***LoanGifting.com* - Marshall MBA Project 2017**

Project Faculty: Pai-Ling Yin

Project Description

LoanGifting ([www.loangifting.com](http://www.loangifting.com)) is the answer to RKS’s ([www.rksdesign.com](http://www.rksdesign.com)) design thinking challenge: how to solve the student debt crisis. It is an online fintech platform that coordinates friends & family, employers, and financial management to pay off student debt. 1) Friends & family can make donations to a student’s debt, and LoanGifting processes the payments to the lender. 2) LoanGifting helps firms to set up student debt repayment as an attractive employee benefit for recruiting and retention. 3) LoanGifting can connect students with financial services.

Students will work directly with RKS & LoanGifting.com’s founder & CEO, Ravi Sawhney to answer the following questions:

Which industry vertical should LoanGifting pursue for loan repayment as an employee benefit?

* Who are specific target clients?
* How should LoanGifting pitch their value?
* Should LoanGifting adjust their revenue model?
* How does your team’s choice of vertical and action plan strategically position them to scale to other areas?

Students will combine their accumulated knowledge from the first semester with a crash course in RKS’s design process to address these questions (or convince Ravi that a different question is more important, and address that question!).

RKS’s client industries include mobile gaming, medical devices, consumer appliances (e.g., Sharp) and products, meal delivery services, and Teddy Ruxpin.

**Daily Schedule – LoanGifting.com Project (Tu & Th 9:30a-10:50a - Yin)**

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| --- | --- | --- | --- |
| **Session** | **Topics** | **Case** | **Additional** **Readings** |
| #0.5 M, Oct 16 | Intro | Freemark Abbey |  |
| #1 Tu, Oct 17 | **Project Intro** |  | LoanGifting.com, rksdesign.com,  |
| #1.5 W, Oct 18 | Critical thinking |  | CT handbook |
| #2 Th, Oct 19 | **Kickof**f: Dan Toomey, President, LoanGifting |  | Company docs, crowdfunding, employee benefit |
| #2.5 M, Oct 23 | Decision making, INDIV ASSIGNMENT DUE | Un Amor |  |
| #3 Tu, Oct 24 | **RKS approach** | An Exercise in Designing a Travel Coffee Mug | P/A handbook, RKS Guitars |
|  | **11:30a – 1:30p** Check in with Pai-Ling Yin (20 min slots, JFF 5th Floor) |  |  |
| #3.5 W, Oct 25 | Biases |  | Pitfalls paper |
| #4 Th, Oct 26 | **Crowdfunding platforms:** Ron D. Miller, Chairman & Co-Founder, StartEngine |  | StartEngine.comRon D. MillerStartup success & failure factors |
| #5 Tu, Oct 31 | **Student Loan Industry:** Patricia Scherschel, Consumer Federal Protection Bureau |  | CFPB report |
|  | **11:30a – 1:30p** Check in with Dan Toomey (20 min slots, JFF 5th floor) |  |  |
| #5.5 W, Nov 1 | Design Thinking, GROUP ASSIGNMENT DUE |  |  |
| #6 Th, Nov 2 | **Best Practices** |  | Final projects |
| #6.3 F, Nov 3 | Corporate decisions | BRL Hardy |  |
| #6.7 M, Nov 6 | Organizational change | Philips Matsushita |  |
| #7 Tu, Nov 7 | **11:30a – 1:30p** Check in with Pai-Ling Yin (20 min slots, JFF 5th Floor) |  |  |
| #7.5 W, Nov 8 | Managing change, INDIV ASSIGNMENT DUE | Silvio Napoli |  |
| #8.5 M, Nov 13 | Managing clients |  |  |
| #9 Tu, Nov 14 | **Reunion!** |  |  |
|  | **11:30a – 1:30p** Midterm Proposal to Dan Toomey (20 min slots, JFF 5th Floor) |  |  |
| #9.5 W, Nov 15 | Project discussion |  |  |
| #10.5 M, Nov 20 | Implementation | Apple |  |
| #11.5 M, Nov 27 | Inertia | IBM |  |
| #12 Tu, Nov 28 | **11:30a – 1:30p** Check in with Dan Toomey (20 min slots, JFF 5th floor) |  |  |
| #12.5 W, Nov 29 | Organizational Pitfalls |  |  |
| #13.5 M, Dec 4 | Diversification |  | Disney |
| #14 Tu, Dec 5 | **9:30a – 2p** Practice Presentations (45 min slots, JFF 5th floor, attend only your own presentation) |  |  |
| Tu, Dec 12 | **8a-noon** Final presentations (location TBA, no pre-ordered slots) |  |  |

Signup links for all meeting time slots and pre-class surveys will be posted on Blackboard

Assignments:

Pre-class surveys (individual)