

LEVERAGING FINANCIAL EDUCATION: DIFFERENTIATE & ELEVATE WELL-BEING

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YOUR HOSTS



Holly Fearing

Head of Marketing + Experience hollyf@filene.org



Jean Chatzky

CEO + Co-Founder

HM

Kathryn Tuggle Chief Content Officer



WELCOME

TODAY'S AGENDA

- The Financial Stress of Younger Consumers
 - The rise of Finfluencers and what they're getting right—and wrong
- Why Credit Unions Are Uniquely Positioned
 - Leveraging 100+ years of trust and reclaiming the financial education space
- HerMoney Digital Content & How It Helps CU Marketers Work Smarter
 - CU Marketing Support and Social Media Video Playbook preview
- Q&A and Next Steps



FINANCIAL STRESSORS, FINFLUENCERS & MORE

- Today's top financial stressors, especially those faced by younger generations
- The "Finfluencer" Movement —
 What's good and what's bad about it
- Financial content that engages audiences today

48% Social Media 42% 26% 47% Internet searches/websites 53% 45% Parents/family 28% 40% Friends 37% Financial apps GEN Z MILLENNIALS University/college 18% GEN X 31% **Financial companies** 30% Influencers/pundits 30% Financial Professionals 39%

Sources: https://www.finrafoundation.org/sites/finrafoundation/files/Gen-Zand-Investing.pdf,; https://www.forbes.com/advisor/investing/financialadvisor/adults-financial-advice-social-media/



TOP SOURCES OF INFO BY GENERATION

FINANCIAL STRESSORS, FINFLUENCERS & MORE

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Types of Financial Advice Young Adults Receive on Social Media		
Investing in stocks and bonds	57%	
Personal budgeting	51%	
Passive income	49%	
Reducing debt	40%	
Building or improving credit	37%	
Retirement savings	35%	
Investing in cryptocurrency	33%	
Investing in real estate	22%	
Salary negotiation	21%	
Home buying	20%	
Investing in other assets	17%	
Get rich quick plans	11%	
Borrowing money	7%	



FINANCIAL EDUCATION & DIFFERENTIATION

- Why it's smart to differentiate on 100+ years of trust and community impact
- Credit unions' opportunity to reclaim the financial education space
- What it means for credit unions to put member well-being at the center



The rate at which Instagram posts about community engagement and employees currently outperform others, showcasing the power of human-centered content.

Source: Jacqueline Zote, "Instagram Statistics You Need to Know for 2024," Sprout Social, February 22, 2024, https://sproutsocial.com/insights/instagram-stats/.



HERMONEY PROGRAM & CONTENT SUPPORT

- Top challenge in today's 'feed the beast' social media environment
- Priority focus on marketing's time: storytelling, authentic voice, engagement
- Using HerMoney downloads to supplement and diversify educational resources

ACTIVELY SEEK OUT FINANCIAL EDUCATION CONTENT ON SOCIAL PLATFORMS



Source: PYMNTS, "79% of Millennials and Gen Z Turn to Social Media for Financial Advice," PYMNTS, October 14, 2024, https://www.pymnts.com/consumer-finance/2024/79percent-of-millennials-and-gen-z-turn-to-social-media-for-financial-advice/.



A BENEFIT TO HELP YOU SCALE

We have a shared mission to strengthen the financial well-being of as many people as possible, which requires meeting people where they are. High-quality social media and educational content is now table stakes for driving member engagement.

Our goal is to make your team's life easier by providing ready-to-publish financial wellness content on a monthly basis.





GO-TO-MARKET SOCIAL MEDIA CONTENT

EVERY MONTH YOUR TEAM WILL HAVE ACCESS TO:

44 SOCIAL MEDIA POSTS READY FOR YOUR LOGO BEST PRACTICES BY PLATFORM

4 WHITE-LABELED ARTICLES FOR YOUR SITE









EDITORIAL CALENDAR

A FULL YEAR OF CONTENT IS MAPPED OUT TO HELP YOU PLAN YOUR CAMPAIGNS:

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Most popular topics of past 12 months:

1. Family & Kids:

- a) Money Lessons For The Whole Family
- b) 5 Ways To Raise Financially Savvy Kids

2. Loans, Smart Spending:

- a) Your First Car Loan
- b) What Does It Mean To Spend Smarter?

3. Protecting Your Future:

- a) How Emergency Funds Actually Work
- b) Life Insurance and Understanding What You Need



CREATING COMMUNITIES THAT CONVERT



START A DIALOGUE

- Meet people where they are (like on social) and create hooks
- Leverage other awareness channels, like podcasts
- A judgement- and jargon-free content strategy



DELIVER EDUCATION

- Know that people come to personal finance with questions and problems
- Curate content around key life events (having a baby, buying a home, etc.)
- Couple content with actionable advice that builds momentum
- Build on multi-channel approach, and target via newsletters



CREATE CHANGE

- Turn information into action with accountability partners (like coaches)
- Create community for connection and support via groups and clubs
- Personalize with 1:1 sessions
- Encourages employee adoption and advocacy via training



SOCIAL MEDIA VIDEO PLAYBOOK

HERMONEY 2025



GETTING STARTED - FILENE.ORG/HERMONEY

FILENE MEMBERS: Email <u>engage@filene.org</u> to find out if you already have access to this Leader level member benefit!







Q&A + NEXT STEPS







GO-TO-MARKET READY SOCIAL MEDIA CONTENT TO DEEPEN MEMBER ENGAGEMENT



Holly Fearing

Head of Marketing & Experience, Filene

hollyf@filene.org



Scan the QR code or visit FILENE.ORG/HERMONEY to learn more.

