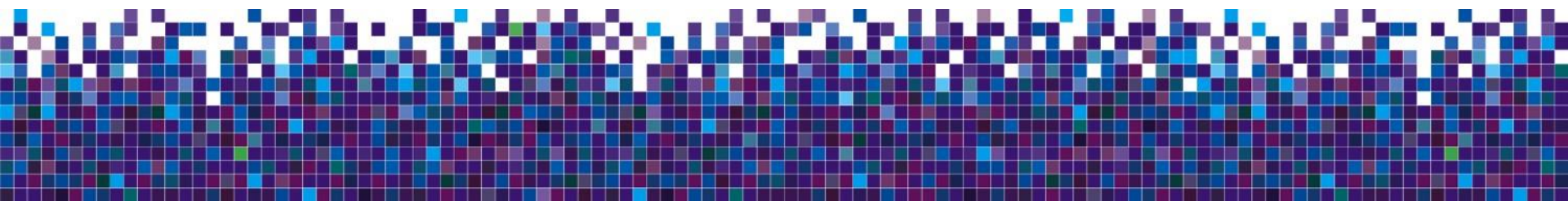




Navient Media Coverage Report

Reporting Period – July 1 to July 31, 2021

Issuing Date – Aug. 6, 2021



Background, Objectives and Contents

Assessment of Navient's positioning in earned media, measuring the quality and quantity of Navient and its competitors' coverage.

Regular Insight Reports aim to determine:

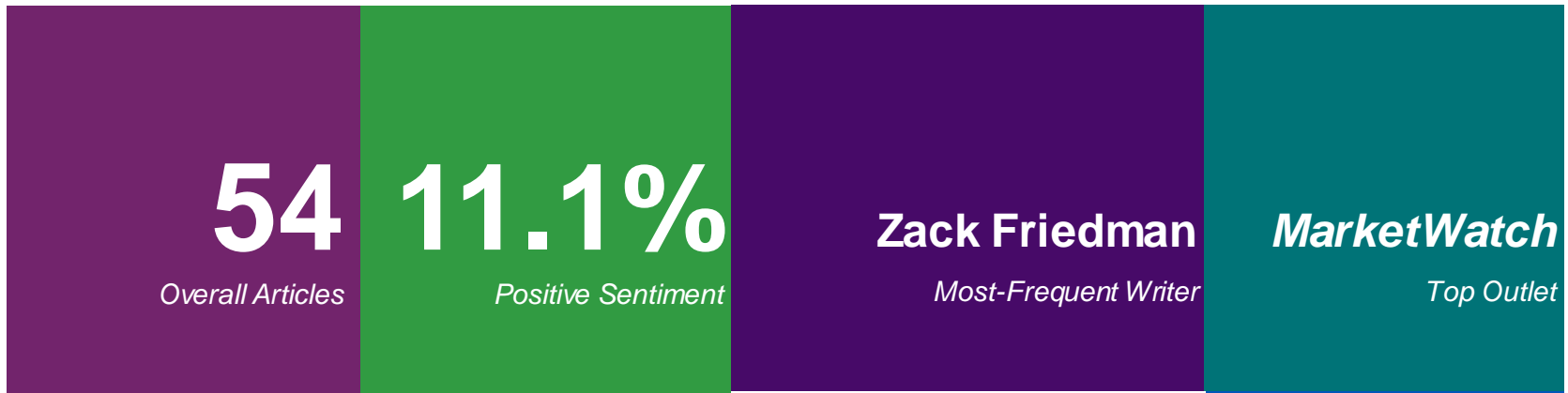
- The evolution of Navient coverage
- Outlets generating the most coverage
- The journalists who wrote the most stories
- Navient spokespeople with the highest volume of mentions
- The month's most-influential themes
- Coverage tone towards Navient
- Navient's share of voice vs. competitors

Key Drivers	3
Dashboard	4
Executive Summary	5
Traditional Media Coverage Analysis	6 - 17
Share of Voice - Navient vs. Competitors	18 - 20
Industry Analysis	21 - 23
Navient - Stories	24
Glossary	25

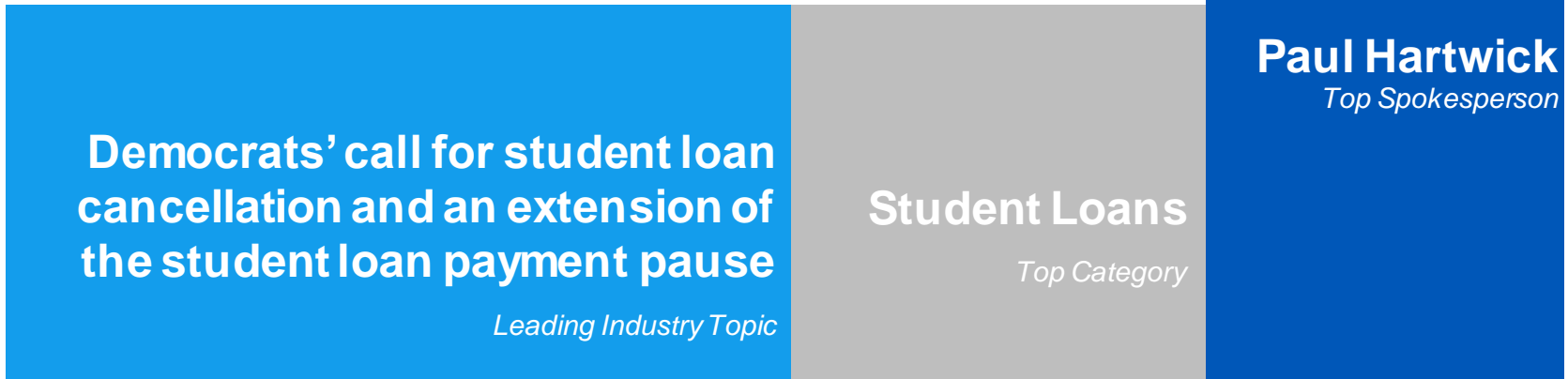
Key Drivers

Key Drivers	Month-Over-Month			Year-Over-Year		
	June-2021	July-2021	Change	July-2020	July-2021	Change
Coverage Volume	33	54	↑	42	54	↑
Positive Sentiment %	33.3	11.1	↓	35.7	11.1	↓
Negative Sentiment %	36.4	53.7	↑	19	53.7	↑
Top Category (YTD) - Student Loans %	66.7	85.2	↑	78.6	85.2	↑
Spokespeople Mentions	3	3	=	8	3	↓
Positive Sentiment (Industry) %	12	22	↑	17	22	↑
Negative Sentiment (Industry) %	11	3	↓	17	3	↓

Dashboard



NAVIENT®





Executive Summary

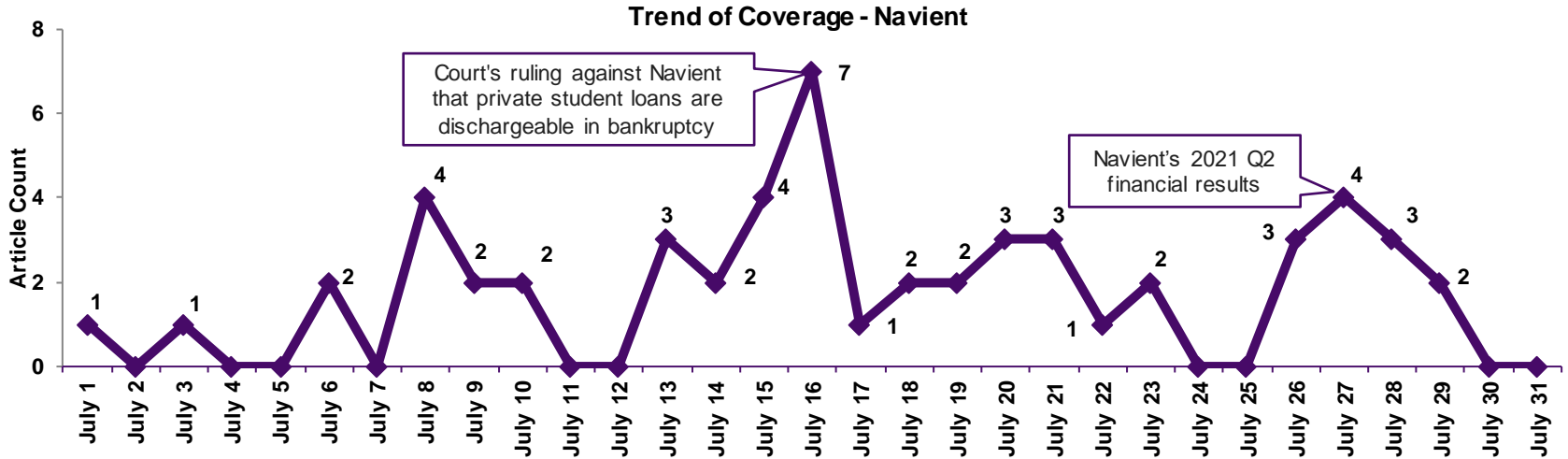
This report analyzes all relevant media coverage surrounding Navient, its competitors and industry between July 1 and 31, 2021: 434 news articles in total, of which 54 mentioned Navient, 36 mentioned competitors and 344 articles covered industry news. All the content in this report has been read and analyzed by a dedicated Notified researcher assigned exclusively to the Navient account.

Key Findings:

- Overall, **11.1%** (six articles) of the reporting about Navient was positive, **35.2%** (19 articles) was neutral and **53.7%** (29 articles) was negative
- **July 16** saw the highest volume of coverage with **seven** articles
- *MarketWatch* was the top outlet this month, with **five** articles
- **Zack Friedman** (Freelance Contributor, *Forbes*) was the leading writer with **four** articles
- **Paul Hartwick** was the only spokesperson cited in **three** articles
- Out of the 29 negative articles, **10** included messages from Navient
- There were **five** mentions of the Consumer Financial Protection Bureau (CFPB) lawsuit, **two** mentions of the Attorney General (AG) lawsuit, and **two** mentions of the Telephone Consumer Protection Act (TCPA) lawsuit this month
- **Student Loans** was the top category, which accounted for **85.2%** of July's coverage
- **Pennsylvania Higher Education Assistance Agency** was the top competitor, with a **34.4%** share of voice compared to Navient's **60%**

Trend of Coverage

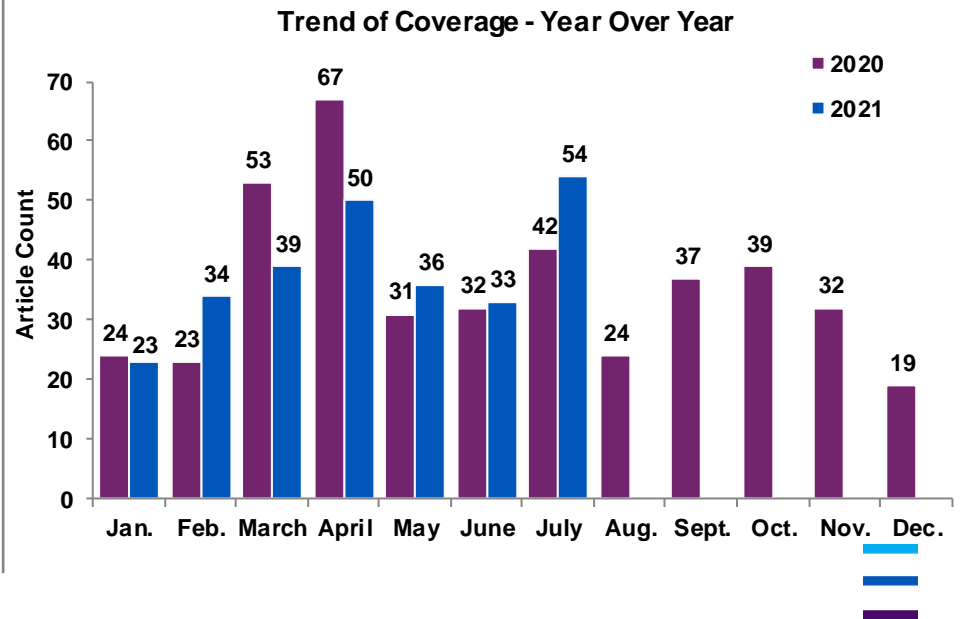
Volume of coverage increased 28.6% compared to July 2020



The volume of Navient reporting was higher in July (54 articles) than in June (33 articles).

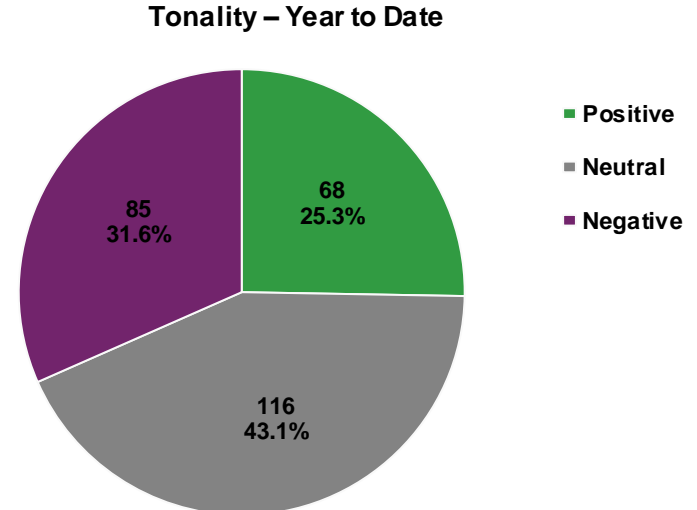
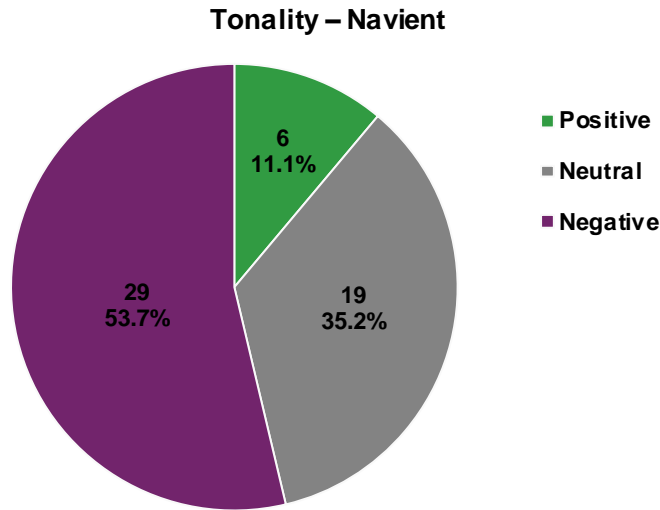
The U.S. Court of Appeals for the Second Circuit's ruling against Navient in *Hilal K. Homaidan v. Sallie Mae* case that private student loans are dischargeable in bankruptcy was a major theme on July 16.

Navient's 2021 Q2 financial results with reported earnings of \$185 million was a major highlight on July 27.



Tonality - Navient

Volume of negative coverage saw its highest since January 2021 and more than doubled compared to July 2020

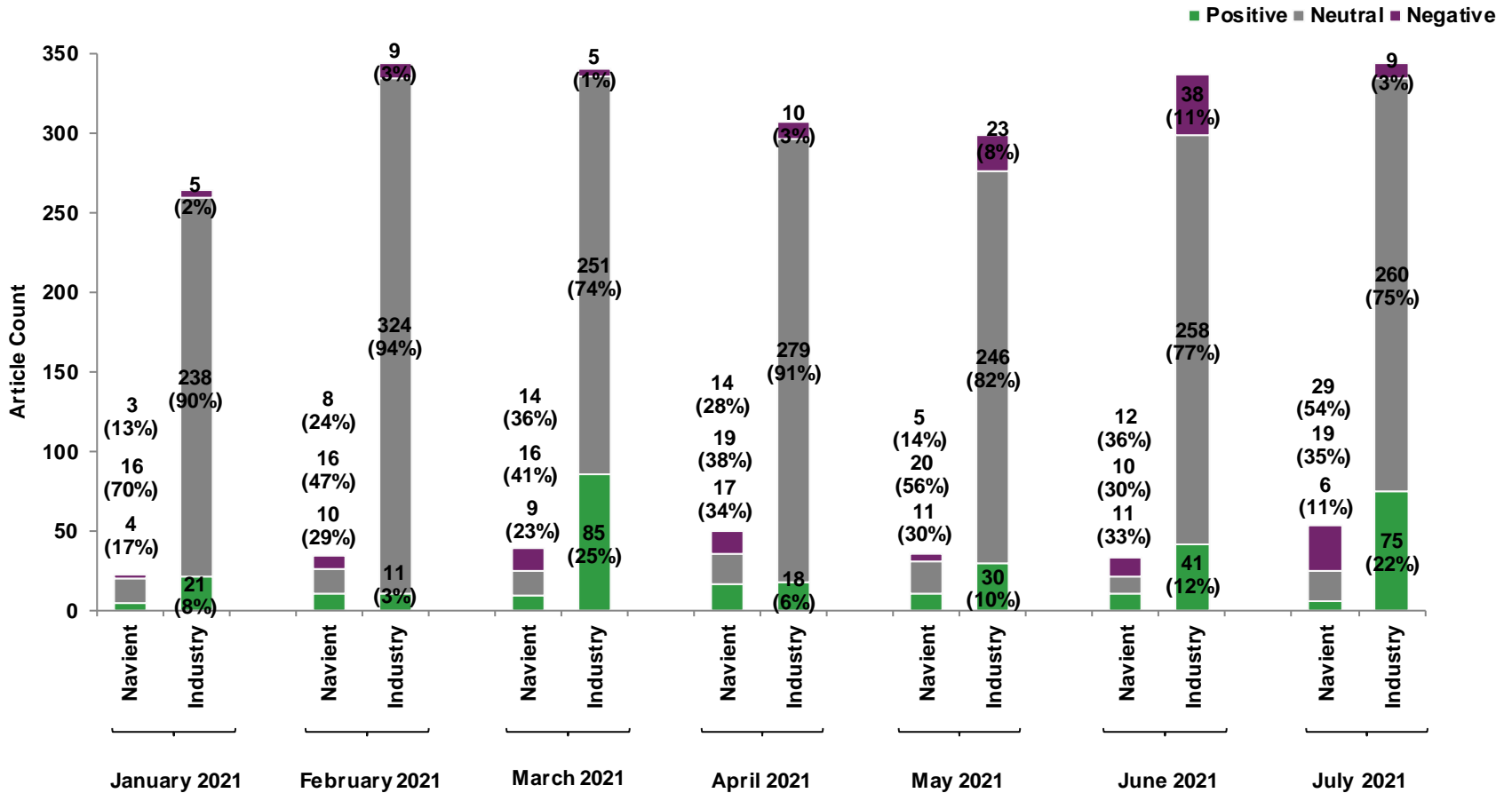


The amount of positive coverage had a 22.2%-point decrease and negative coverage had a 17.3%-point increase compared to June.

The U.S. Court of Appeals for the Third Circuit's ruling in favor of Navient in the Franklin v. Navient TCPA lawsuit, and Navient being one of the sponsors of Downtown Discoveries Kids' Fest in Downtown Wilkes-Barre, Pennsylvania, were positive news drivers for this month.

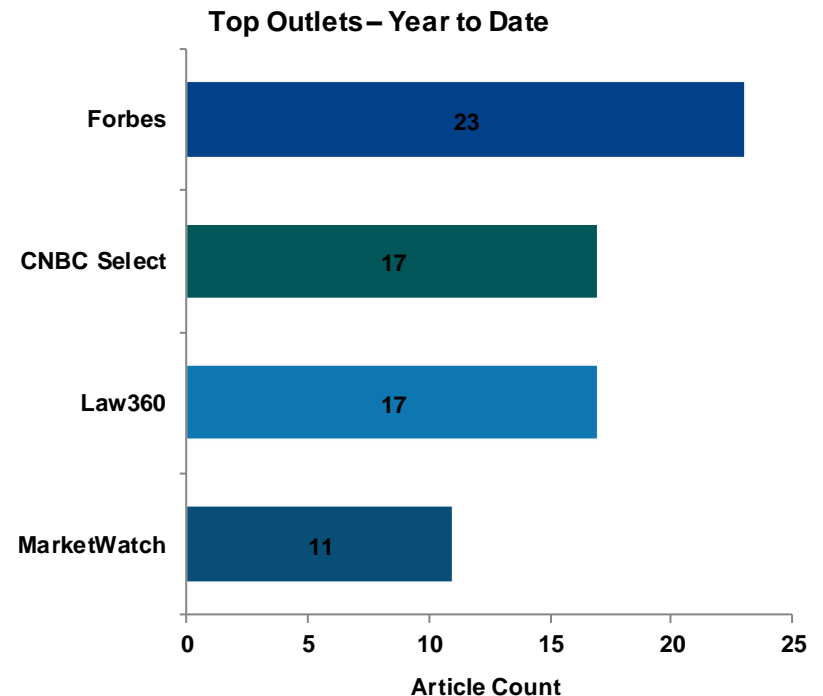
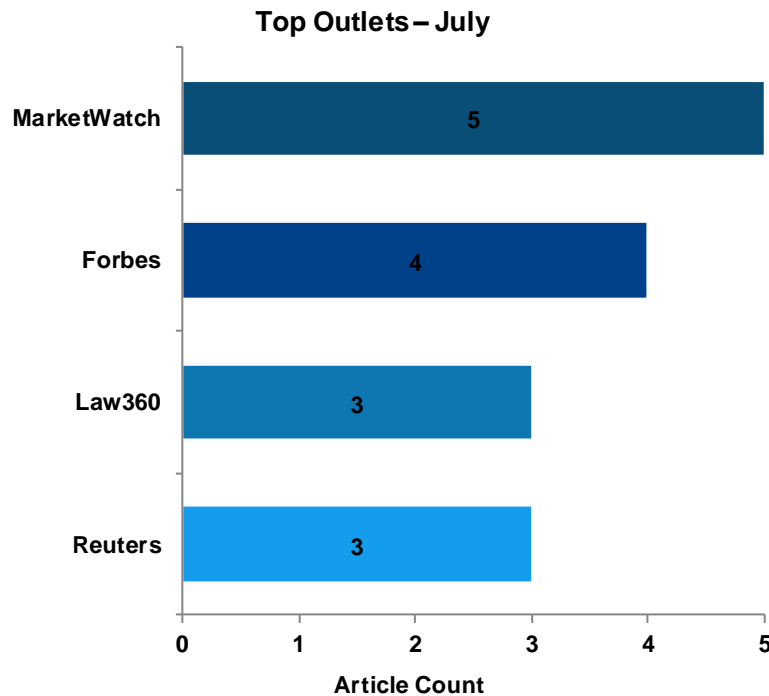
Cancellation of 68-year-old student loan borrower Terry Randall's \$178,000 of student loan against Navient, a New Jersey federal judge's denial of Navient's motion to dismiss a lawsuit claiming the company fraudulently misallocated payments, and a stay instituted earlier this year in the CFPB's January 2017 lawsuit against Navient lifted by a Pennsylvania federal judge were downbeat stories.

Navient vs. Industry - Tonality - By Month



July		
Tone	Navient	Industry
Positive	11%	22%
Negative	54%	3%

Top Outlets by Coverage



This month, Navient was featured in top-tier outlets such as *MarketWatch*, *Forbes*, *the Wall Street Journal*, *CNBC*, *the Washington Post* and *Law360*. ‘Student Loans’ was the top category covered by these outlets.

MarketWatch was the top outlet by volume (five articles). The U.S. Court of Appeals for the Second Circuit’s ruling against Navient that private student loans are dischargeable in bankruptcy was a major theme.

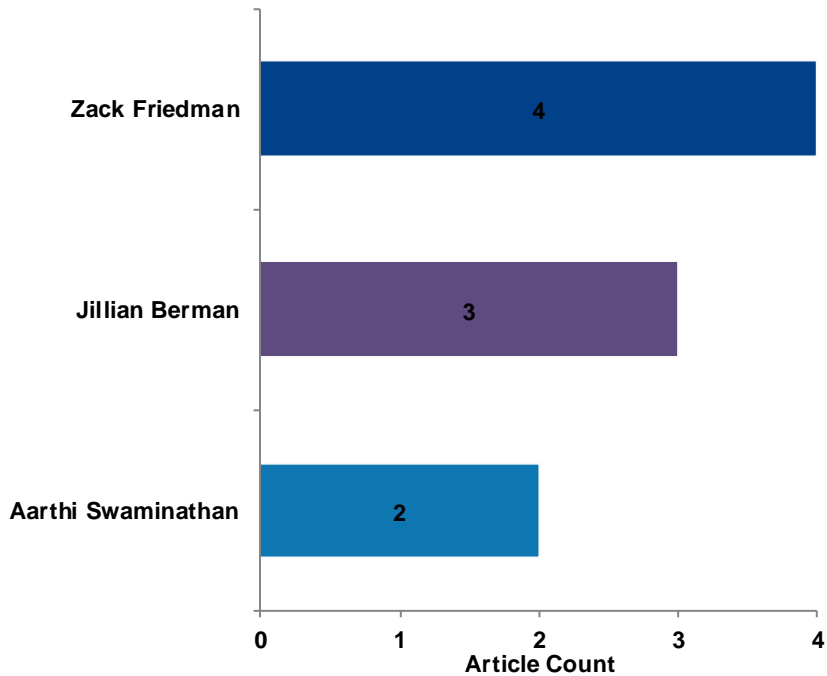
Forbes contributed four articles. One of these articles covered Massachusetts Attorney General Maura Healey’s lawsuits against student loan servicers, including Navient.

Law360 and *Reuters* contributed three articles each. The U.S. Court of Appeals’ ruling against Navient to determine that private student loans are dischargeable in bankruptcy was a major theme covered by both outlets.

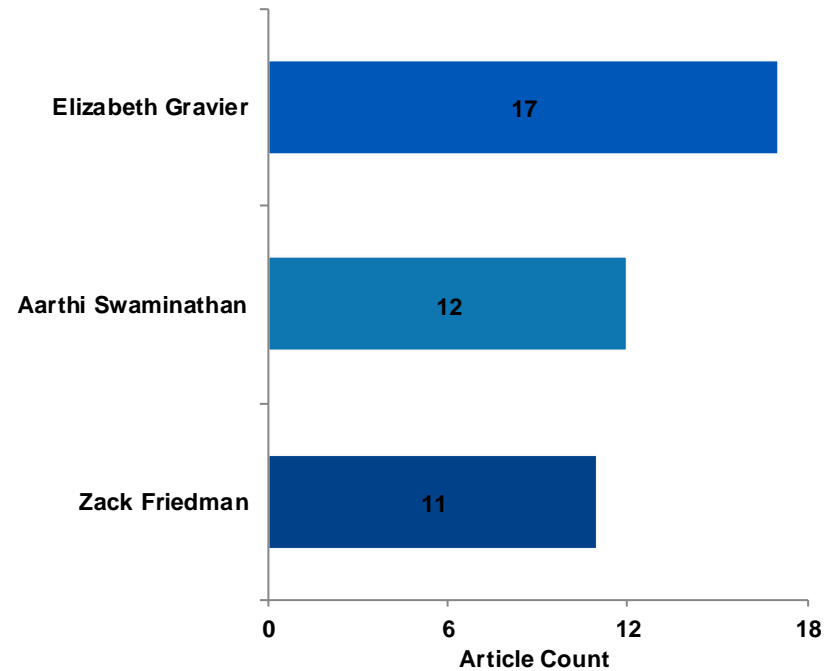


Most-Frequent Writers

Most-Frequent Writers – July



Most-Frequent Writers – Year to Date



Zack Friedman (Freelance Contributor, *Forbes*) was the leading writer with four articles. Friedman wrote an article on the U.S. Court of Appeals for the Second Circuit’s ruling against Navient that private student loans are dischargeable in bankruptcy.

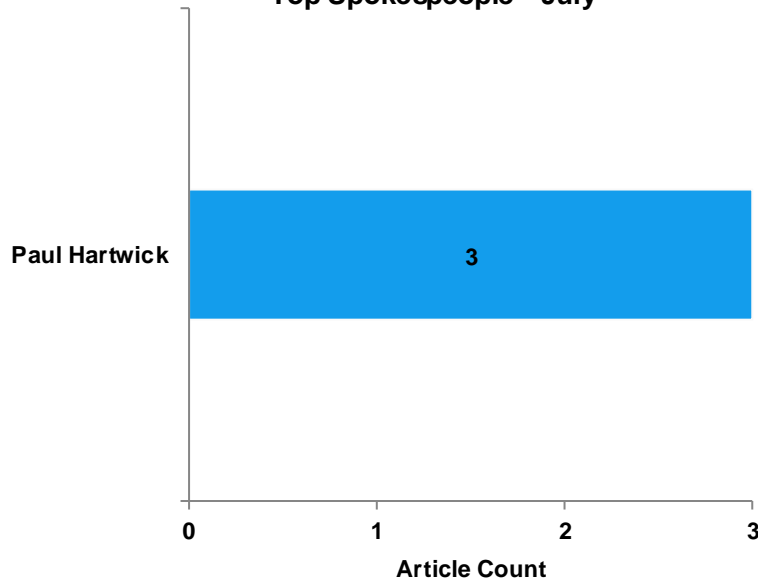
Jillian Berman (Reporter, *MarketWatch*) wrote three articles and **Aarthi Swaminathan** (Reporter, *Yahoo! Finance*) wrote two articles.

Author	Designation	Outlet
Zack Friedman	Freelance Contributor	<i>Forbes</i>
Jillian Berman	Reporter	<i>MarketWatch</i>
Aarthi Swaminathan	Reporter	<i>Yahoo! Finance</i>

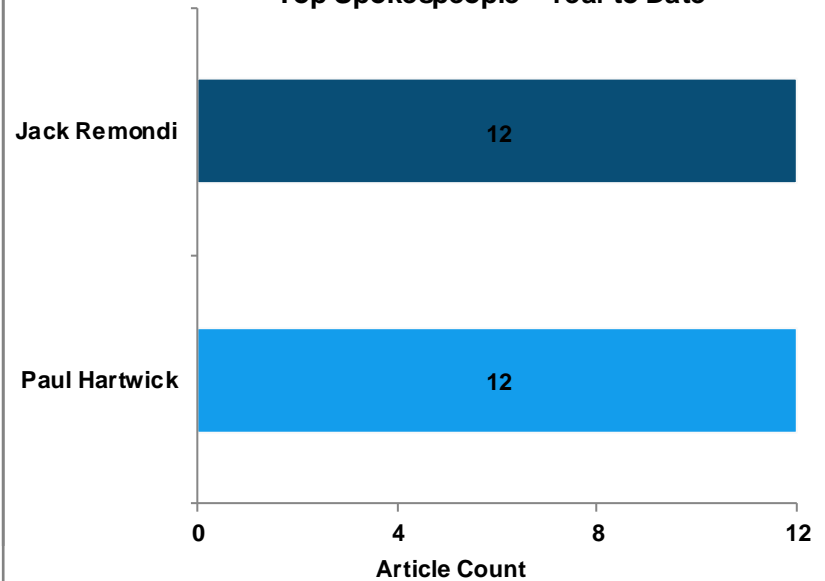


Top Spokespeople

Top Spokespeople – July



Top Spokespeople – Year to Date



Prominent quotes included:

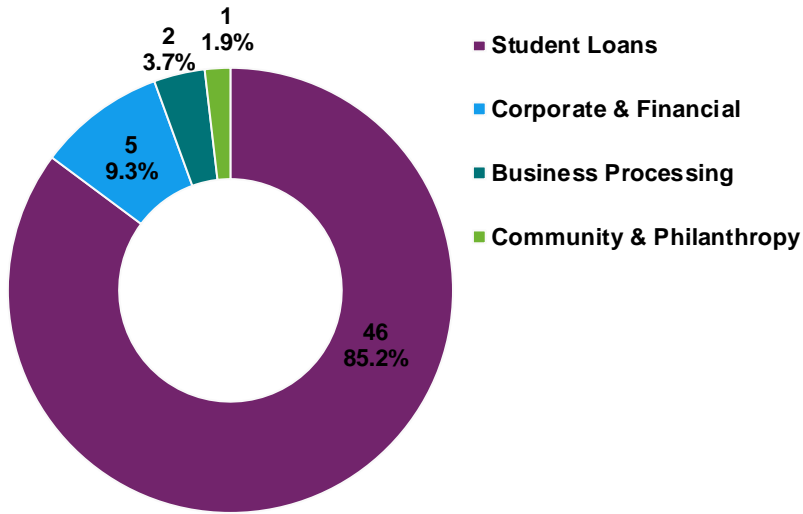
Paul Hartwick's quote on the U.S. Court of Appeals for the Second Circuit's ruling against Navient that private student loans are dischargeable in bankruptcy: *"For several years, Navient has recommended bankruptcy reform that would allow federal and private student loans to be dischargeable in bankruptcy after making a good-faith effort to repay."* [MarketWatch](#), July 23

Spokesperson	Designation
Paul Hartwick	Vice President of Corporate Communications

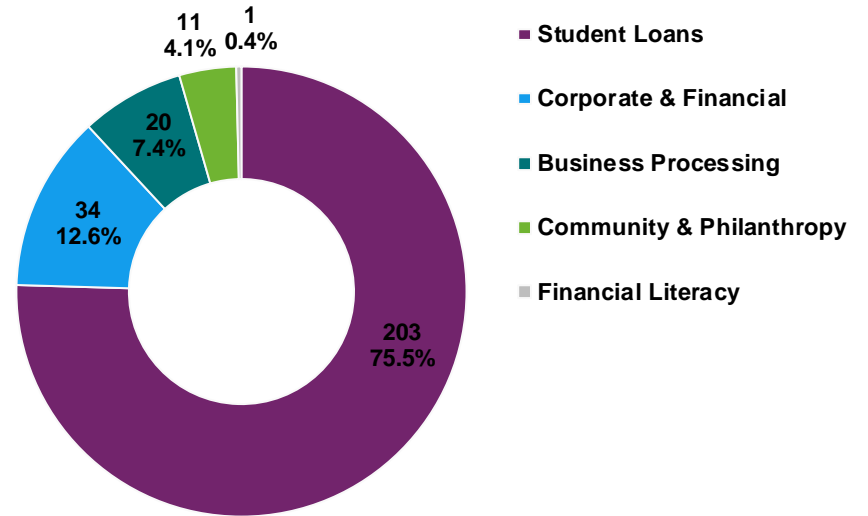


Categories

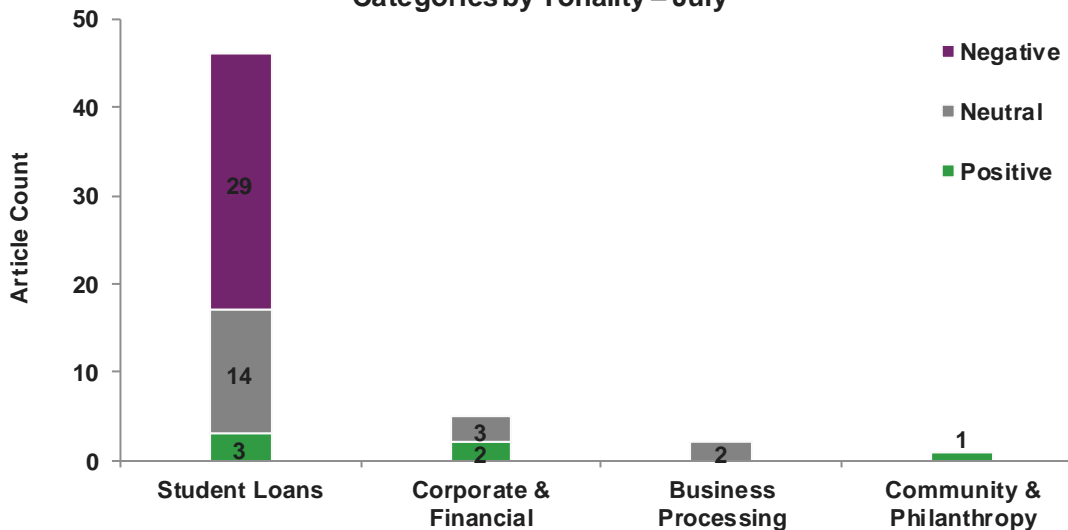
Share of Voice by Categories – July



Share of Voice by Categories – Year to Date



Categories by Tonality – July



'Student Loans' accounted for most of the category coverage in July and the number of articles had a 18.5%-point increase month-over-month.

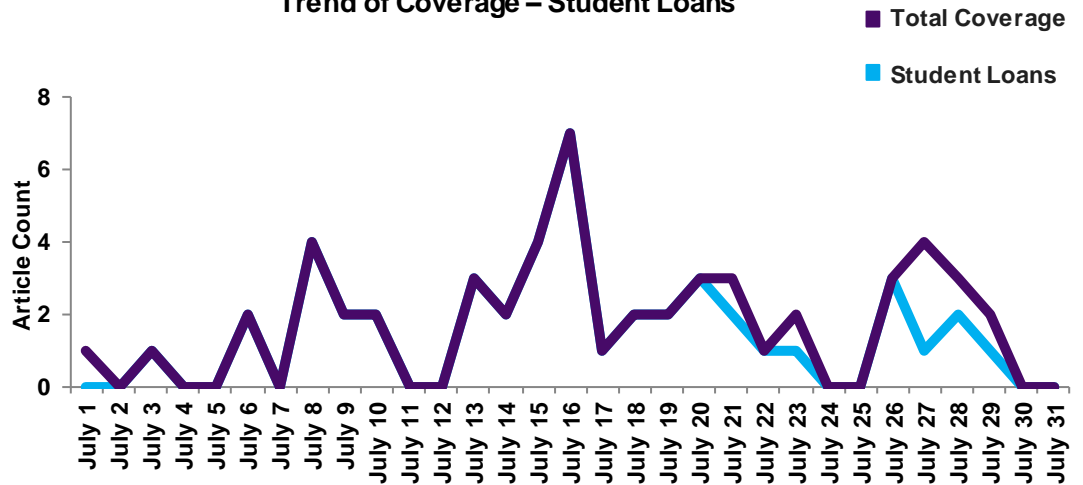
The U.S. Court of Appeals for the Second Circuit's ruling against Navient that private student loans are dischargeable in bankruptcy was major news.



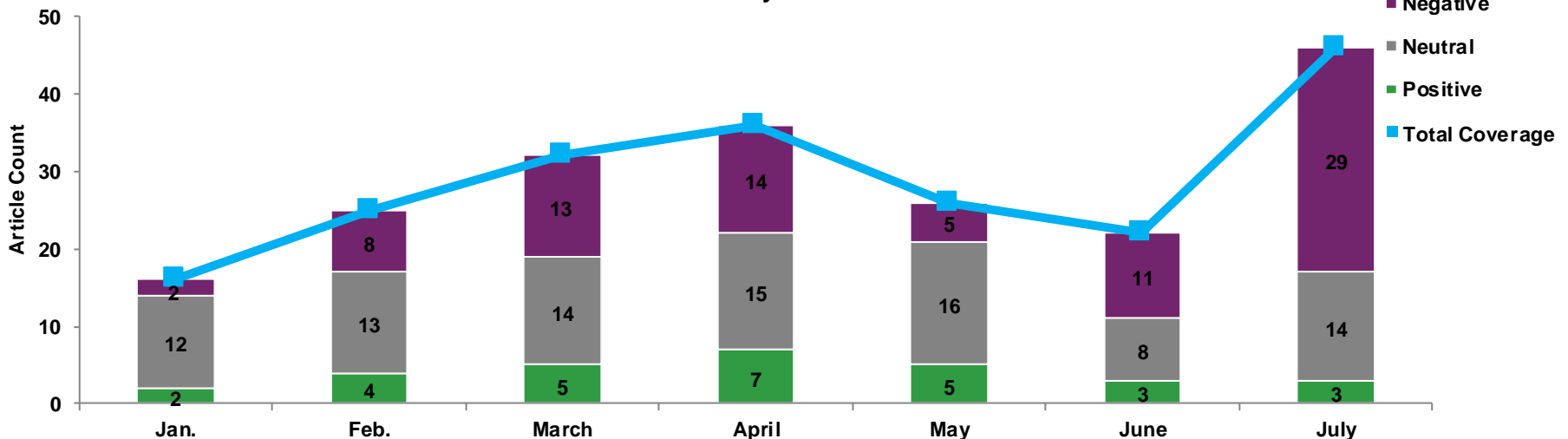
Categories - Student Loans

Key Metrics	June 2021	July 2021
Volume	22	46
SOV%	66.7	85.2
Positive	3	3
Neutral	8	14
Negative	11	29

Trend of Coverage – Student Loans



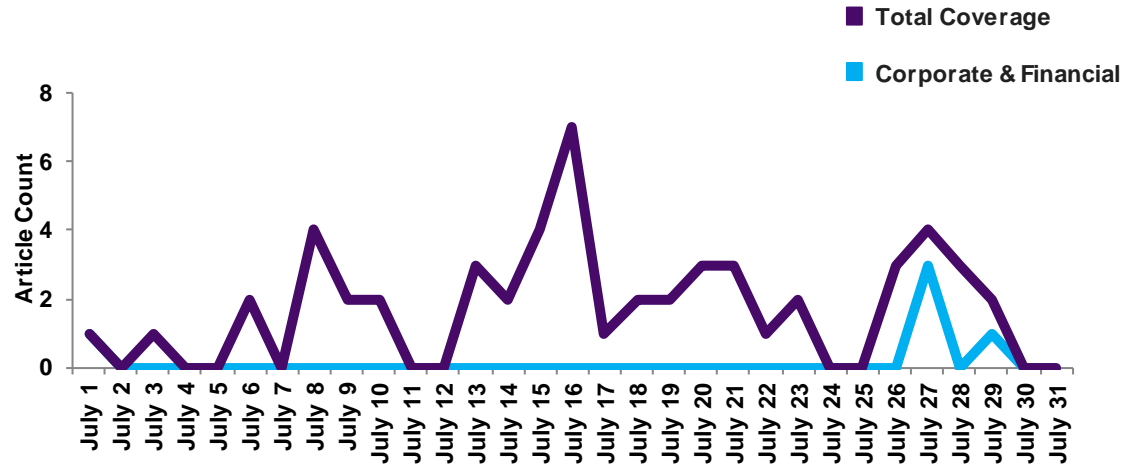
Tonality – Student Loans



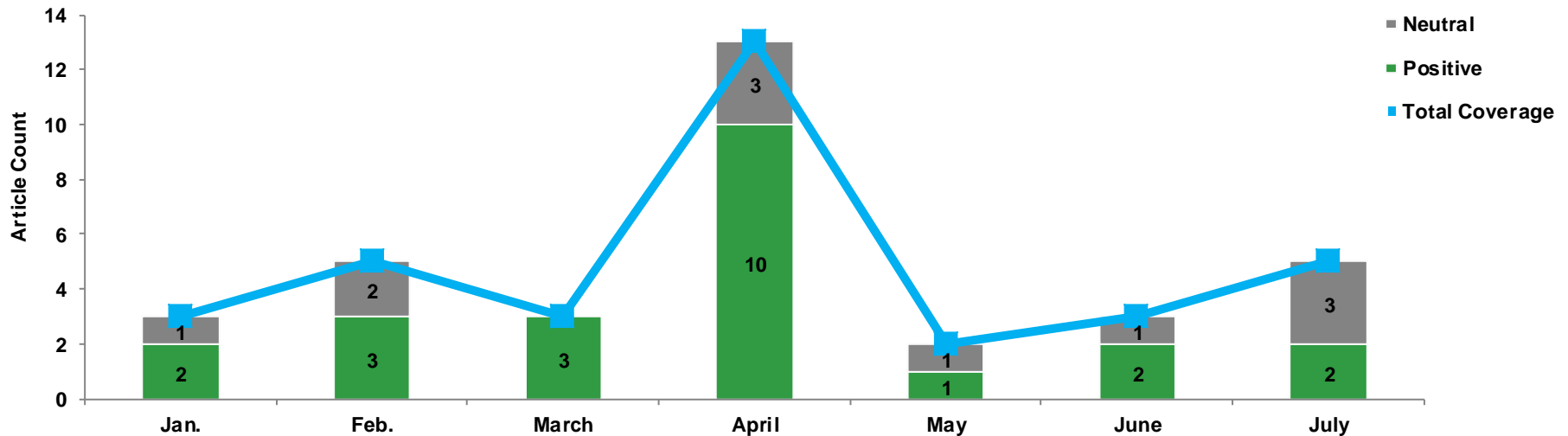
Categories - Corporate & Financial

Key Metrics	June 2021	July 2021
Volume	3	5
SOV%	9.1	9.3
Positive	2	2
Neutral	1	3
Negative	0	0

Trend of Coverage – Corporate & Financial



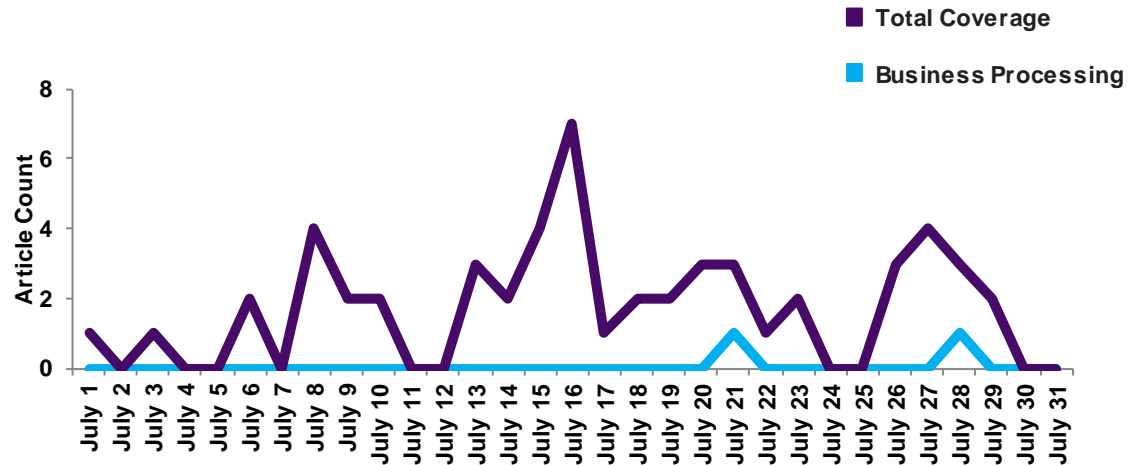
Tonality – Corporate & Financial



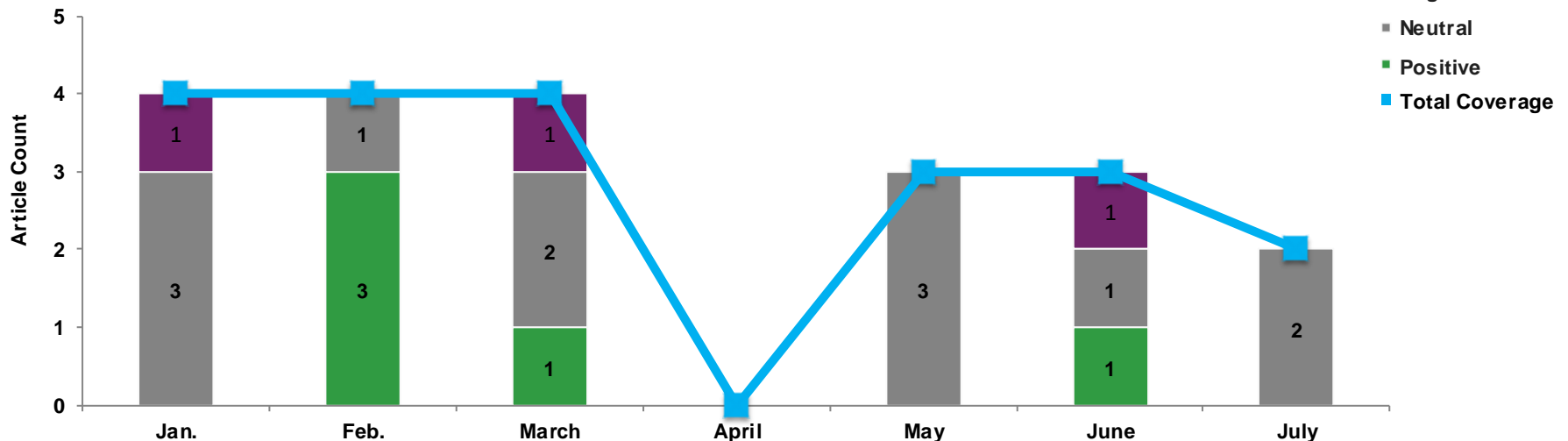
Categories - Business Processing

Key Metrics	June 2021	July 2021
Volume	3	2
SOV%	9.1	3.7
Positive	1	0
Neutral	1	2
Negative	1	0

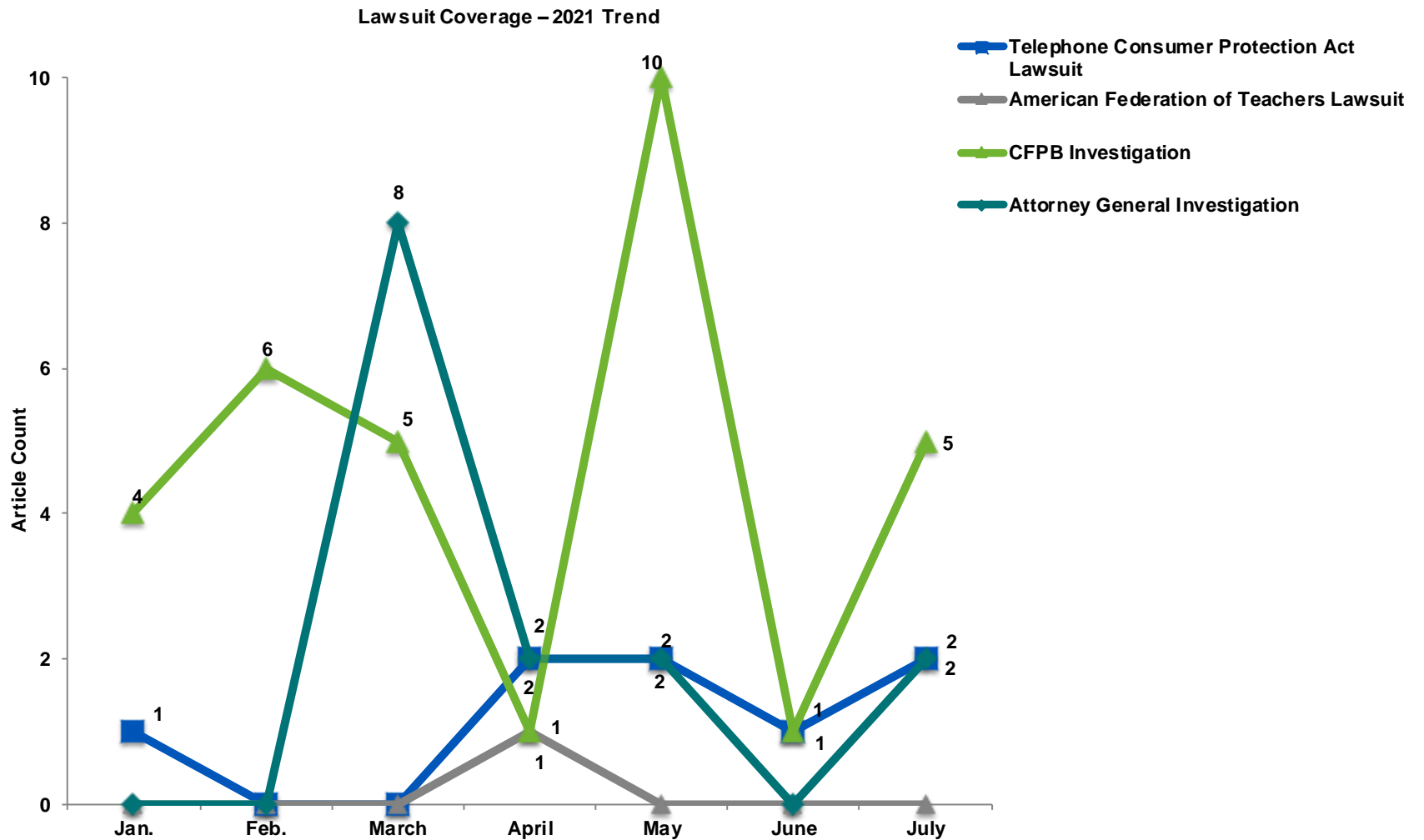
Trend of Coverage – Business Processing



Tonality – Business Processing

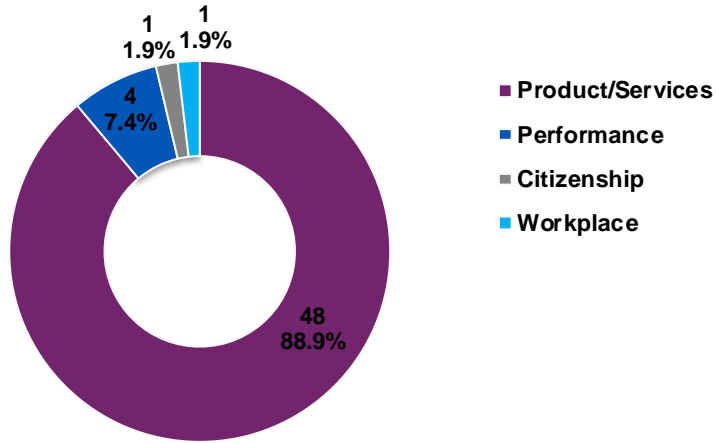


Lawsuit Coverage – 2021 Trend



Reputation Dimensions

Share of Voice by Reputation Dimensions – July



Reputation Dimensions	Month-Over-Month	
	June 2021	July 2021
Product/Services	25	48
Governance	0	0
Citizenship	5	1
Performance	3	4
Leadership	0	0
Workplace	0	1
Innovation	0	0

Product/Services:

- [Student Loan Borrower Gets \\$178,000 Of Student Loan Cancellation Against Navient](#) – *Forbes*, July 3
- [Navient Borrowers' NJ Fraud Suit Emerges Mostly Unscathed](#) – *Law360*, July 9
- [Redemption?: Navient Walks Away With ATDS Win After All](#) – *TCPAWorld*, July 13
- [Private student loans can be tossed in bankruptcy, appeals court rules](#) – *Reuters*, July 16

Performance:

- [Navient: Q2 Earnings Snapshot](#) – *Houston Chronicle*, July 27

Citizenship:

- [Downtown Discoveries Kids' Fest debuts Saturday at Midtown Village](#) – *Times Leader*, July 23

Workplace:

- [As COVID-19 cases surge, Lilly reinstates mask restrictions on all workers](#) – *Indianapolis Business Journal*, July 29

Share of Voice - Navient vs. Competitors

Volume of competitor coverage surged due to PHEAA's announcement on ending its contract with the Education Department

Navient earned a 60% share of voice this month.

Reporting for **Pennsylvania Higher Education Assistance Agency (PHEAA)** included:

- PHEAA's announcement that it would not renew its contract with the U.S. Department of Education for student loan services when the contract expires in December
- Rep. Virginia Foxx called on Education Secretary Miguel Cardona to disclose the plans to transition 8.5 million student loan borrowers at the end of PHEAA's contract with the U.S. Department of Education

Reporting for **Vermont Student Assistance Corporation (VSAC)** included:

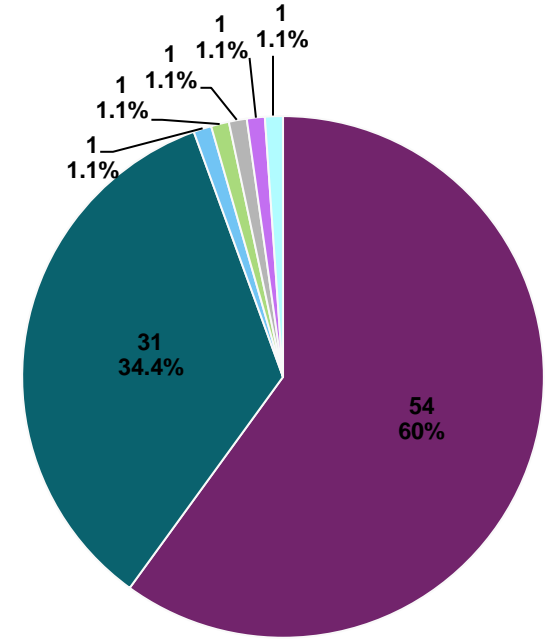
- VSAC partnered with the Community College of Vermont to offer Vermonters with a household income of \$50,000 or less the opportunity to attend the institution without paying tuition for two years

Reporting for **Ascent Funding** included:

- Ascent Funding announced major enhancements to its student loan options that include rates as low as 1.82% with automatic debit discount and expanded eligibility for Deferred Action Childhood Arrival (DACA) students without a co-signer

Reporting for **Sallie Mae** included:

- Sallie Mae announced increased cash back rewards for its AccelerateSM and EvolveSM Mastercard credit cards



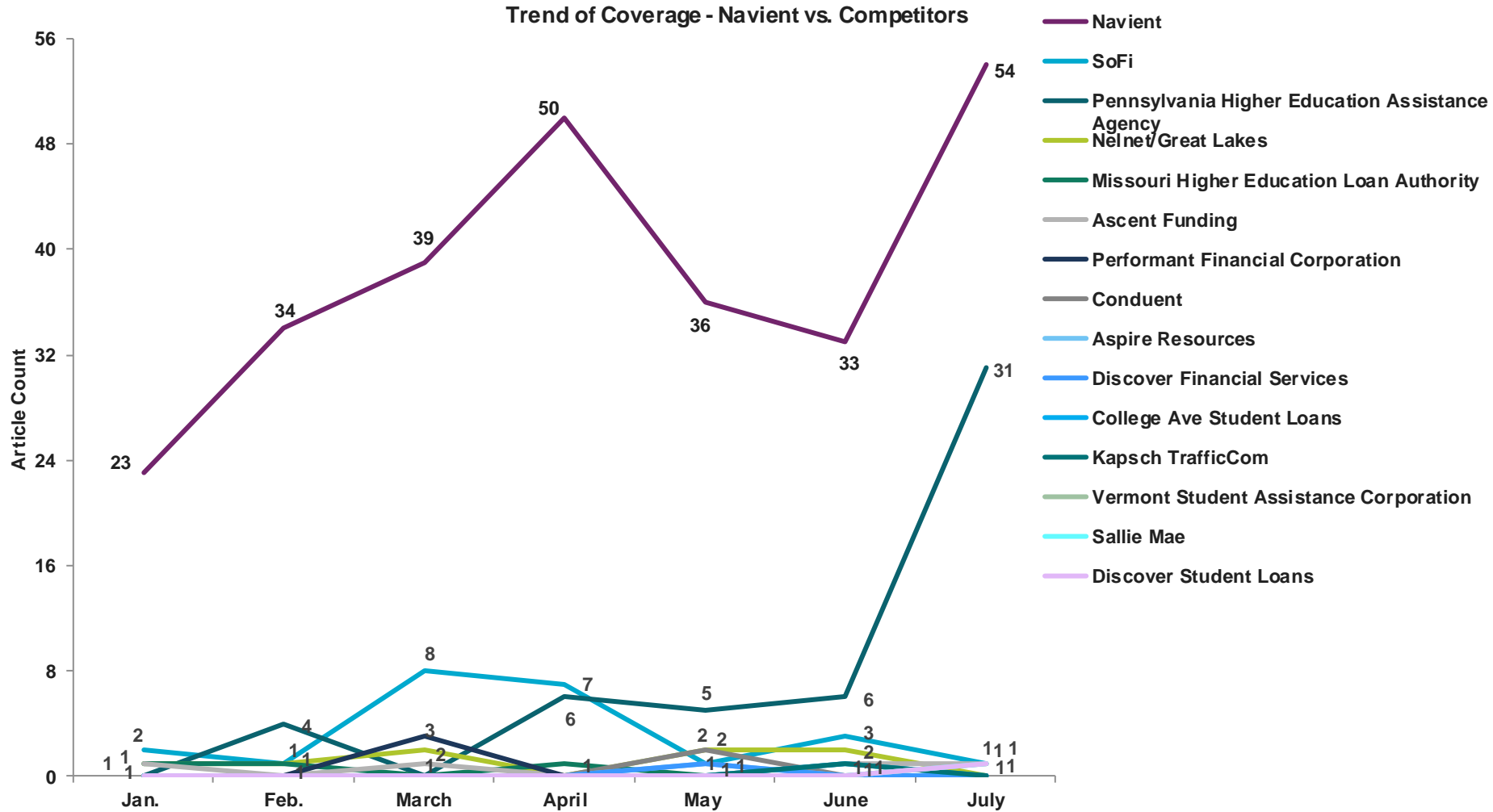
- Navient
- Pennsylvania Higher Education Assistance Agency
- SoFi
- Vermont Student Assistance Corporation
- Ascent Funding
- Discover Student Loans
- Sallie Mae

Note: Only data from top tier outlets are considered for competitors.

Competitors analysed were: ACS, Nelnet, Great Lakes Student Loan Servicing, Pennsylvania Higher Education Assistance Agency, Aspire Resources, CornerStone, Utah Higher Education Assistance Corporation, Educational Servicers of America, New Hampshire Higher Education Loan Corporation, Missouri Higher Education Loan Authority, Oklahoma Student Loan Authority, OSLA Servicing, Vermont Student Assistance Corporation, Performant Financial Corporation, ConServe, Inc., The CBE Group, Inc., Lineberger, Goggan, Blair & Sampson, Account Control Technology, Iqor, Coast Professional, Inc., Collection Technology, Inc., Delta Management Associates, Enterprise Recovery Systems, Financial Asset Management Systems, FMS Investment Corp., GC Services, Immediate Recovery, Inc., National Recoveries, NCO, Premiere Credit of North America, Progressive Financial Services, The CBE Group, Van Ru Credit Corporation, West Asset Management, Windham Professionals, Accenture, Maximus, Sallie Mae, Conifer Health Solutions, Xerox, CammonBand, SoFi, Discover Student Loans, Sallie Mae and Ascent Funding



Trend of Coverage - Navient vs. Competitors



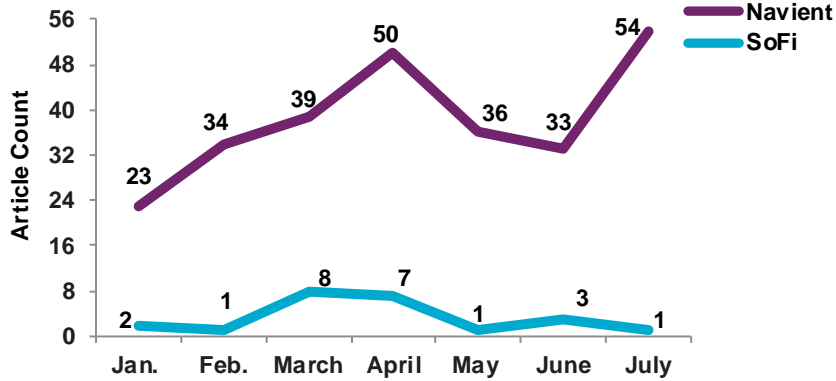
Note:

Only data from top tier outlets are considered for competitors.

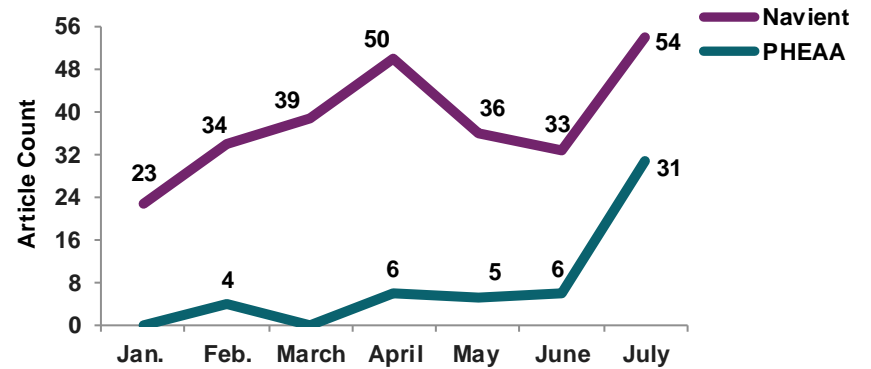
Competitors analysed were: ACS, Nelnet, Great Lakes Student Loan Servicing, Pennsylvania Higher Education Assistance Agency, Aspire Resources, CornerStone, Utah Higher Education Assistance Corporation, Educational Servicers of America, New Hampshire Higher Education Loan Corporation, Missouri Higher Education Loan Authority, Oklahoma Student Loan Authority, OSLA Servicing, Vermont Student Assistance Corporation, Performant Financial Corporation, ConServe, Inc., The CBE Group, Inc., Linebarger, Goggan, Blair & Sampson, Account Control Technology, Iqor, Coast Professional, Inc., Collection Technology, Inc., Delta Management Associates, Enterprise Recovery Systems, Financial Asset Management Systems, FMS Investment Corp., GC Services, Immediate Recovery, Inc., National Recoveries, NCO, Premiere Credit of North America, Progressive Financial Services, The CBE Group, Van Ru Credit Corporation, West Asset Management, Windham Professionals, Accenture, Maximus, Sallie Mae, Conifer Health Solutions, Xerox, CommonBond, SoFi, Discover Student Loans, Sallie Mae and Ascent Funding

Trend of Coverage - Navient vs. Competitors

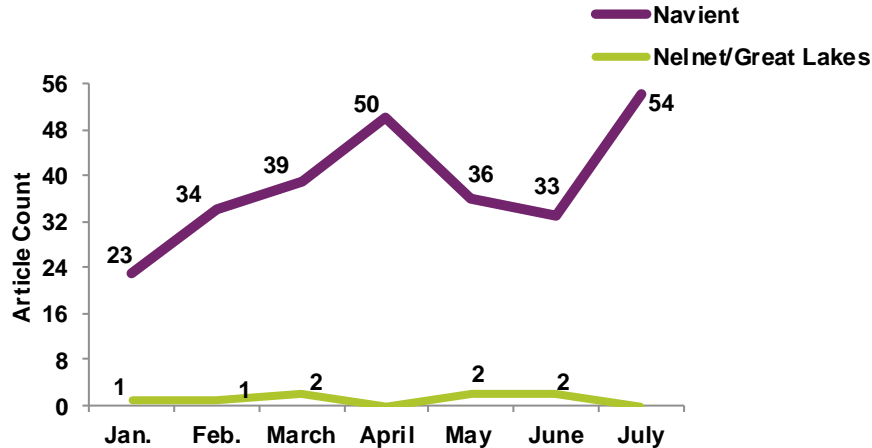
Trend of Coverage - Navient vs. SoFi



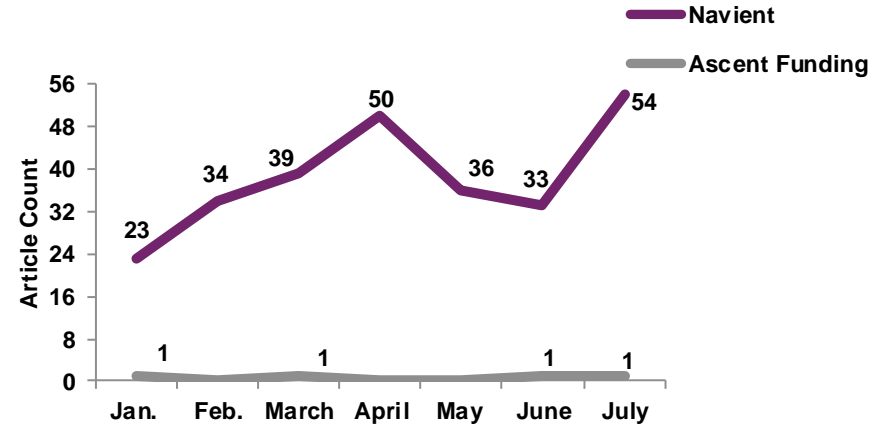
Trend of Coverage - Navient vs. PHEAA



Trend of Coverage - Navient vs. Nelnet/Great Lakes



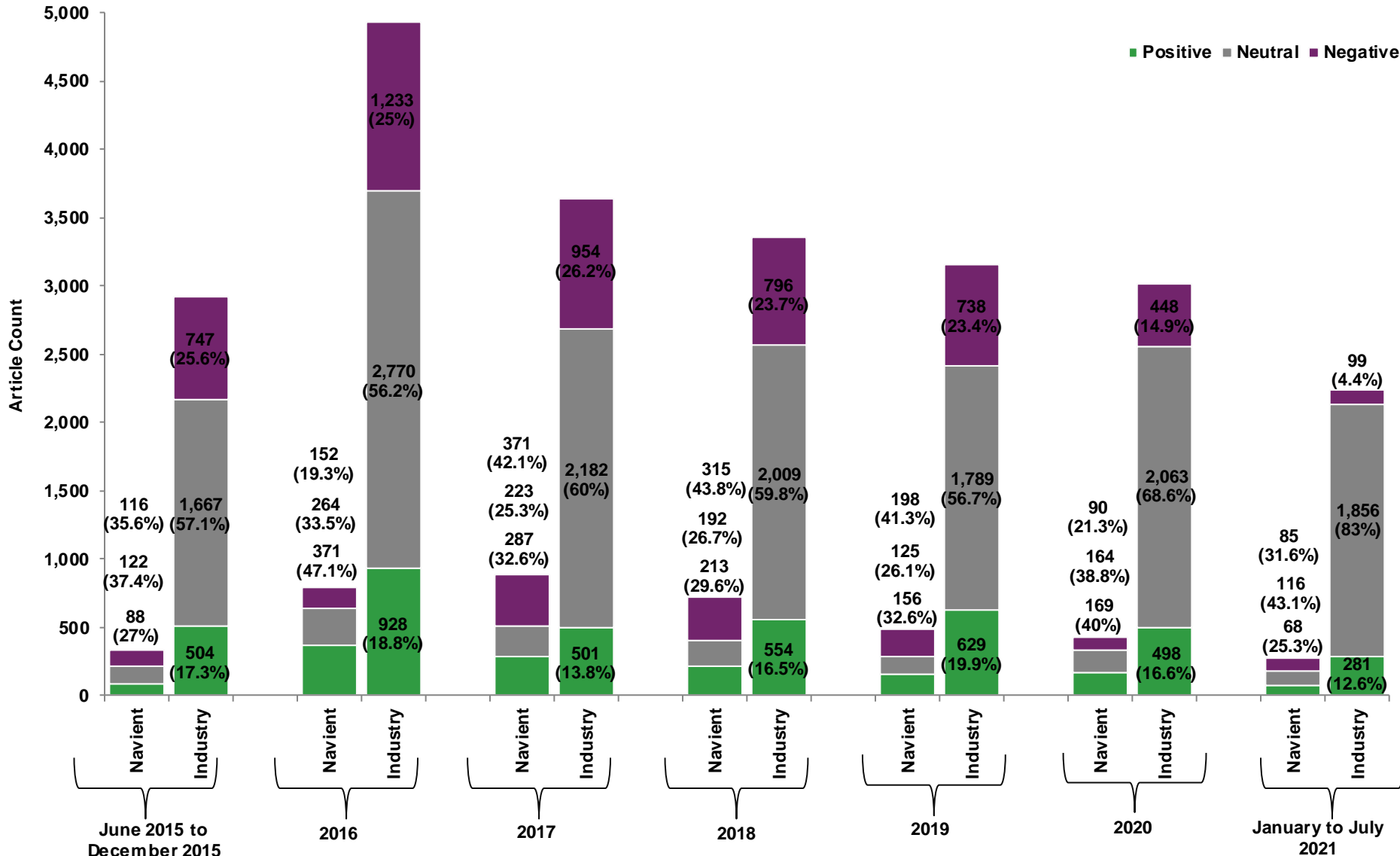
Trend of Coverage - Navient vs. Ascent Funding



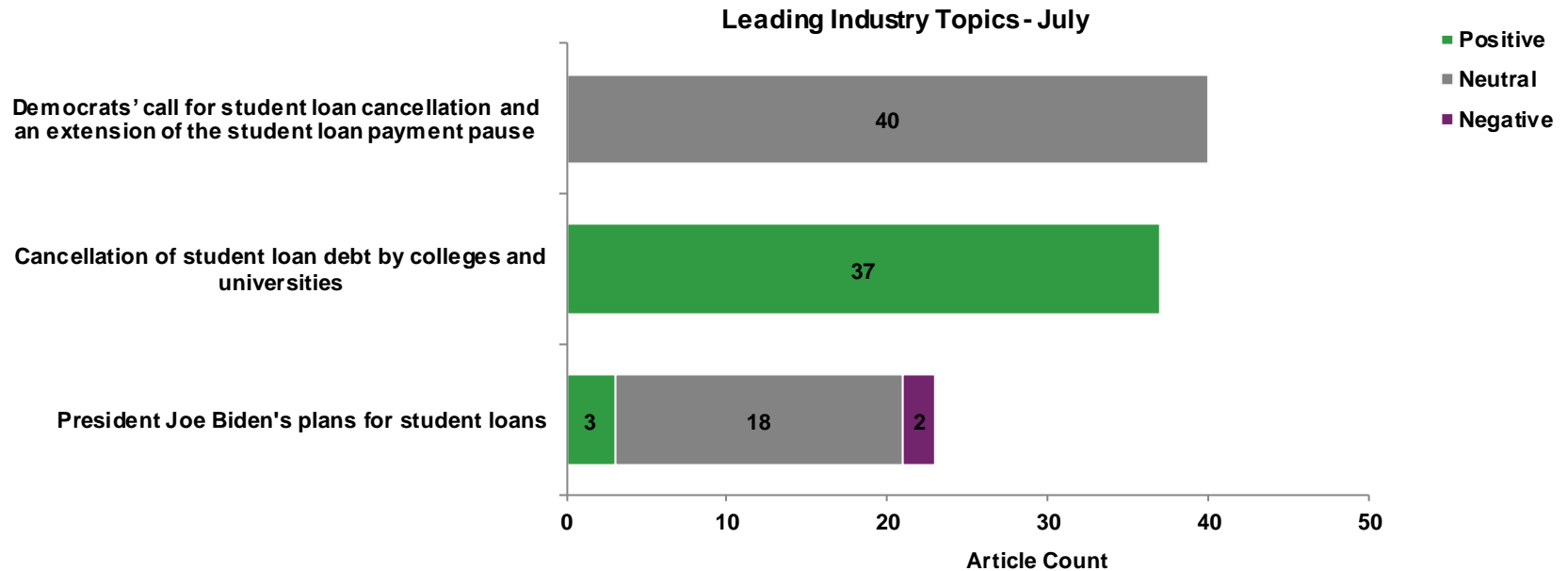
Note: Only data from top tier outlets are considered for competitors.

Competitors analyzed were: ACS, Nelnet, Great Lakes Student Loan Servicing, Pennsylvania Higher Education Assistance Agency, Aspire Resources, CornerStone, Utah Higher Education Assistance Corporation, Educational Servicers of America, New Hampshire Higher Education Loan Corporation, Missouri Higher Education Loan Authority, Oklahoma Student Loan Authority, OSLA Servicing, Vermont Student Assistance Corporation, Performant Financial Corporation, ConServe, Inc., The CBE Group, Inc., Linebarger, Goggan, Blair & Sampson, Account Control Technology, Iqor, Coast Professional, Inc., Collection Technology, Inc., Delta Management Associates, Enterprise Recovery Systems, Financial Asset Management Systems, FMS Investment Corp., GC Services, Immediate Recovery, Inc., National Recoveries, NCO, Premiere Credit of North America, Progressive Financial Services, The CBE Group, Van Ru Credit Corporation, West Asset Management, WindhamProfessionals, Accenture, Maximus, Sallie Mae, Conifer Health Solutions, Xerox, CommonBond, SoFi, Discover Student Loans, Sallie Mae and Ascent Funding

Navient vs. Industry - Tonality Trend - By Year



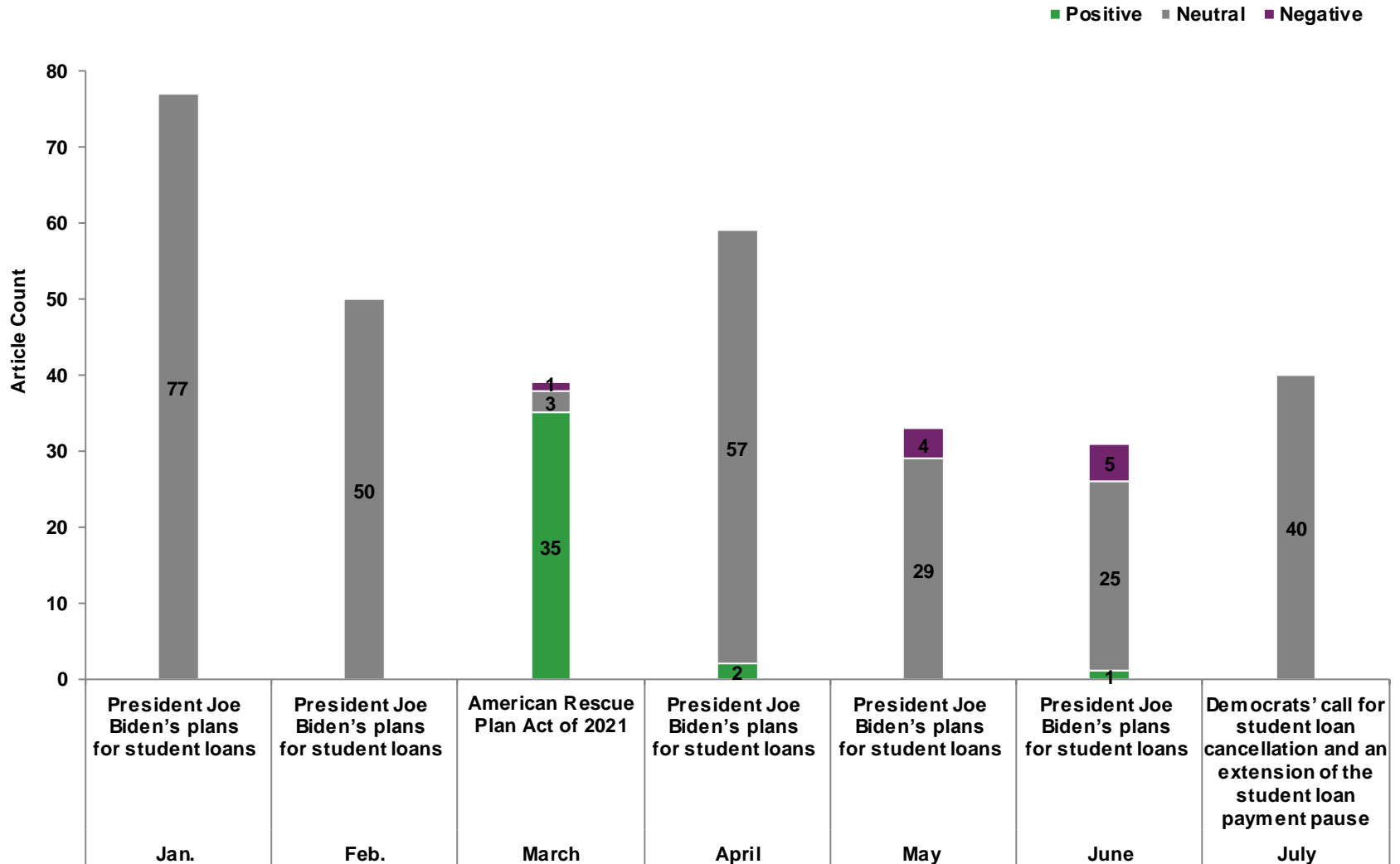
Leading Industry Topics



- **Democrats' call for student loan cancellation and an extension of the student loan payment pause** was the leading industry topic with 40 articles. The topic featured in outlets such as *Yahoo! Finance*, *Forbes*, *Fox Business*, *Bankrate* and *Bloomberg Government*. Democratic lawmakers called on President Joe Biden to cancel student loan debt and extend the pause of federal student loan payments and interest
- **Cancellation of student loan debt by colleges and universities** earned mentions in 37 articles. Outlets such as *the Wall Street Journal*, *Forbes*, *USA Today*, *Associated Press*, *Bloomberg Government* and *CNN* covered the topic. Colleges and universities including more than 20 historically Black colleges and universities (HBCUs) cleared student's unpaid tuition and fees using federal COVID-19 relief funds provided under the American Rescue Plan Act
- **President Joe Biden's plans for student loans** earned mentions in 23 articles. Coverage focused on President Joe Biden's proposals to cancel student loans and reform student loan servicing, and featured in outlets like *the Wall Street Journal*, *Forbes*, *Fox Business*, *CNBC*, *Insider*, *Yahoo! Finance* and *MarketWatch*

Leading Industry Topics - By Month

Leading Industry Topics - By Month



Navient - Stories

Sl. No	Date	Headline	URL	Outlet	ByLine	Spokesperson	Tonality
1	July 1, 2021	Navient to announce second quarter 2021 results on July 27, host earning	https://www.globenewswire.com/news-releases	News release (issued by Navient)		-	Neutral
2	July 3, 2021	Student Loan Borrower Gets \$178,000 Of Student Loan Cancellation Ag	https://www.forbes.com/sites/zackfriedman/	Forbes	Zack Friedman	-	Negative
3	July 6, 2021	Latest Measure One Private Student Loan Report Finds Pandemic-Related	https://www.prnewswire.com/news-releases	News release (issued by Meas-		-	Neutral
4	July 6, 2021	Private student loan rates are now starting at just over 1%. Tempting, but	https://www.marketwatch.com/story/private	MarketWatch	Lindsay Goldwert	-	Neutral
5	July 8, 2021	One of the nation's largest student loan servicers plans to cut ties with the	https://www.washingtonpost.com/education	The Washington Post	Danielle Douglas-Gab-	-	Negative
6	July 8, 2021	Sen. Warren says borrowers can 'breathe a sigh of relief' after major ser	https://finance.yahoo.com/news/student-loa	Yahoo! Finance	Aarthi Swaminathan	-	Negative
7	July 8, 2021	PHEAA plans to stop servicing federal student loans, expects to lay off e	https://www.pennlive.com/news/2021/07/pa	PennLive (Pennsylvania)	Jan Murphy	-	Neutral
8	July 8, 2021	Education Department pitches White House on extending student loan re	https://login.politicopro.com/?redirect=https	POLITICO Pro	Michael Stratford	-	Neutral
9	July 9, 2021	Navient Borrowers' NJ Fraud Suit Emerges Mostly Unscathed	https://www.law360.com/delaware/articles/	Law360	Emilie Ruscoe	-	Negative
10	July 9, 2021	Navient Student Loan Suit Proceeds Minus Fiduciary Duty Claim	https://news.bloomberglaw.com/banking-law	Bloomberg Law	Kathleen Dailey	-	Negative
11	July 10, 2021	Student-loan giant that manages Public Service Loan Forgiveness will st	https://www.marketwatch.com/story/studen	MarketWatch	Jillian Berman	-	Neutral
12	July 10, 2021	Navient must face broad borrower lawsuit over payment allocation	https://www.reuters.com/legal/litigation/nav	Reuters	Jody Godoy	-	Negative
13	July 13, 2021	California has a new 'student loan bill of rights.' Here's how it will help bor	https://www.sacbee.com/news/politics-gove	The Sacramento Bee	Jeong Park	-	Negative
14	July 13, 2021	Senators Warren, Smith and Markey urge Biden to extend federal student	https://www.cnbc.com/2021/07/13/senators	CNBC make it	Abigail Johnson Hess-	-	Neutral
15	July 13, 2021	Redemption?: Navient Walks Away With ATDS Win After All	https://tcpaworld.com/2021/07/13/redempti	TCPAWorld	Eric J. Troutman	-	Positive
16	July 14, 2021	CFPB wields new SCOTUS ruling in enforcement cases	https://www.reuters.com/legal/government/	Reuters	Jody Godoy	-	Neutral
17	July 14, 2021	Are You Ready To Start Paying Student Loans Again? Elizabeth Warren	https://www.forbes.com/sites/zackfriedman/	Forbes	Zack Friedman	-	Neutral
18	July 15, 2021	Student loan refi rates are now starting at less than 2%. But here are 5 qu	https://www.marketwatch.com/story/studen	MarketWatch	Alisa Wolfson	-	Neutral
19	July 15, 2021	2nd Circ. Deals Blow To Navient's Student Loan Collections	https://www.law360.com/newyork/articles/1	Law360	Vince Sullivan	-	Negative
20	July 15, 2021	Consensus Builds That Some Private Student Loans Can Be Wiped Out	https://www.wsj.com/articles/consensus-buil	The Wall Street Journal	Alexander Gladstone	-	Negative
21	July 15, 2021	Citing No Autodialer Evidence, Court Limits Case Over Unwanted Comm	https://www.law.com/delawarelawweekly/2/	Delaware Law Weekly	Ellen Bardash	-	Positive
22	July 16, 2021	Appeals Court Rules Private Loans Dischargeable in Bankruptcy	https://www.insidehighered.com/quicktakes/	Inside Higher Ed	Elizabeth Redden	-	Negative
23	July 16, 2021	Private student loans can be tossed in bankruptcy, appeals court rules	https://www.reuters.com/article/us-bankrup	Reuters	Maria Chutchian	-	Negative
24	July 16, 2021	These Student Loans Are Eligible For Student Loan Cancellation, Court	https://www.forbes.com/sites/zackfriedman/	Forbes	Zack Friedman	-	Negative
25	July 16, 2021	Refinancings of private student loans secure \$753 million ABS	https://esreport.americanbanker.com/news/	Asset Securitization Report	Donna Mitchell	-	Neutral
26	July 16, 2021	Student loan borrowers may get more time without having to make paym	https://www.cnbc.com/2021/07/16/student-l	CNBC	Annie Nova	-	Neutral
27	July 16, 2021	2nd Circuit says private student loans can be discharged in bankruptcy	https://www.abajournal.com/news/article/2/	ABA Journal	Amanda Robert	-	Negative
28	July 16, 2021	CFPB's Navient Suit To Resume After 3rd Circ. Appeal Fizzles	https://www.law360.com/delaware/articles/	Law360	Jon Hill	-	Negative
29	July 17, 2021	'Domino effect': Student loan giant loses another case over private debt	https://finance.yahoo.com/news/student-loa	Yahoo! Finance	Aarthi Swaminathan	-	Negative
30	July 18, 2021	Inside the 'vicious cycle' of spiralling student-loan debt caused by service	https://www.businessinsider.in/policy/econo	Insider	Ayelet Sheffey	-	Negative
31	July 18, 2021	FedLoan's performance has been criticized, but its departure could be we	https://www.inquirer.com/business/fedloan-	The Philadelphia Inquirer (Phile	Bob Fernandez	-	Negative
32	July 19, 2021	Help, President Biden: Could The Student Loan Payment Deadline Be E	https://nationalinterest.org/blog/politics/help	The National Interest	Rachel Bucchino	-	Neutral
33	July 19, 2021	Brooklyn Man Beats Lender In Groundbreaking Student Loan Decision	https://patch.com/new-york/new-york-city/b	New York City, NY Patch (New	Kathleen Culliton	-	Negative
34	July 20, 2021	Student Debtors Notch Win in Fight to Wipe Out Debt in Bankruptcy	https://news.bloomberglaw.com/banking-law	Bloomberg Law	Leslie A. Pappas	Paul Hartwick	Negative
35	July 20, 2021	Student Loans Bill Of Rights May Be Coming To Your State	https://www.forbes.com/sites/zackfriedman/	Forbes	Zack Friedman	-	Negative
36	July 20, 2021	Huge Win For Private Student Loan Borrowers	https://www.idsupra.com/legalnews/huge-w	JD Supra	Jason Johnson	-	Negative
37	July 21, 2021	Report: The Consumer Financial Protection Bureau Turns 10	https://uspirg.org/news/usf/report-consume	News Release (issued by U.S.		-	Negative
38	July 21, 2021	Call to DWD hotline creates more confusion as frustration mounts	https://www.wishtv.com/news/i-team-8/call	WISH-TV (Indianapolis, Indian	Jasmine Minor	-	Neutral
39	July 21, 2021	Panama City Debt Consolidation Attorneys Highlight Recent Ruling on S	https://www.digitaljournal.com/pr/panama-c	Digital Journal		-	Negative
40	July 22, 2021	Third Circuit declines to hear appeal in CFPB v. Navient	https://legalnewsline.com/stories/605810418	Legal Newsline	John O'Brien	-	Negative
41	July 23, 2021	Downtown Discoveries Kids' Fest debuts Saturday at Midtown Village	https://www.timesleader.com/news/1503535	Times Leader (Wilkes-Barre,	FBill O'Boyle	-	Positive
42	July 23, 2021	The cost of the Olympics' 'runaway arms race' and new hope for student	https://www.marketwatch.com/story/the-co	MarketWatch	Jillian Berman	Paul Hartwick	Negative
43	July 26, 2021	Second Circuit Follows Other Recent Circuit Opinions Re: Private Studen	https://www.financialservicesperspectives.co	Financial Services Perspective	Keith S. Anderson and	-	Negative
44	July 26, 2021	More banks are backing out of student loans; how to finance college tuiti	https://waow.com/2021/07/26/more-banks-	WAOW (Wausau, Wisconsin)	Sadie Fisher	-	Neutral
45	July 26, 2021	As the Consumer Financial Protection Bureau turns 10, the future is brig	https://illinoispirg.org/blogs/blog/usp/consu	Illinois PIRG	Mike Litt	-	Negative
46	July 27, 2021	Schumer, Warren, Pressley urge Biden to extend student-loan payment p	https://www.marketwatch.com/story/schum	MarketWatch	Jillian Berman	-	Neutral
47	July 27, 2021	Navient (NAVI) Q2 Earnings and Revenues Top Estimates	https://www.zacks.com/stock/news/1768998	Zacks		-	Positive
48	July 27, 2021	Navient: Q2 Earnings Snapshot	https://www.houstonchronicle.com/business	Houston Chronicle		-	Positive
49	July 27, 2021	Navient posts second quarter 2021 financial results	https://www.globenewswire.com/news-relea	News Release (issued by Nav-		-	Neutral
50	July 28, 2021	INTERVIEW: Elizabeth Warren puts student-loan servicers on notice. Th	https://www.businessinsider.in/policy/econo	Insider	Ayelet Sheffey	-	Negative
51	July 28, 2021	You could end up paying \$160,000-plus in interest alone over your lifetim	https://www.cnbc.com/select/how-much-am	CNBC Select	Elizabeth Gravier	-	Positive
52	July 28, 2021	Sen. Heidi Campbell Calls for Complete, Transparent Review of No-bid	https://tntribune.com/sen-heidi-campbell-cal	The Tennessee Tribune		-	Neutral
53	July 29, 2021	Private student loans can now be discharged in bankruptcy, but consider	https://www.foxbusiness.com/personal-financ	Fox Business	Erika Giovanetti	-	Negative
54	July 29, 2021	As COVID-19 cases surge, Lilly reinstates mask restrictions on all work	https://www.ijb.com/articles/as-covid-19-cas	Indianapolis Business Journal	John Russell	Paul Hartwick	Neutral



Glossary

- **Categories** - Categories are the main subject area or theme to which the client or a competitor is linked in an article or post
- **Share of Voice** - Share of Voice represents the performance of one competitor or category relative to other categories. This is based on total volume of stories
- **Tonality** - Tone measures how a target audience is likely to feel about the individual, company, product or topic after reading/viewing/listening to the story. Tone is assessed on a three point scale: positive, neutral or negative. Tone is objectively evaluated based on how the article would be perceived by an informed reader based on the language (adjectives, pronouns or colloquialisms) used
- **Trend of Coverage** - Volumes of coverage or number of articles or posts over time
- **Media Coverage** - Only data from top tier outlets are considered for competitor and industry



NAVIENTSM