



Lutz Braum

Senior marketing executive who ignites growth through product innovation, customer-centric marketing, inspiring team leadership, and clear vision. Strong track record of leveraging data and insights to scale opportunities from ideas to experiences that influence millions, in financial services, education, and retail. Unflappable execution-focused management style characterized by listening, collaboration, and focus on high-impact execution. Global mindset comfortable in emerging and existing businesses in mid-size and Fortune 500 companies.

Experience

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📞 (415) 794-8939

📍 DC Metro Area

 [Profile](#)

Value Proposition

- Marketing Strategist
- Execution-focused Innovator
- Unstoppable Pathfinder
- Cross-functional Leader



Expertise

- Marketing Strategy
- Brand Strategy
- Growth Marketing
- Product Development
- Insights/Research
- Retention/Loyalty Marketing
- Sales Enablement
- Global Marketing
- GTM Campaigns

Education

- MBA
Wharton School of Business
- BS Business
Arizona State University

Stride (K12) (Reston, VA)

2020 - Present

VP, Product Marketing & Innovation

Responsible for driving growth across various business lines of \$2B online public and private education provider (NYSE: LRN) through creation and promotion of differentiating value propositions.

- Exceeded enrollment targets for new career education venture through development and execution of omni-channel acquisition strategy and numerous enhancements to the product offering ([Stride Career Prep](#)).
- Created and launched new business unit that offers online 1-on-1 tutoring for K-12 students ([Stride Tutoring](#)).
- Pioneered student ambassador and influencer marketing programs, career coaching services for teens, and new offerings for homeschool parents.

MPOWER Financing (Washington, DC)

2017 - 2019

Chief Marketing Officer

Drove revenue growth for mission-driven Fintech lender providing innovative and unique student financing solutions to international students studying at 350+ universities in the US. Built and led marketing team located across 3 continents.

- Increased loan application volume by 2X every year by developing robust digital marketing strategy and increasing the number of affiliate partnerships by 5X.
- Enhanced value proposition from single-product (student loan) to multi-faceted service offering (loans, scholarships, banking services, career support, immigration advice) for international students.
- Grew B2B university partnerships, led successful acquisition of a leading content website, and opened Chinese market.

BankMobile (HigherOne) (New Haven, CT)

2013 - 2017

Chief Marketing Officer

Member of leadership team that turned around HigherOne, an embattled FinTech company (NYSE: ONE, revenue of \$200M+) and the nation's largest online-only banking provider with over 2M accounts and 1,000+ B2B college/university clients.

- Increased deposits by 20% through student account acquisition and the launch of a unique rewards program focused on responsible money management.
- Launched award-winning website dedicated to financial literacy among millennials
- Led the business through multiple brand transformations.
- Created shareholder value through sale of HigherOne to Customers Bank upon successful completion of turnaround, at 178% premium.
- Oversaw launch of revamped and rebranded student checking product ([BankMobile Vibe](#)) during post-acquisition transition period.

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Leadership Style

- Visionary
- Inspiring
- Unflappable
- Enthusiastic

Decision Making

- Inclusive
- Swift
- Pragmatic
- Impact Focus

Ideal Environment

- New Business/Product
- Turn-around
- Collaborative Culture
- Bias for Action

Teaching Experience

- [Digital Marketing](#)
Adjunct Professor, Southern Connecticut State University

Passions

- Tennis
- Photography
- Mountaineering
- AI Image Generation

Languages

- English
- German (native)
- French (fluent)

[PetCareRx](#) (New York, NY)

2011 - 2013

Chief Marketing Officer

Improved profitability of a 15-year old online retailer of pet products from loss-making to break-even within one year by developing and executing a content-based marketing strategy that made the business less dependent on discount pricing.

- Built team of 12 to manage channel mix, develop loyalty programs, execute creative development, and enhance site performance (increased share of organic SEO traffic by 280% within 9 months).
- Created differentiated consumer strategy culminating in new site featuring extensive personalization and deep integration of commerce and content
- Launched B2B marketplace for veterinarians to enable greater integration with veterinarian community and support content/SEO strategy.

PayPal (San Jose, CA)

2008 - 2011

Head of Consumer and SMB Marketing

- Increased engagement of US consumer customer base (100+million accounts) through multi-channel activation and engagement campaigns.
- Created and launched a loyalty program that increased NPS (net promoter score) by 5 points within six months of program launch.
- Built team of 15 to manage multiple consumer segments and execute large-scale seasonal campaigns in partnership with major retailers, leveraged vast amounts of purchase data to optimize targeting.

Wells Fargo (San Francisco, CA)

2006 - 2008

SVP, Marketing – Personal Credit Management

- Managed a team of 11 and \$11MM budget to drive customer acquisition for unsecured and secured loans and lines of credit.
- Increased sales of transportation loans by 200%.

Providian (San Francisco, CA)

2004 - 2006

VP, Customer Management

- Owned P&L of a \$6.5B credit card portfolio (4.5M customers).
- Increased activation and usage by 11% within 3 months through innovative activation and retention campaigns.

World Savings (Oakland, CA)

2002 - 2004

Marketing Director

- Developed acquisition and retention campaigns targeting deposit customers of the nation's second-largest and most profitable Savings&Loan institution.

Citibank (New York, London, Los Angeles, Düsseldorf)

1991 - 2001

VP, Marketing

- Launched and managed Citi's first branch in London (and largest branch in Europe), grew deposits to \$70MM in 18 months.
- Piloted innovative financial planning solution in 9 countries across 3 continents.
- Led Marketing for CitiGold, a loyalty program for affluent investors, across 10 Latin American business units.
- Developed globally scalable direct marketing campaigns and managed implementation in 4 countries.