



CHANGED DIGITAL MARKETING STRATEGY

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RESEARCH



SWOT

Strengths	Weaknesses
Opportunities	Threats





CAMPAIGN OBJECTIVES

Awareness

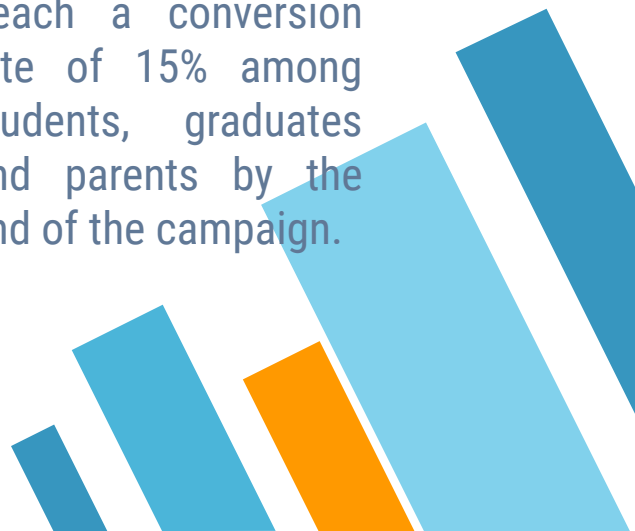
Increase brand awareness by 15% among college students, graduates and parents by the end of the campaign.

Engagement

Increase engagement with the target audiences by 20% on multiple social media platforms by the end of the campaign.

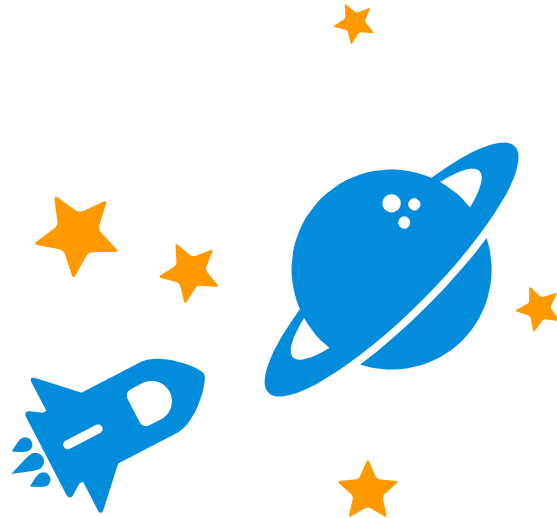
Conversion

Reach a conversion rate of 15% among students, graduates and parents by the end of the campaign.






BIG IDEA

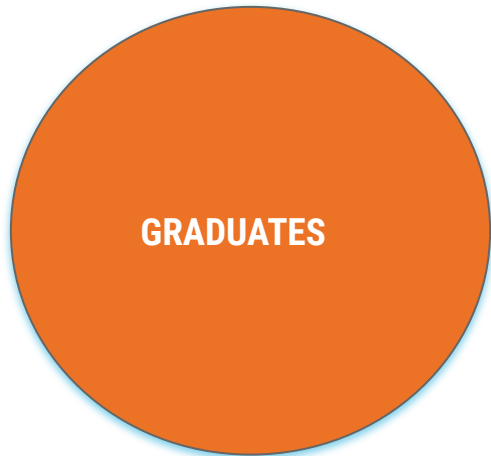


ChangEd to become the most user-friendly
and reliable student payment loan app that is
entrusted with users' financial information

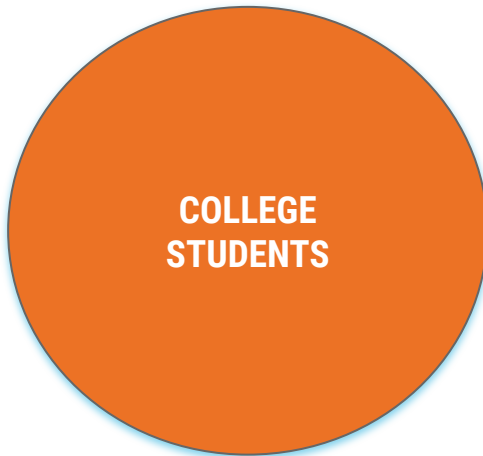


TARGET MARKETS

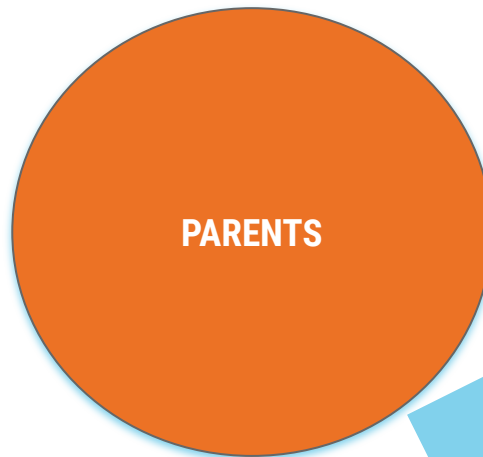
Age: 25 - 35



Age: 18-24



Age: 45+





OWNED MEDIA STRATEGY

Know The Different Types of Loans

And How to Manage Them

Private vs Federal Student Loans

Let's start with the basics, there are two types of student loans: private and federal student loans. With your first thought you might be thinking, "Does it really matter? They're basically the same, either way, I'll be taking out money that I'll have to pay back." In hindsight, you'll learn that these two have their own advantages and disadvantages. To start, let's look at what these two are at their most basic level.

Federal loans are granted by the government, specifically the Department of Education. These loans will either be subsidized or unsubsidized, something you can learn more about in the next section. Federal loans have set **interest rates**, decided by Congress, that won't change over the term of your loan. The **repayment term** for federal loans are set at 10 years but can be extended if you choose to look into different plans. To apply for a federal student loan, you'll have to fill out the **Free Application for Federal Student Aid (FAFSA)**. The FAFSA determines if you qualify for a federal loan, taking into account what your family can pay or your **expected family contribution**. The FAFSA is something you'll be using a lot in terms of applying for student loans and financial aid purposes. Federal student loans also have better options if you're struggling with repayment by giving you 270 days before default versus the 120 days for private loans, many helpful repayment plans, and more!

Private student loans can be a little trickier, as they can have many other options. A private student loan is any loan that is not provided by the government. These loans will be issued by a bank, credit union, or any other private company. Unlike federal loans, you'll have to pay interest on these through school and have fewer benefits than some federal loans that pay your interest while in school. The interest rates on private loans tend to be higher and can be extremely high, some being over 18.00%. The repayment options on these loans may be limited and they don't offer **loan forgiveness programs**. Credit scores and a possible **cosigner** may be required to take out a private loan as well. You may be thinking, "Why would I ever take out a private loan?" In some cases, they're just necessary. Private loans can be beneficial when you need a bigger loan amount or don't qualify for a subsidized student loan. Interest rates vary, but it may be a good option if you plan on **refinancing** once you get an awesome paying career after school.

Subsidized vs Unsubsidized Student Loans


Student loans can be extremely complicated and intimidating. Hopefully by the end of this, you'll have a better understanding of two of the major types of student loans. When applying for a federal student loan, they'll be either direct subsidized or direct unsubsidized. Private loans are a whole different beast, which we'll also dive into. But first, let's focus on federal loans as they are the most common. Subsidized and unsubsidized loans (sometimes called Subsidized Stafford Loans and Unsubsidized Stafford Loans) have their similarities and differences. Knowing about each one is important when deciding how you'll tackle paying off your loan in the long run and how the interest works for each.

A subsidized student loan is a loan that the government will pay interest for while you're in school. This means that if you apply for a **principal loan** of \$20,000 as a freshman, your loan will still be for \$20,000 after four years because the government paid for the interest costs. Not a bad deal, right? If you put your loan into **deferment or forbearance** after graduation, they'll also pay the interest on your loan. Another great thing about subsidized loans is the fact that no payments are due until six months after you graduate, commonly known as the **grace period**, allowing you some time to find a job - which is a huge stress reliever. The downside of a subsidized student loan is that they're only for students who have financial struggles. If your parents make over a certain amount of income each year, then you won't qualify. You can find out if you're eligible for a subsidized loan by filling out and submitting the **Free Application for Federal Student Aid (FAFSA)**. A maximum loan amount for a borrower is \$23,000 so you may have to borrow more through unsubsidized federal loans or a private loan. Sadly, graduate students don't qualify for subsidized loans.

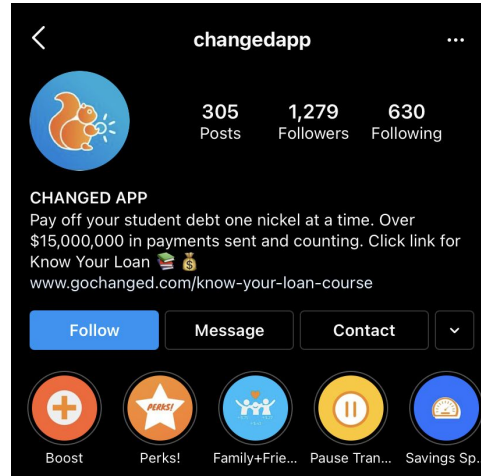
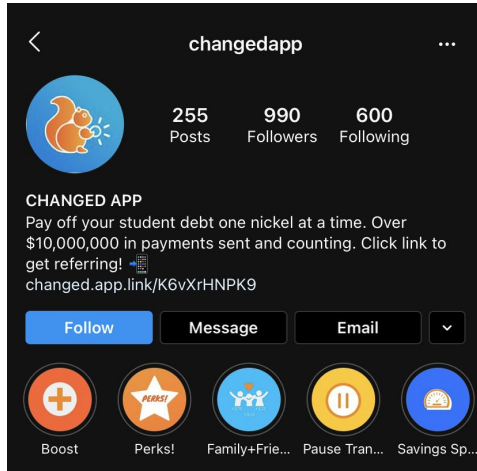
- » Minimize text for better usability.
- » Incorporate visual contents- Videos, Infographics, Images.



WEBSITE SEO

- » Incorporate relevant keywords in all the webpages to increase search ranking.
- 

CONTENT



- » Website link: Drive traffic to the website by including the website link on social platforms.

INSTAGRAM POSTS



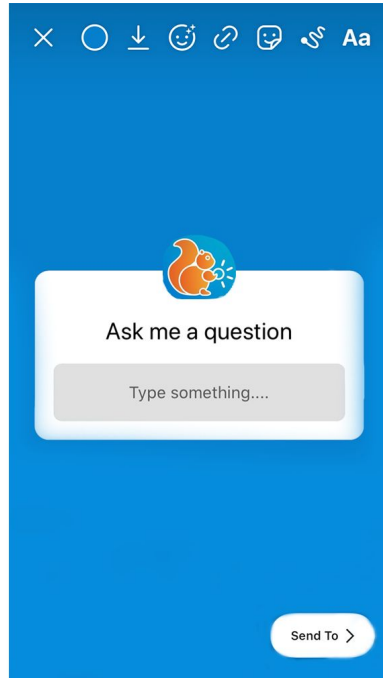
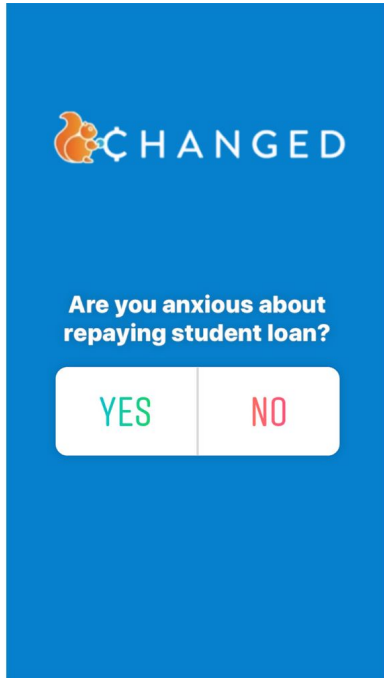
Download



Having hard time managing money in college? check out 5 easy ways to boost your money management and increase your savings while in college.

- » Savable and shareable content that audience can revisit.
- » Provide relevant data/information.

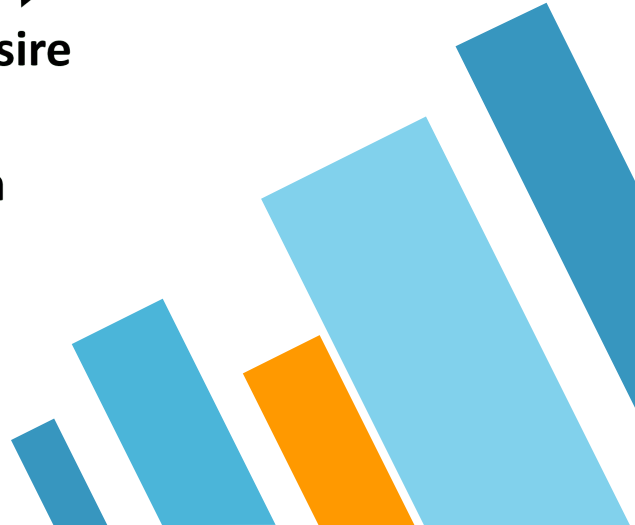
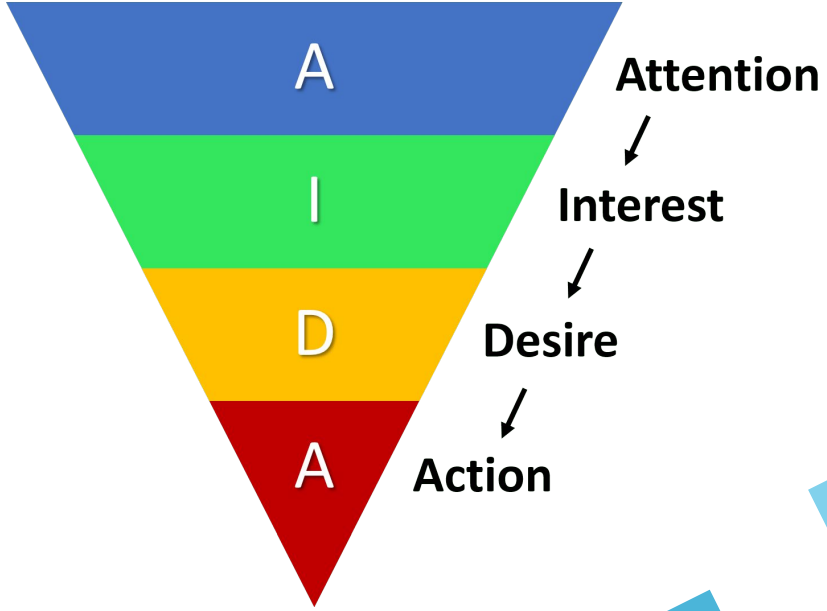
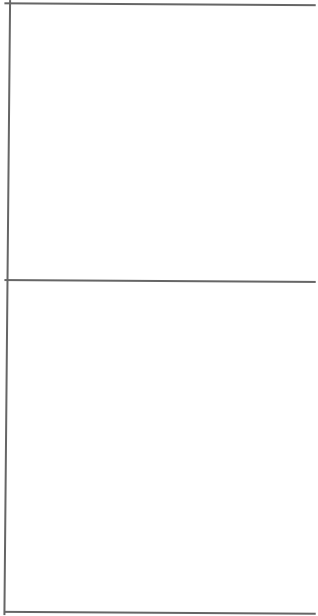
INSTAGRAM STORIES



- » Increase engagement by using the built-in instagram story features such as question or poll stickers.



PAID MEDIA STRATEGY



SAMPLE ADS

ChangED App | Pay Off Students Loans Fast

[Ad www.gochanged.com/download](http://www.gochanged.com/download)

Use your extra change to pay off student loans quickly. Download now, for just \$1 a month.

Manage & Pay Off Student Loans | Download ChangED

[Ad www.gochanged.com/download](http://www.gochanged.com/download)

The only app that let you track progress, automate payments and put your spare change towards your loans. Download now, for just \$1 a month.

“I never knew my daily change would be worth to much” – Kali, CA

ChangED Student Loan App | Easy Automatic Repayment

[Ad www.gochanged.com/download](http://www.gochanged.com/download)

Effortlessly repay your student loans monthly using your spare change. Download now.

A fast and safe way to pay off your student loans, just using your spare change.





Main KPIs:
Engagement Rate,
Generate qualified
leads


Target: Members with Bachelor's,
Master's, and PhD degrees, Audience
expansion

Topics: Finance,
saving, loans, student
loans, university
costs, cost of living



Format: LinkedIn articles,
long text posts, image,
video

Influencers: LinkedIn members who regularly post about student loans.
Ex. Entrepreneur **Josh Bobrowsky** published long text posts about student loans.





ChangEd App

328 followers

Promoted



Did you know technology can help you become better with money in more ways than you think? Check out our [3 tips](#) on how to use tech to save more. ●



Top 3 Tips to Use Technology to Save More


[Download](#)

Published on LinkedIn

Your smartphone is now your best friend when it comes to money mat...

47 • 21 Comments

Like Comment Share



Target: Age range,
Location, Interests,
Behaviors, Connections

Main KPIs: Awareness and
Consideration; Traffic to website;
downloads, Follower demographics,
Impressions, reach, Engagement

Topics: Saving, loans,
student loans, finance,
university, university
costs, cost of living



Format: Photos with text
captions, testimonial videos



Influencers: Pages for college students and their parents.
Example: @savingforcollege.com. This page gives prospective college
students financial information.



Savingforcollege.com

Sponsored

As a parent, you want the very best for your child. That's why it can be hard to watch them struggle to pay off their student loans. Assisting them little by little can help them achieve a life without student loans faster. Here is how you can start:

- **Match their loan repayment:** To help your child repay their student loans, you can match the amount they pay every month.
- **Skip birthdays and holidays:** If can't match your child's student loan repayment consider passing on birthday presents and holiday gifts. Instead, save the money you would've spent on a gift to make an extra payment on their student loans.
- **Spare your nickels and dimes:** Use the ChangEd application and spare your change after purchases and contribute to your child's monthly loan repayment.



[HTTPS://WWW.GOCHANGED.COM/FAMILY-AND-LOVED-...](https://www.gochanged.com/family-and-loved-...)

Try ChangEd Application

Help a Loved One Get Out of Debt Sooner

[Learn More](#)



Target: Age range,
Location

Main KPIs: Traffic to website-
conversions, Follower
demographics, Impressions and
reach, Engagement


Topics: Saving, loans,
student loans, finance



Format: Photos with text
captions

Influencers: Cindy Zuniga (@ZeroBasedBudget) posted about her journey paying off 215k in loans in 48 months and now, gives advice to others.





Target: Age range,
Location

Main KPIs: Likes and
Impressions

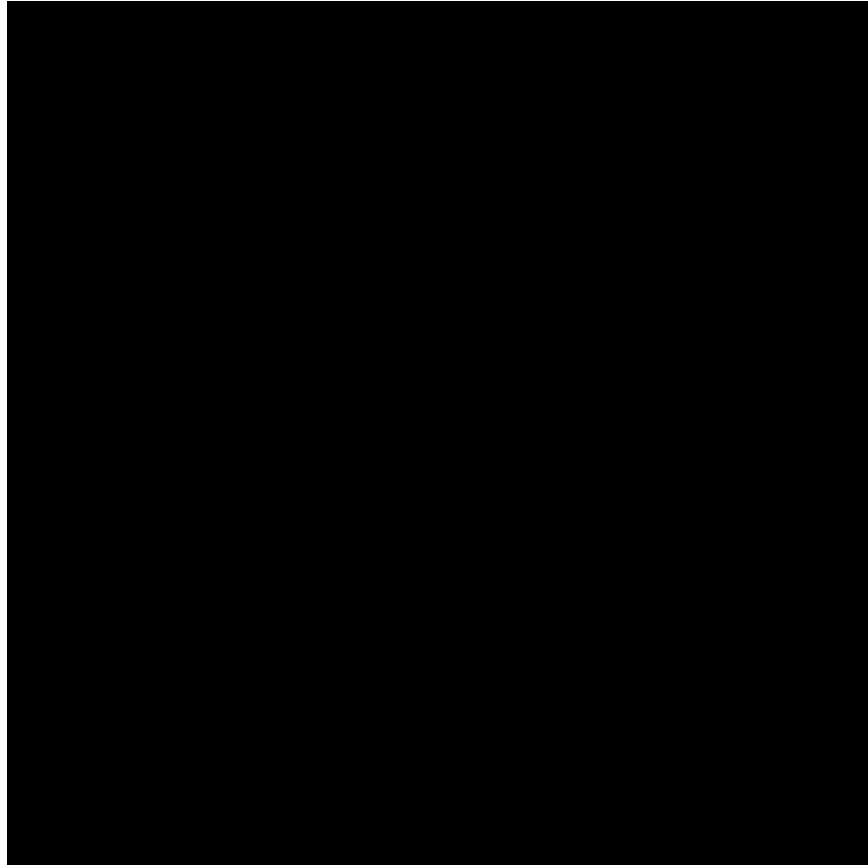
Topics: Finance,
saving, loans, money



Format: TikTok videos,
challenges



Influencers: TikTok user Holly Polly (@swanskysquirrel1) posted a video to the app of herself reacting to the amount of money she still owes in student loans.



ONLINE EVENTS, SEMINARS, TRAININGS

- » **Collaborating with universities** to provide free financial planning webinars with experts and influencers for students and alumni.
- » Providing perks within the webinar such as free subscriptions for parents, students and alumni.
- » Using these to recruit campus ambassadors.



BUDGET

LinkedIn	\$35,000
Facebook Ads	\$30,000
Instagram Ads	\$45,000
TikTok Ads	\$40,000
Google Ads	\$35,000
Social Media Influencers + Event Honorariums	\$25,000
SEO	\$20,000
Content Creation	\$10,000
Marketing Automation	\$10,000
Total	\$250,000



THANK YOU!

