



Discover Education Assistance

Getting Started Guide

Chart your path to a brighter future
with Discover's education benefits.

discover.guilleducation.com



“These benefits have meant everything! They mean a secure future for my child, a great chance at career advancement, and the chance to be a college graduate — which means so much to me.”

LEEANN R.
Bachelor of Science Candidate
Wilmington University

Simple Steps for Signing Up

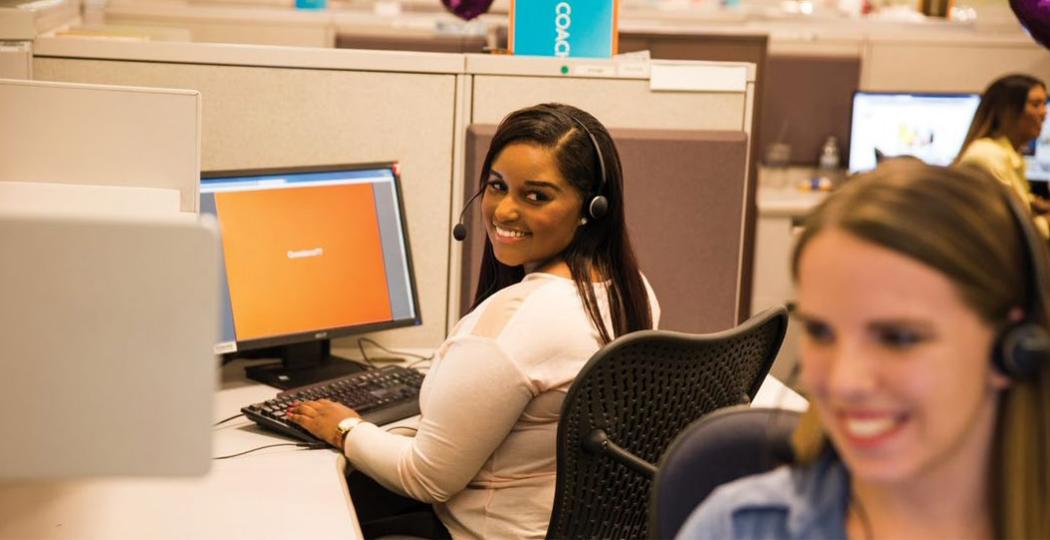
- 1. Head to discover.guilededucation.com**
- 2. Enter your personal email and phone number**
- 3. Click “Sign Up”**
- 4. Browse the catalog to learn about schools and programs**
- 5. Pick a program and complete the free application!**

Take the first step toward achieving your goals with Discover.

discover.guilededucation.com

Discover Education Assistance

As a Discover employee, we want you to be inspired to grow. Discover’s education benefits allow you to balance a career and an education by providing access to a network of academic programs and college degrees specifically chosen to help you develop skills and advance your job performance. To make continuing your education attainable for eligible U.S.-based employees, Discover will pay 100% of your tuition for in-network schools that are part of **The Discover College Commitment program**, and provide tuition assistance or reimbursement for others.



“I’ve never had the ability to financially afford it — then Discover launched this program where our tuition is fully funded. As soon as they announced it, I had to jump in. There was no question...it’s been the best step for me so far.”

BAILEY S.
Bachelor of Science Candidate
Wilmington University

At Discover, we want to help you on your journey to a brighter future, and Discover’s Education Assistance program is based on the idea that college classes and degree programs will help you get there. We believe that education will enhance your performance in your current role, prepare you for future roles, and assist you in reaching your aspirations.

Discover Education Assistance includes a variety of options so you can find an education program that fits your needs. Discover partners with Guild Education to administer these benefits. With programs tailored to working adults, Discover and Guild are committed to providing you a best-in-class experience and benefit for your education goals. Go to school online, on your own time, on your schedule.

Want more information?

Visit discover.guildeducation.com to see more details and familiarize yourself with Discover’s education benefits.

Perks of the Program



CHOICE

Choose from a variety of master’s, bachelor’s, and associate degrees.

FLEXIBILITY

Attend online classes on your schedule.

COACHING

Get personalized support from your application to your graduation for education programs at in-network schools.

Whether it’s been 30 days or 30 years since the last time you were in a classroom, with Discover and Guild Education, you have everything you need to succeed.



What benefits are available within Discover's Education Assistance program?

FULLY FUNDED DEGREES ¹



U.S.-Based, In-Network Schools via The Discover College Commitment Program ^{2,3}

Eligible employees can receive 100% coverage of tuition and mandatory fees (like registration, book, and lab fees) for U.S.-based, in-network schools that are part of **The Discover College Commitment program**. The program includes:

Wilmington University

- Bachelor of Science in Organizational Management
- Bachelor of Science in Business Management
- Bachelor of Science in Computer Science
- Bachelor of Science in Computer and Network Security

Brandman University

- Bachelor of Business Administration

University of Florida Online

- Bachelor of Science in Business Administration

PARTIALLY FUNDED DEGREES



Tuition Assistance for In-Network Schools ³

Choosing from a larger selection of in-network education programs, eligible employees can receive 90% coverage of tuition and mandatory fees up to \$5,250 per year for bachelor's degrees and \$10,000 ² per year for master's degrees. **In tuition assistance programs, Discover will pay covered tuition costs directly to your school.**

Tuition Reimbursement for Out-of-Network Schools ³

With access to career-relevant academic programs outside of Guild's network of schools, eligible employees can receive 90% coverage of tuition and mandatory fees up to \$2,500 per year for associate degrees, \$5,250 per year for bachelor's degrees, and \$10,000 ² per year for master's degrees. **In tuition reimbursement programs, you'll pay tuition costs to your school and Discover will reimburse you for all covered costs.**

PERSONALIZED COACHING



Students get access to dedicated coaches who specialize in helping working adults go back to school.

Employees are eligible to participate in Discover's education benefits on day one of employment with Discover!



“I did not want to stop working, but wanted to continue to better myself through education.

The education benefit has allowed me to avoid going into debt or leaving the workforce. I can study leadership dynamics and then see them firsthand in my job. I don’t have to worry about losing real-world experience because I am still working every day. This program is truly invaluable.”

ALLYSON M.
Master of Science Candidate
University of Denver

Frequently Asked Questions

Q: What is Guild?

A: Guild Education is Discover’s partner for education benefits. Guild’s mission is to unlock opportunity for America’s workforce through education. Guild facilitates access to discounted classes, programs, and degrees for working adults and provides education coaching and support from start to finish.

Q: Are all of Guild’s classes online?

A: Yes! All classes and programs can be taken 100% online and are designed to be interactive and flexible so that you can make both work and school a priority.

Q: How often do classes start through Guild?

A: Guild’s university partners have courses that start every month. Start dates depend on your program, so check with your coach for more information.

Q: How do I get started?

A: It’s easy! Simply visit discover.guildeducation.com to create an account and begin exploring your education options.

Q: Do I need to pay upfront for classes through Guild?

A: It depends. You don’t need to pay upfront if you take classes with one of Guild’s academic partners and you haven’t hit your annual tuition assistance cap yet, or if you’re enrolled in The Discover College Commitment program and therefore aren’t subject to any out-of-pocket tuition payments. When attending a Guild academic partner, you’ll only need to pay the remaining balance after federal financial aid, scholarships, grants, and Discover’s education assistance have been applied to your balance.

For classes taken outside of the Guild academic network, you’ll need to pay upfront and then submit a reimbursement request through Guild.



How to Choose a Program

1. MAKE SOME LISTS

Start by listing out your strengths, interests, and values. Knowing your abilities and being honest about your goals is crucial to finding a program and career that might be a good fit.

2. EVALUATE YOUR ACADEMIC HISTORY

Discover's Education Assistance program options are selected to provide opportunities for students regardless of where they are on their academic journey, but each school and program may have slightly different admissions requirements that could include previous college credits or a specific GPA.

3. REVIEW THE PROGRAM INFORMATION

Spend some time reading through the catalog of programs. Go beyond the course description and explore what classes you would take.

4. NEED HELP? CONTACT A COACH!

Not sure what's right for you? No problem, the coaches at Guild specialize in helping you explore your options and find the right path for meeting your education and career goals. To connect with a coach, go to discover.guildeducation.com today.

P.S. For more information on getting started, tips for student success, and stories from your peers, visit:

openbook.guildeducation.com

¹The Discover College Commitment: Only U.S. employees classified as a full-time, flex part-time or regular part-time employee ("Employee") are eligible for this benefit for their first bachelor's degree, which covers tuition and required supplies, books and fees after grants have been applied. Discover will pre-pay tuition directly to the university. Expenditures on qualified fees, books and supplies will be reimbursed. In addition, to be eligible, employee must be in active status, in good standing with the company and maintain a 2.0 grade point average or higher as described in Discover's Education Assistance Program Handbook. Employees must utilize the company process to apply for this benefit and complete all required company forms, university application(s) and a Free Application for Federal Aid ("FAFSA"). Employees terminated from the Company are required to refund to the Company all covered tuition, fees, and reimbursements received within 24 months prior to the Employee's last day of employment.

²Under the Internal Revenue Code section 127, Discover may provide up to \$5,250 per calendar year in educational assistance to each employee tax-free for federal and most state income tax purposes. Education assistance (tuition and fees) in excess of \$5,250 in a calendar year will be treated as taxable to the employee for income tax purposes.

For employees enrolled in The Discover College Commitment, Discover will pay federal and applicable state and Puerto Rico income tax on behalf of the employee for taxable portions of education assistance. Employees should contact a tax advisor for additional information.

³Employees terminated from the Company (voluntarily or involuntarily) are required to refund to the Company all covered tuition, fees, and reimbursements received within 24 months prior to the Employee's last day of employment.



Tips for Success From Your Coaches at Guild

KNOW YOUR WHY

“One of the most important things that you can do to stay successful for the long haul is to understand why you’re doing this. Do you want to advance your career? Set an example for your kids? Whatever it is for you — keep that big picture in mind throughout your journey.”

-Nicki S., Student Onboarding Specialist

START SMALL

“You don’t need to start with a full course load. If you want to get your feet wet with one course, that’s totally fine. Our programs provide you with the choice to take as many or as few classes as you would like.”

-Kasey S., Student Onboarding Specialist

PLAN IT OUT

“Use a calendar and map out your assignments and major due dates. To go an extra mile, I prefer to color code my main things — one color for work, one for family, one for fun, one for school — so it’s easy to look at a glance and know what’s up.”

-Jonathan A., Student Success Coach

ASK QUESTIONS

“Your instructors and classmates are great resources. I think sometimes people feel hesitant to reach out to professors or students they’ve never met — but the more questions and networking you can do, the better.”

-Mikayla M., Student Success Coach