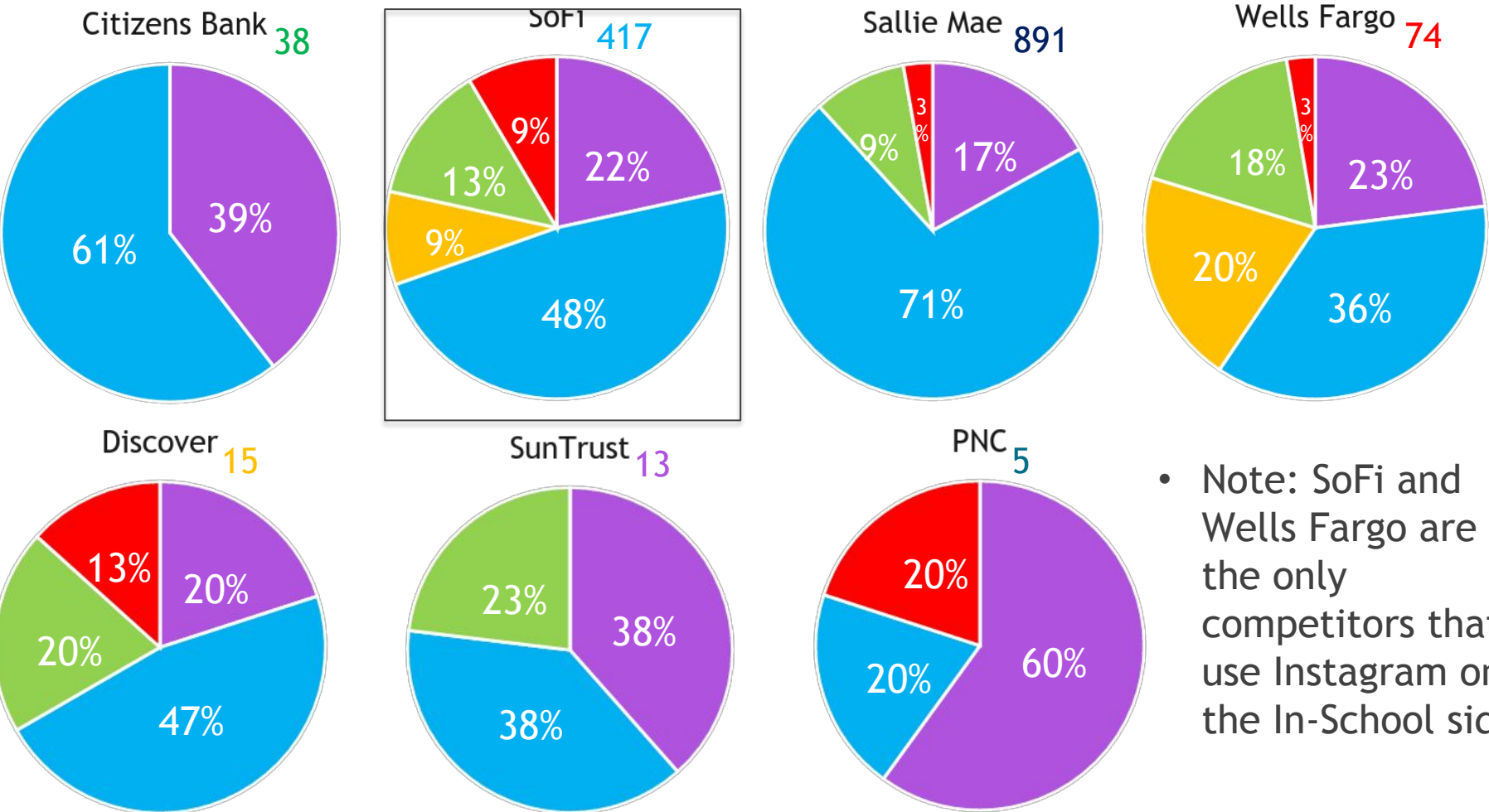
ERL



Chosen Social Media Sites: In School

- These pie charts depict the range of various social media sites used by competitors for student related posts. The most diverse usage being SoFi.

Facebook Twitter Instagram Linked In YouTube



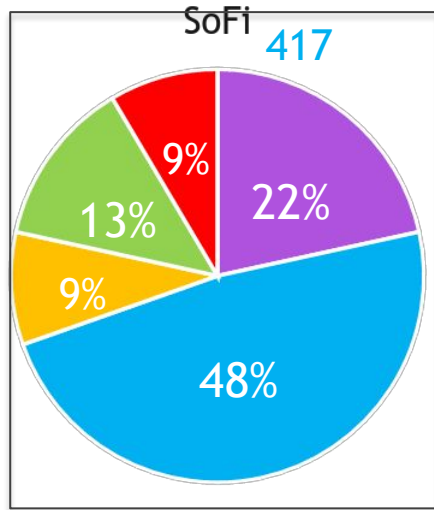
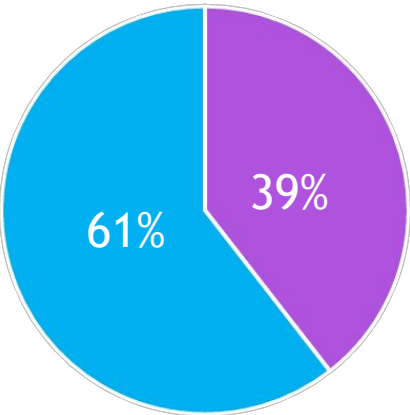
• Note: SoFi and Wells Fargo are the only competitors that use Instagram on the In-School side.

Chosen Social Media Sites: ERL

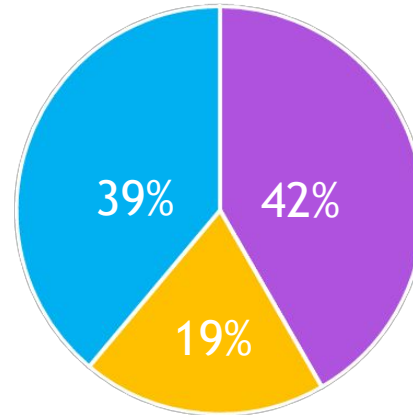
- These pie charts depict the range of various social media sites used by competitors for student related posts. The most diverse usage still being SoFi.

■ Facebook ■ Twitter ■ Instagram ■ Linked In ■ YouTube

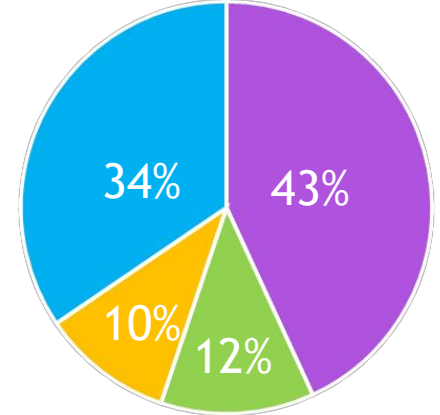
Citizens Bank 38



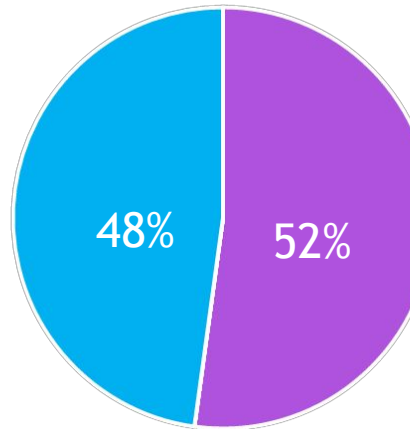
College Ave 340



CommonBond 188

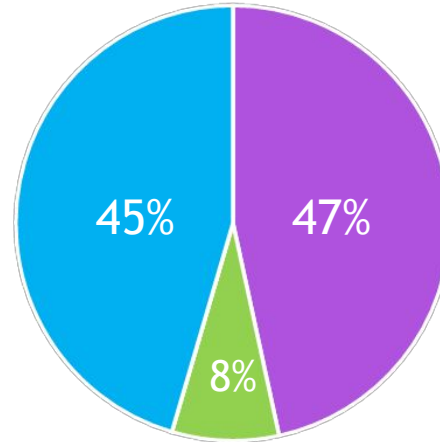


Earnest 51



26

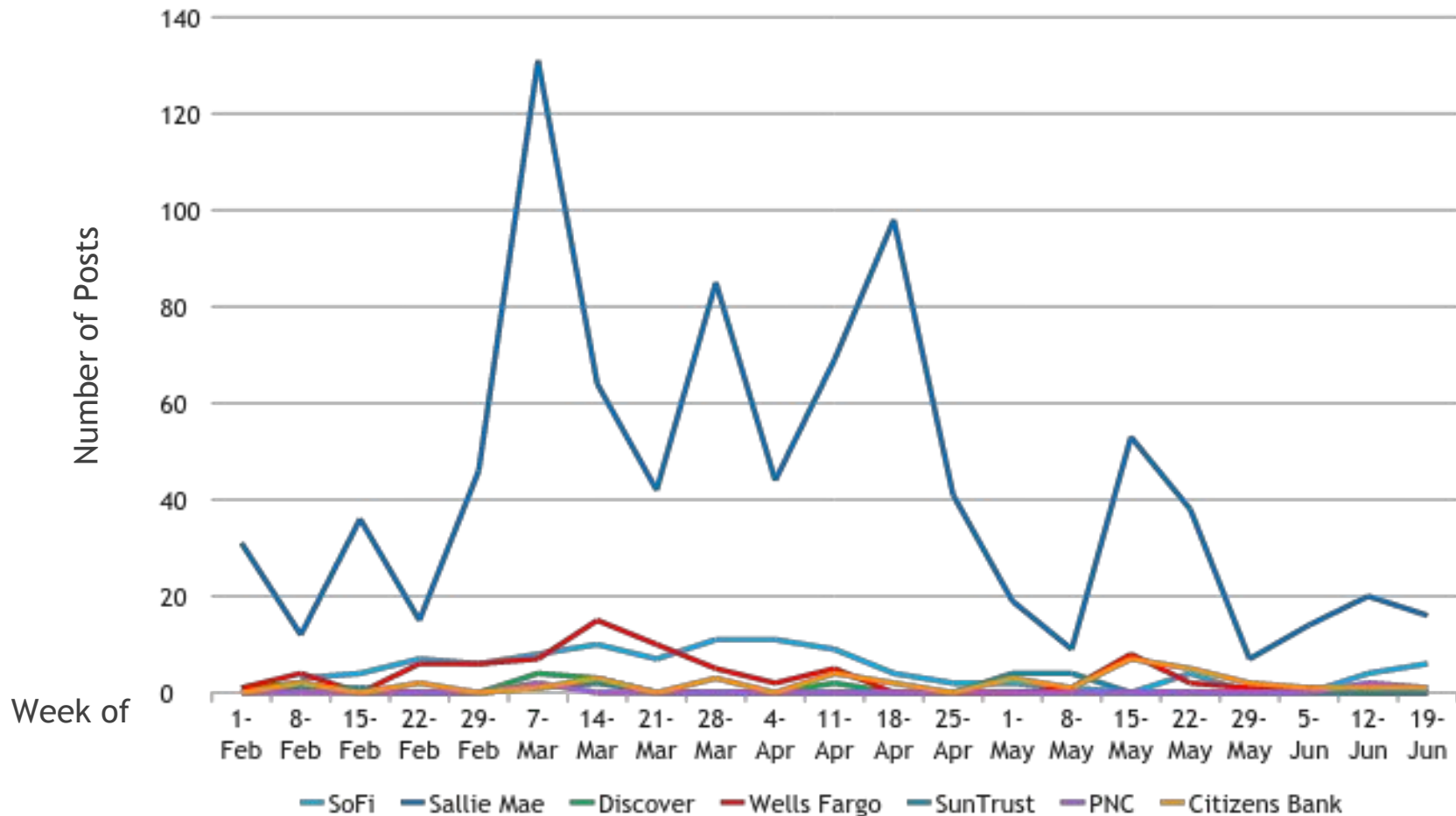
Purefy 160



- Note: Since most of ERL competitors are fairly new they have yet to branch out. Though all but Purefy do have a Instagram account.

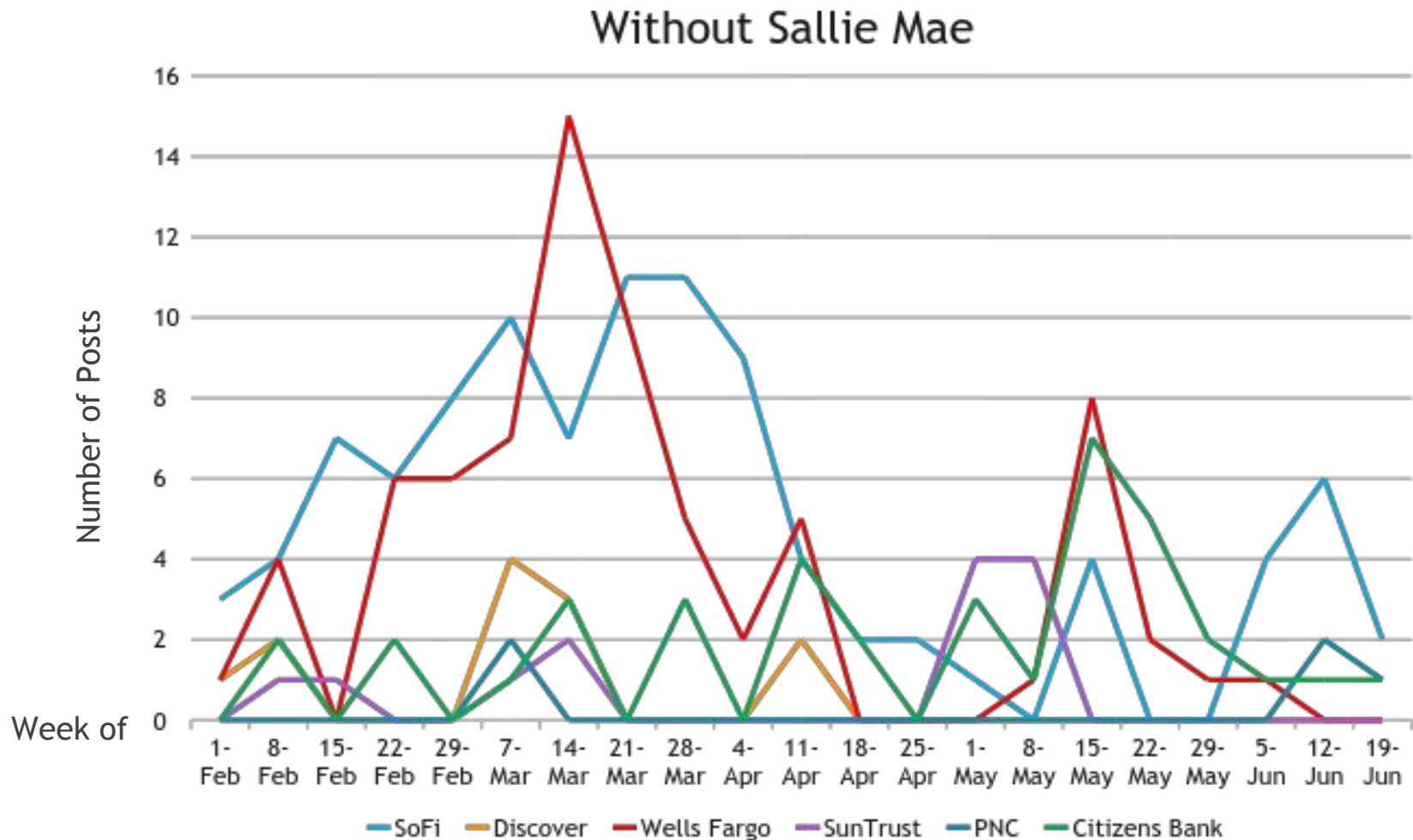
Frequency of Posts: In School

- Sallie Mae most posts overall mainly because they host monthly ‘livetweet’ events where people can ask college related question on Twitter.



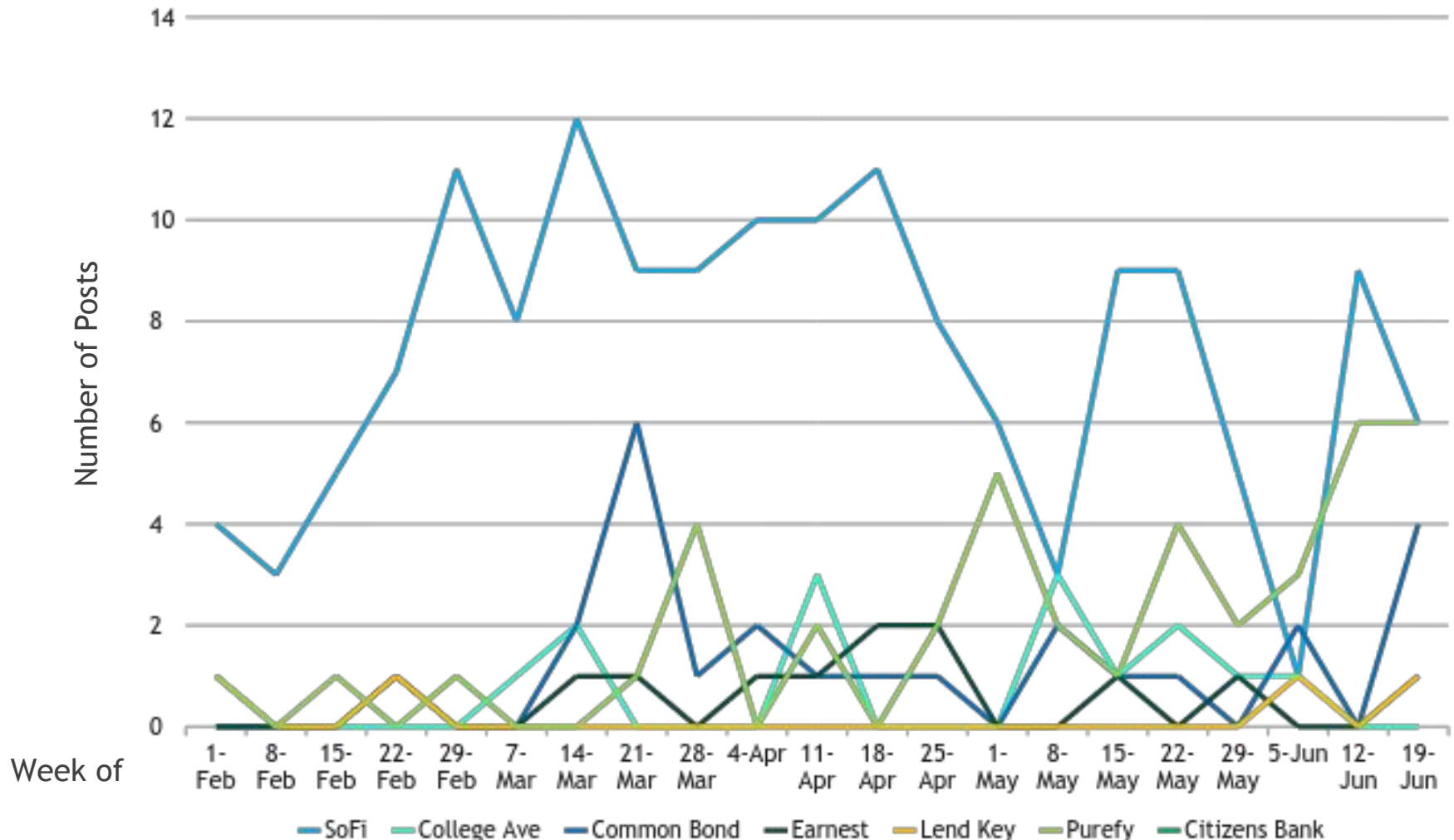
Frequency of Post: In School Omitting Sallie

- Without Sallie Mae, SoFi and Wells Fargo have similar posting frequencies



Frequency of Posts: ERL

- With regards to ERL, SoFi has lots more ERL-related posts, including job advice, refinancing testimonials and ERL content.



In School ODA



Six figures is for your salary, not your student loans.

LEARN MORE

SoFi

SoFi Lending Corp. NMLS #1070636. See sofi.com/eligibility for details.

Student loans. Worth getting into. And out of.

Fixed rates from 3.5% APR

FIND MY RATE > **SoFi**

SoFi Lending Corp. NMLS #1070636. See sofi.com/eligibility for details.

SoFi. So Easy.

Find your rate in 2 minutes. Fixed rates start from 3.5% APR.

SoFi



A NEW WAY TO FUND THEIR EDUCATION

The Sallie Mae Parent LoanSM

- No origination fee
- Multiple repayment options
- Competitive interest rates

Learn More >

SallieMae

WHO WILL YOU BECOME?

Start your future with the **Smart Option Student Loan[®]**

- No origination fee
- Multiple repayment options
- Competitive interest rates

Get Started >

SallieMae

LET'S MAKE COLLEGE HAPPENSM

Fund your journey with loans that offer competitive interest rates

Get Started >

SallieMae

The Smart Option Student Loan[®]

- No origination fee
- Multiple repayment options
- Competitive interest rates

Get Started >

SallieMae



✓ **FILL OUT STUDENT LOAN APPLICATION**

✓ **REVIEW INFORMATION**

✓ **SUBMIT IN 15 MINUTES**

STUDENT LOANS SHOULDN'T BE HARD WORK.

YOUR STUDENT CAN APPLY FOR THEIR LOAN IN 15 MINUTES OR LESS.

LEARN MORE

DISCOVER

STUDENT LOANS


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ERL ODA



Refi your Student Loans today

Variable rates starting at 2.13% APR

SoFi  [FIND MY RATE >](#)

SoFi Lending Corp. NMLS #1225436. See SoFi.com/eligibility for details.

Defeat those high student loan rates

Refinance with SoFi and celebrate with savings!



[FIND MY RATE >](#)

\$100 bonus

SoFi 

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.

Here's how Charley refinanced his med school loans to save nearly \$40K.

[FIND MY RATE](#)

Fixed Rates from 3.5% APR

SoFi 

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.




Student loans are overrated.

That's why we offer low rates to refinance.

Fixed rates from 3.5% APR

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SoFi 

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Student loans. Worth getting into. And out of.

Fixed rates from 3.5% APR

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SoFi 

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.

Student Loan ReFi rates as low as 3.5% APR

Members save an average of \$14k



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SoFi 

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Choosing SoFi is a slam dunk!

Refinance student loans and save big

 **SoFi** 

[FIND MY RATE >](#) **\$0 fees**

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.

How did Brittany save around \$20K on her student loans?

[SHE CLICKED HERE](#)


Fixed Rates from 3.5% APR

SoFi 

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.




How did Danny save over \$20K on his student loans?



[HE CLICKED HERE](#)

Fixed Rates from 3.5% APR

SoFi 

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.

Refinancing your student loans. Genius.

Fixed rates from 3.5% APR

[FIND MY RATE >](#)

SoFi 

SoFi Lending Corp. NMLS #1121636. See SoFi.com/eligibility for details.

In School Videos



Sallie Mae's 1-2-3 Approach to Saving for College
77 views • 3 months ago



The Sallie Mae Parent Loan - Let's make college happen.
52,225 views • 4 months ago



Scholarship Search by Sallie Mae
5,827 views • 5 months ago



Bridging The Dream - Bryana's Story | Student Loans | Sallie M...
1,770 views • 2 months ago



Acing Your Finals | College Covered
49,407 views • 2 weeks ago



Acing Your Finals | College Covered
2,348,932 views • 2 weeks ago



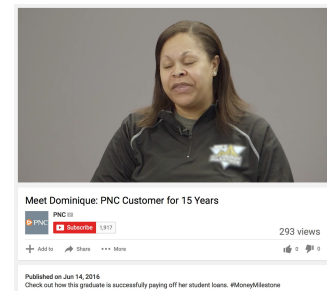
College Acceptance Day | College Covered
13,609 views • 2 weeks ago



College Acceptance Day | College Covered
1,397,191 views • 2 weeks ago



184K Views



Meet Dominique: PNC Customer for 15 Years

Published on Jun 14, 2016
Check out how this graduate is successfully paying off her student loans. #MoneyMilestone

ERL Videos



SoFi Member Stories: Brandon W.
44,108 views • 4 months ago



SoFi Member Stories: Sandya S.
179,284 views • 4 months ago



Alignment (3/3): Connecting the dots
375 views • 1 month ago



Alignment (2/3): Personal strategic planning
576 views • 1 month ago

Highlights

In School	
Sallie Mae	<ul style="list-style-type: none">• College Ahead Mobile App• Monthly Scholarship Sweepstakes• Bridging the Dream Scholarship• College Chat• Millennial Survey
Wells Fargo	<ul style="list-style-type: none">• Get College Ready + Lottery Contest• Tuition Funding Sources Scholarship Search
Discover	<ul style="list-style-type: none">• Annual Scholarship Sweepstakes
College Ave	<ul style="list-style-type: none">• College Selfie for Gift Card• College Planning Interactive Checklist/Timeline• Thankful Thursday Giveaway• College Ave Madness Sweepstakes

ERL	
SoFi	<ul style="list-style-type: none">• SoFi Super Bowl Ad• Why I SoFi Sweepstakes (March)• March Madness Sweepstakes• Job Advice Webinars• Millennial Survey• Grad School Major Bot

Summary

- Most active competitors: Sallie Mae and SoFi
- SoFi is much more ERL focused
- Though most ERL's competitors are still establishing themselves in the social space and market, they have strong content in their social channels.
- A majority of ERL's competitors have a Instagram account
- Common social media post tactics found among most competitors both ERL and In School:
 - Webinars/Live chats where customers can ask questions and get live advice
 - Posts/content that reference current events
 - Usage of GIFs or animations to attract the eye
 - Repeated posting of testimonials or other content
 - Sweepstakes/lottery

