

Content Development With Purpose

Lisa Weinberger

Director, Content Promotion

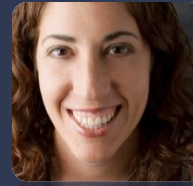
@PearlyWrites

#SMX #24C

Bankrate 

The Bankrate logo, which consists of a white circle containing a stylized, jagged line graph representing an upward trend.

About Lisa



- 16 years – Content, SEO & Social
- Consultant: Wyndham Hotel Group, Howard Johnson Hotels, 1928 Jewelry, McGraw-Hill.
- Recruited to be an enterprise SEO by Bankrate, Inc.
- Created the Content Promotion department.
 - Social, SEO & Content Coordinators
- Oversee content development & promotion for Bankrate.com & the network of sites.
- Train corporate teams in content development, social media & SEO.

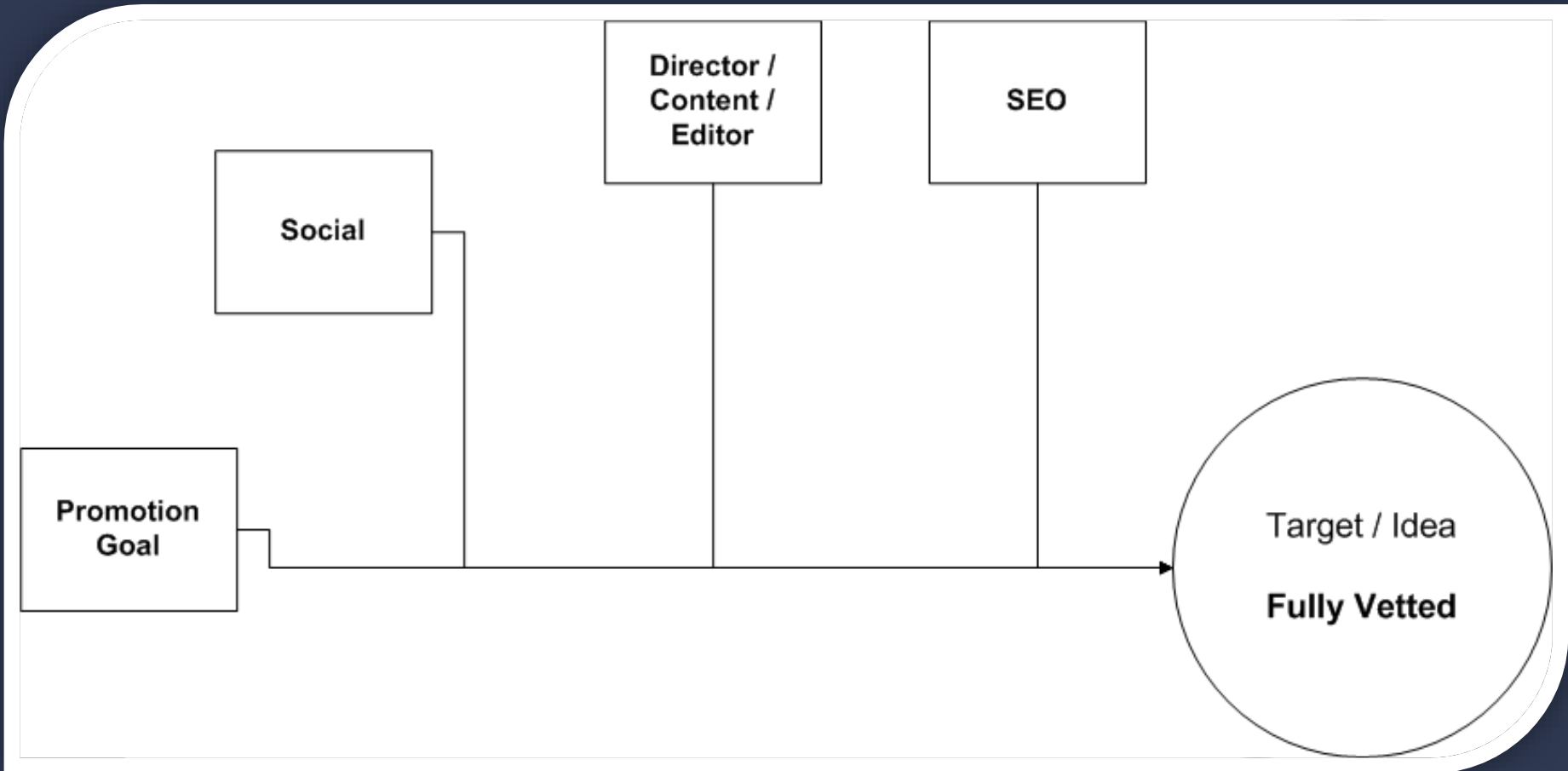


Content With a Purpose

- A stable process that works
- Real business targets
- Finding influencers
- Measurable outcomes



How We Operate

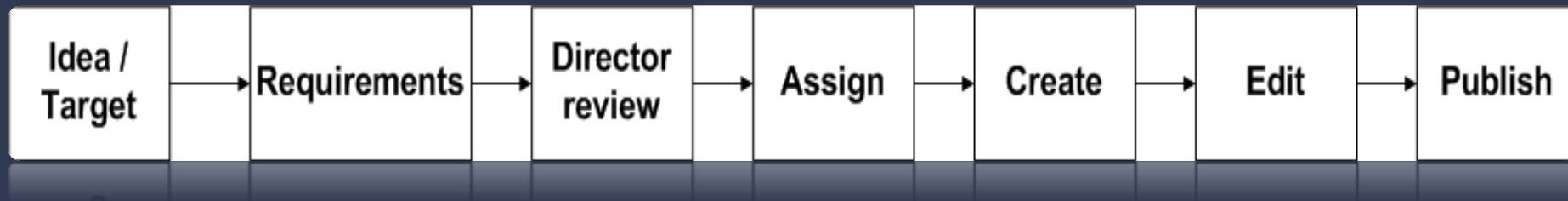


****Consider reorganization to hit your targets.**



Brainstorming Becomes Content

Getting published is half the process

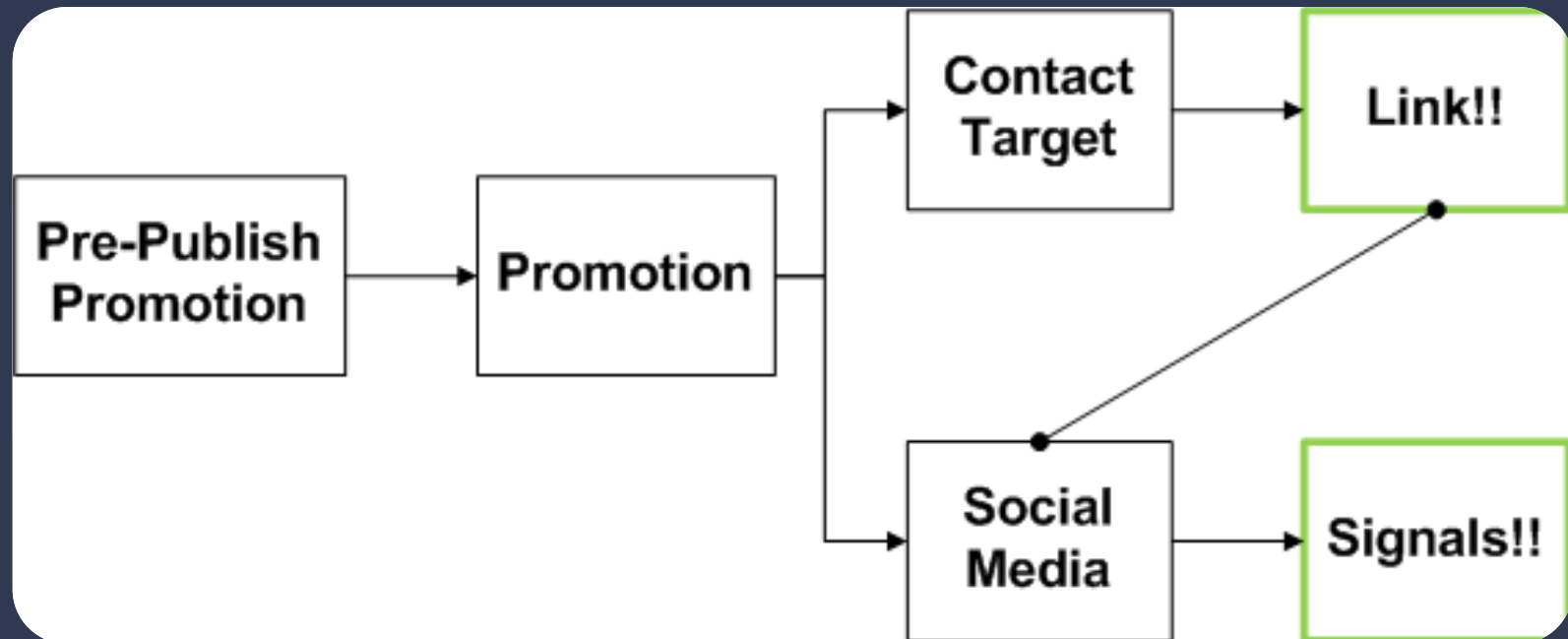


****Being part of the Editorial Calendar is key**



Content Becomes Signals

Knowing WHEN it will publish is important



**Rinse & Repeat, Often with Same Contacts



Content Goal

Decide the target, clarify the goal, create the strategy and execute.

We think about “why” create this?

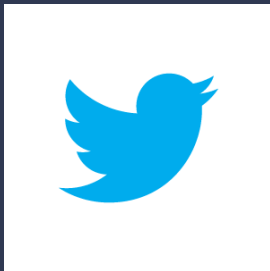
Answer: To gain the most exposure with the creation of 1 piece of content and/or data.



Trending

Create trending tools to find the “buzz” around your topics.

– How do you find the influencers in your network?



What tactics bring in more users from social?



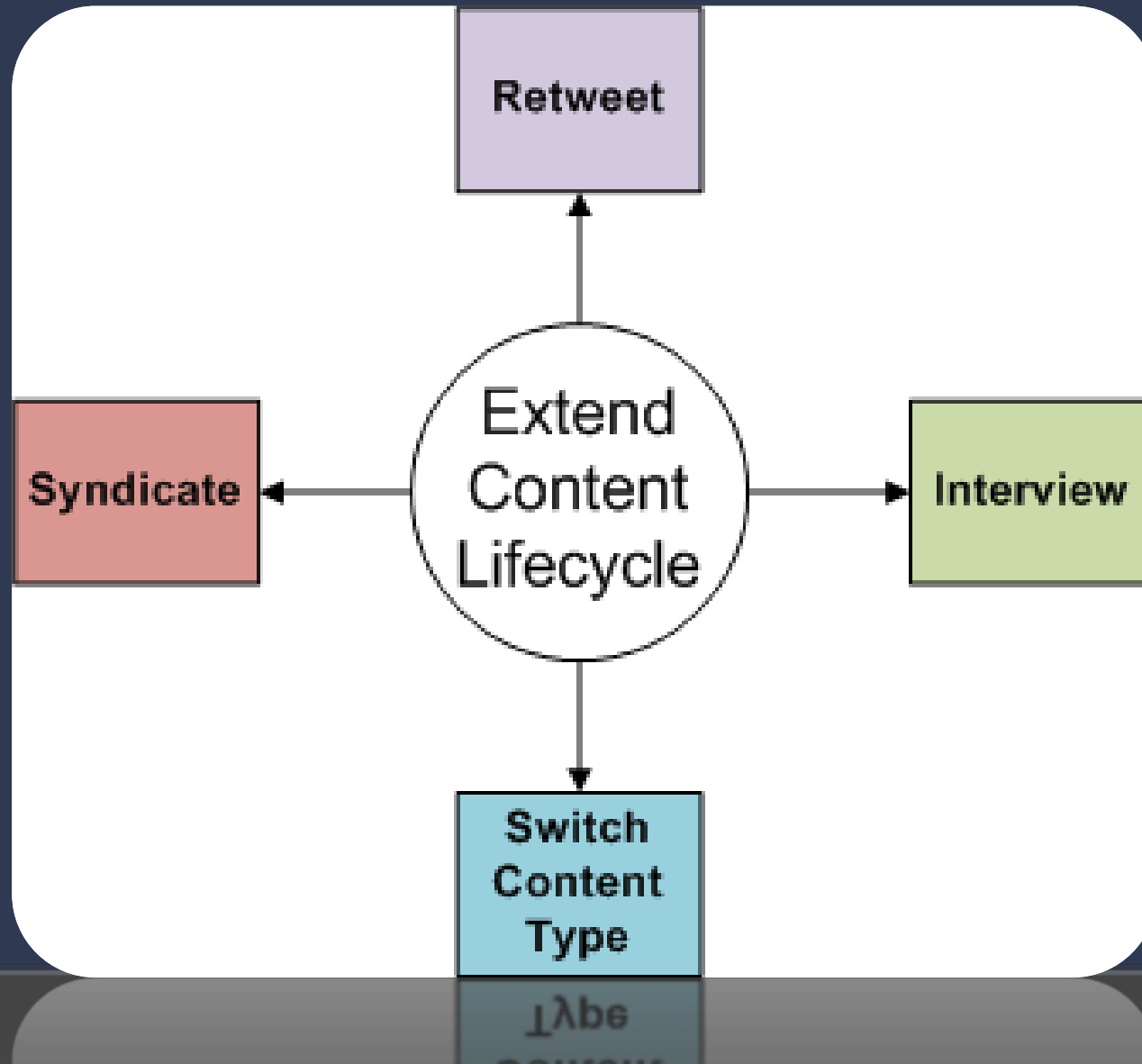
Content Lifecycle

When creating a piece of content; we look at all possible uses for it. Some of the questions we ask:

- Does it focus on our keyword needs?
- Will we earn authoritative links?
- Will the content perform on the social networks?
- Will we get syndication or partner pick-up?
- Can the content lifecycle be extended? How?
- What's trending right now?



Get More Legs



Content Development: Types

Content comes in many different types:

blogs

audios

videos

photos

infographics

charts

mobile

social content

Besides a gut feeling, what really determines that the content being produced will be a success?

Use data. See what's trending in your community.

Use segmented reporting.



Content Type Examples

Infographic: Compound interest pays off

By Bankrate.com

Source: Bankrate.com's Return on Investment Retirement Calculator



Audio: Let HARP cut years off your mortgage payments

by Brandon Duncombe June 6, 2012

Comment (1)



We recently spoke with Karen Mayfield, the national sales manager for the mortgage banking division of Bank of the West, about changes to the [Home Affordable Refinance Program](#), the government refi program designed to help underwater homeowners.

If you [qualify for HARP](#), Mayfield says you should consider refinancing into a shorter-term loan.

You'll pay off your mortgage sooner and keep a similar monthly payment with a better interest rate.

In the audio clip below, Mayfield explains why learning whether this program is right for you is worth your time. She also outlines what you should avoid when choosing a lender.

"A lot of people believe the new version of the program is too good to be true," Mayfield says. "It really is that good, and it's really worth having the dialogue."

"And I think (homeowners) should talk to multiple lenders to be able to make a good choice of who they want to work with."

California-based Bank of the West -- which has hundreds of branches in 19 Western and Midwestern states -- expects 20% of the [mortgages](#) it originates through the end of the year will be HARP refinance loans.

Listen to audio



Join all of the savvy mortgage shoppers following [Interest.com](#) on [Twitter](#) and [Facebook](#).

Comments

Post a Comment | Comment (1)



June 12, 2012 - 10:06 pm - by Guillermo

I have a loan where my bank has asked for soo many times over and over the same docs that I just think is funny, i really tjnk this is all a joke, I never been late and some experts say thats why the bank wont help, others say diferent, I just don't know anymore.

[VIEW ALL](#)



Content Type Examples

2013 Car Affordability Study

by Brandon Duncombe on February 26, 2013

No Comments

Glossary:

- Auto loan calculator
- Monroney sticker
- Premiums
- Dealer holdback
- More Terms

Related Links:

- Mortgage Calculator
- First Impressions: Analyzing our Home Affordability Study
- Frontal Lobes
- Hippocampus
- Anterior Insula

Median-income families in only one major city can afford the average price Americans are paying for new cars and trucks these days.

Interest.com's 2013 Car Affordability Study determined how much the typical household in the nation's 25 largest cities should spend on a vehicle using prudent and widely-accepted financial rules.

The surprising differences we found among those cities reflects not only a significant variation in median household incomes but a wide range of sales tax rates and insurance premiums.

Here is the affordable purchase price for median-income households in each city and how much higher or lower that is from the average cost of a new car or truck -- \$30,550 in 2012.

CITIES	PURCHASE PRICE	NAT'L AVG. DIFFERENCE	RANK
Washington	\$31,940	4.55%	1
San Francisco	\$26,786	-12.32%	2
Boston	\$26,025	-14.81%	3
Baltimore	\$24,079	-21.18%	4
Minneapolis	\$24,042	-21.50%	5
Seattle	\$22,963	-24.83%	6
Portland	\$21,985	-28.04%	7
Denver	\$21,835	-28.53%	8
San Diego	\$21,781	-28.70%	9
New York	\$21,464	-29.74%	10
Philadelphia	\$21,069	-31.05%	11
Chicago	\$20,616	-32.52%	12
Los Angeles	\$20,385	-33.27%	13
Sacramento	\$19,565	-34.65%	14
Dallas	\$19,559	-34.67%	15
Houston	\$19,811	-35.15%	16
Milwaukee	\$19,287	-36.83%	17
Atlanta	\$19,122	-37.41%	18
St. Louis	\$19,590	-39.26%	19
Pittsburgh	\$17,290	-43.58%	20
Phoenix	\$17,243	-43.56%	21
San Antonio	\$17,137	-43.91%	22
Detroit	\$17,093	-44.05%	23
Miami	\$15,188	-50.38%	24
Tampa	\$14,516	-52.48%	25

Follow Brandon Duncombe on Google Plus.

2012 National average transaction prices for new cars & light trucks provided by TRUECar.

INVESTING

Print E-mail

Achieve financial goals with risky investments?

By Lisa Weinberger • Bankrate.com

Sponsor: Fidelity INVESTMENTS

Professors' Profiles

Jill Foote,
CFA, Ph.D.



Title:
Senior
lecturer in
finance

School:



Steven
Dolvin,
Ph.D.



Title:
Associate
professor of
finance

School:



Todd
Feldman,
Ph.D.



Title:
Associate
professor of
finance

School:



Q: For risk-averse investors, how would you characterize the necessity of including stocks and other risky investments to achieve their financial goals?

Jill Foote, CFA, Ph.D.

A: At this point in time, even risk-averse investors need to have a portion of their portfolio in stocks and other risky investments. However, the "risky" portion of the portfolio should be in high dividend paying, low-beta stocks such as those found in telecommunications and consumer staples (necessary products) companies, and regulated utilities. Many companies in these sectors are paying dividend yields of 3 (percent) to 5 percent, higher than yields on short-term bonds in the same sectors.

The qualification of "at this point in time" is important. This is a unique time with interest rates at or near historic lows, combined with reasonably priced stocks paying higher dividends than in many years. Fixed-income instruments are likely to see yields creeping up over the next few years, reducing the value of the underlying bonds (price and yield move in opposite directions in bonds), while stocks are likely to see some reasonable price appreciation.

After yields have risen to more "normal" levels (which may be a few years from now), risk-averse investors should consider reducing stocks and returning to bonds.

Steven Dolvin, Ph.D.

A: Often investors only consider the risk of an investment for a single period, thinking that they aren't willing to lose any of their investment in a particular year. However, this overlooks the risk of shortfall -- i.e., the risk of having less money than needed at retirement. While stocks are more volatile, over longer periods of time they reduce shortfall risk since their higher returns, on average, provide higher portfolio values. So for investors with 10- to 15-plus years, stocks should definitely comprise a portion of their portfolios.

Todd Feldman, Ph.D.

A: Any investor, whether risk taking or extremely risk averse, should include stocks or other risky investments to achieve their financial goals. What we have learned from the portfolio theory literature is that the inclusion of stocks along with bonds and other safer investments is a superior portfolio to an all-bond portfolio. The allocation of just 10 percent stocks and 90 percent bonds can achieve a higher return than a 100 percent bond portfolio while incurring the same risk. The reason has to do with the correlation between stocks and bonds. Sometimes stock prices increase while bond prices decrease. The most important question for a risk-averse investor is how much they should allocate to the stocks relative to bonds. I would recommend that an extremely risk-averse investor allocate a maximum of 25 percent of their portfolio to stocks and a minimum of 10 percent.

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Email story



What is Magnet Content?

- High levels of unique value to a real audience
- Visitor engagement
- On-page SEO value
- Syndication & attribution
- Media pick up



Content Assignment Form

- Receive the content you need!
- Give all the requirements.

Assignment Form Tuesday, March 12, 2013

Website	Choose an item.	Editor		Writer/Reporter		Budget	\$
Date Assigned	Click here to enter a date.	Due Date	Click here to enter a date.	Word Count		Voice	
Proposed Headline							
Topic							
Angle							
Target Audience							
Keyword(s)							
Content Type		Story					
Source(s)							
Data Sources							
Tags / Sub-Category							

Promotion Engagement	
-----------------------------	--

Link Term	
Link Target	

NOTES:



Content Promotion

Data Mining for Authority Influencers



Authority Influencers

- What is an Authority Influencer?
 - A person with inherent value, thought-leadership, persuasion and expertise in a given space, operating online.



Authority Influencers

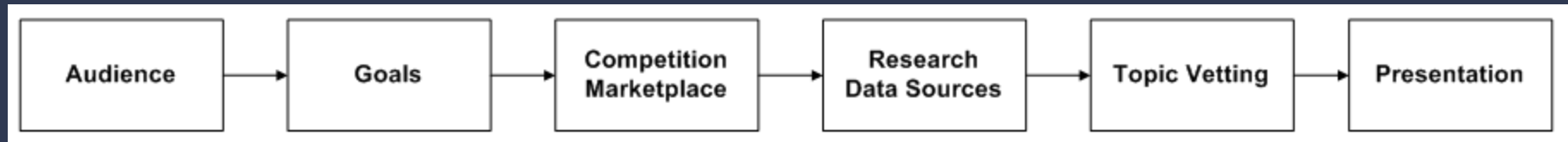
- What is the value of an authority influencer (AI)?
 - Community Building
 - Social Signals (WOM Marketing)
 - Links
 - Syndication
 - Attribution

Strong influence to become a brand ambassador.

They do something or provide something we need.



The context where we use authority influencers



SEO Value

AI will link & share content where he/she is personally involved.

Dillard Professor Stresses Retirement Savings



Dillard Professor Kem Washington knows the importance of saving for retirement. In a recent article for Yahoo! Finance, she shares her expertise on saving and planning. "I believe having a plan is better than having no plan at all. Having a strategic asset allocation, reallocating near retirement and getting into the market as soon as possible would help individuals in reaching their financial goals better than those who are doing nothing at all", she says.

[Read more](#) on the Yahoo! Finance website...

or

[Bankrate.com](#) or [Fox Business](#)

RETIREMENT

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Good plan can lead to great retirement

By Chris Kissell • Bankrate.com



Kemberley Washington



Life can feel like an exercise in financial chaos. Simply paying your day-to-day bills can be tough. Saving for other priorities -- the kids' college education or that family vacation to California -- can put a squeeze on your ability to save for retirement.

In fact, a lack of retirement savings is one of the most important issues facing Americans today, says Kemberley Washington, a personal finance writer and assistant dean of student programs at Dillard University in New Orleans.

Having a retirement plan of any kind is better than having no plan at all, Washington says. And it is best to start drafting that plan today.

Q: The recent financial crisis has had a major impact on all aspects of the retirement system. What's most problematic, from your point of view?

A: The major issue with retirement planning is that fewer Americans are adequately saving for retirement. A study by the Life Insurance and Market Research Association states that only 1 out of 2 retirement.

y conducted by the Employee Benefit Research Institute's 2012 (Retirement) ws that only 14 percent of participants are confident that they will have enough

or salary, it is important to save for is important to understand how much irement. Making time to meet with a mit to research to determine what ed is vital in today's economy.

' be uncertainties you will experience r, such as an unexpected illness, ity, health care reform or sudden i. But please understand: Having a than approaching these bumps in the t all.

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LinkedIn Delicious Reddit
Stumbleupon Email story

SCHOLAR SPOTLIGHT:



Fox 8 NOLA: Follow up interview to 'A good plan can lead to a great retirement'

Professor Kemberley Washington, CPA



Data Mining: Influencers

Set criteria when targeting influencers.

- Social network
- Topic
- Reputation
- Neighborhood Analysis
- SERP's



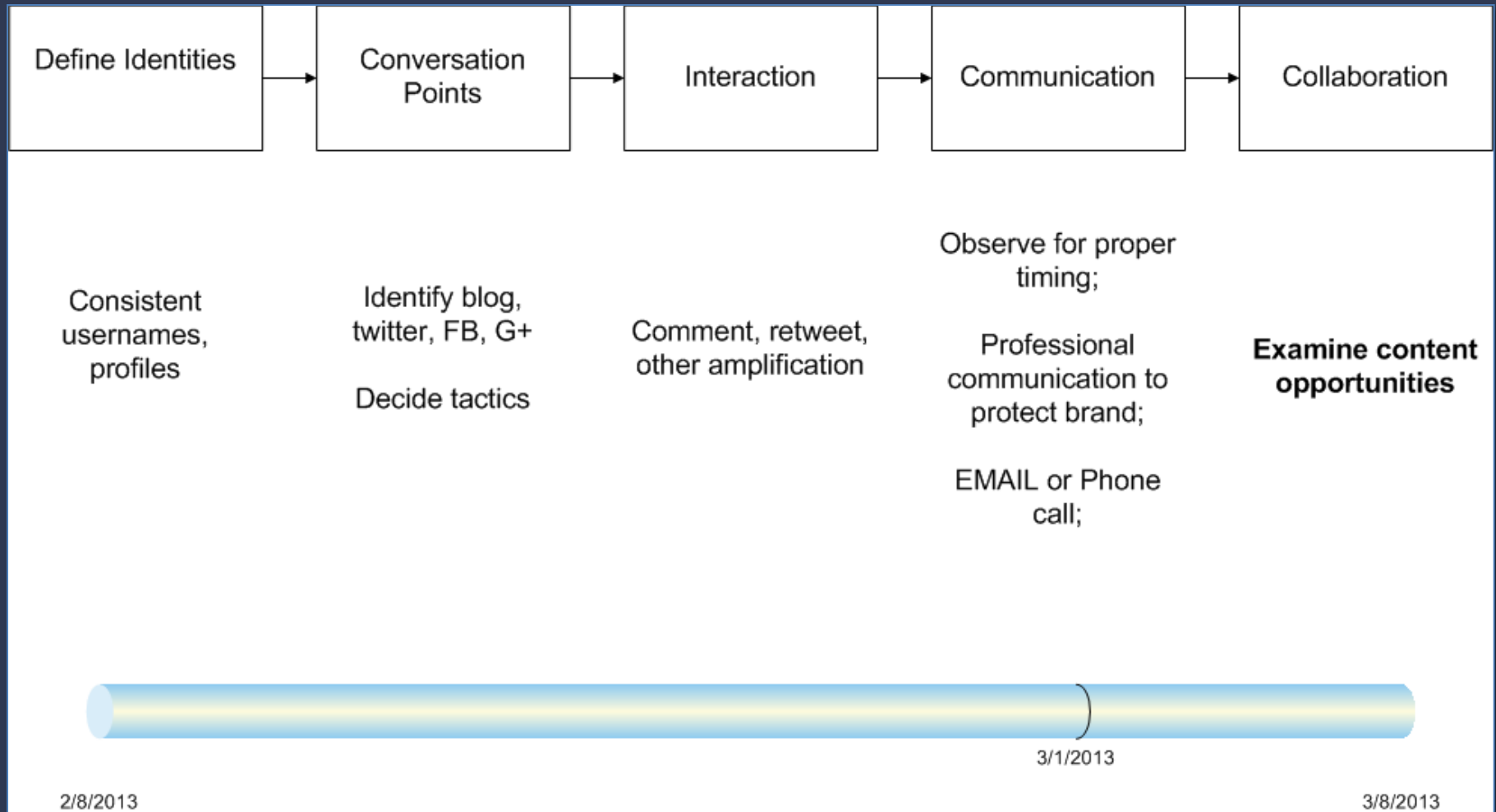
Twitter: Influencers

Autism & Insurance

Username	Name	Followers	Tweets	Terms	Term Count
DavidKaufer	David Kaufer	24,167	1	discover	1
Autismville	Judith U	2,468	15	insurance, insurance coverage	2
theautismnews	The Autism News	149,270	33	financial, insurance, saving, invest, ins	7
swfrost	Stephanie Frost	3,409	18	tax rate, insurance, tax, discover, inve	11
MarieJoseGMH	MarieJose	2,269	6	insurance, cd, saving, banks	4
SashaKane	SashaKane	27,934	6	financial, tax, credit, checking	4
TannersDad	TannersDad Tim	11,884	7	financial, insurance, tax, investment, c	5
justsilly	Valencia M R (Silly)	32,531	3	financial, visa	2
jonnygould	Jonny Gould	6,664	1	financial	1
Rima_Regas	Rima Regas	3,508	1	tax	1
stevesilberman	Steve Silberman	24,402	2	rates, invest	2



5 Points of Contact




Community Building


Building trust & brand ambassadors through communication & engagement.


- Goal: To continually grow niche community to benefit both parties.





Keep the conversation going...


**Personal Finance Bloggers**
community connect


**Don't be a statistic**
According to AmericaSaves.org, nearly half of all households don't have a basic financial safety net. An emergency fund can keep you afloat.
[View more...](#)


**10 grocery savings secrets**
ThreeThriftyGuys.com spoke to a grocery store manager to get insider tips to slash your food bill.
[View more...](#)

**Need a plug?**
Tell us what's happening. We may include your news in our next newsletter!

**Credit Score**
Good credit is sexy. Do you know your partner's number? TheFrugalista.com discusses when you should have "the talk."
[View more...](#)

**Talking about money remains taboo**
Only 14 percent of Americans feel comfortable discussing money problems, according to 360FinancialLiteracy.org.
[View more...](#)


**How turning off the TV saved my finances**
CriticalFinancial.com reveals that cutting out cable can save you more than just \$50 monthly. You'll also be less consumed with consumerism.
[View more...](#)

**Credit card debt hits all incomes -- big and small**
Roughly 25% of people at every income level have more credit card debt than savings.
[View more...](#)

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Scholar News





Hello Nicholas,
Here are the December highlights from the community of scholars on Bankrate.com.


TOP STORIES FROM SCHOLARS:

**Expect slow economic growth in 2013?**
A finance professor says the fallout from the financial crisis is likely to continue in 2013.
[Read more](#)

**Retirement Part 1: Save now or pay later**
A finance professor says failing to save for retirement early in life will be costly later.
[Read more](#)

**Retirement Part 2: Emerging markets to the rescue?**
A finance professor says emerging markets may provide a boon to retirees in the U.S.
[Read more](#)


**Survey: Most CFOs laud Simpson-Bowles?**
Many CFOs point to one approach to solving the nation's fiscal woes, a survey finds.
[Read more](#)


Spotlight:
**Tax planning in these uncertain times**
Professor Kemberley Washington, CPA
Uncertainty surrounds taxes these days. Find out how to clarify your financial picture.
[Read more](#)


***Have any unpublished research work? Send us your research to office@bankrate.com and get published on Bankrate.com with your name in the byline.**


RESOURCE PAGES:
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[Mortgage rates](#)
[Insurance](#)
[College finance](#)

MUST READS:

**5 safe and sensible 'date cars' for young people**

**Snow-covered? Home insurance and blizzards**

**5 health care reforms to expect in 2013**

**The pros and cons of natural-gas vehicles**

YOU MIGHT LIKE: [Free Content Center](#) | [Calculators](#)



Promotion No-No's

Rules we follow:

- No buying of links.
- No link exchanges.
- No directories.
- No article submissions.
- No duplicate content.

Team brainstorming leads to creative ideas to gain attribution & community ambassadors.



Measurement Tools

- Internal procedure to track all content development and promotion.
 - Create a formula through a tagging system.
- Benchmark from beginning & keep weekly reports.
- Building proprietary tools.
 - If you can't find what you need, build it!



Summary

Earning links & community building is not a quick process.

Brainstorming is a must.

Identify the target.

Data mine for influencers.

Create a strategy to make magnet content.

Maintain & grow relationships.

Thank you!



Bonus

Content creation checklist

Content tactics



Checklist: Content Creation

Does this idea/assignment perform at least three of the items below?

- ☐ Social pick-up
- ☐ Attribution (link)
- ☐ Partner syndication
- ☐ Guest contribution
- ☐ Gain attention of authority influencers
- ☐ Search ranking

Who is the target audience? (Persona type)

- ☐ Consumer
- ☐ Professor
- ☐ Blogger
- ☐ Journalists
- ☐ Affiliates
- ☐ Other _____



Checklist: Content Creation

Which content format will grab reader's attention about (insert topic)? (check all that apply)

- ☐ Blog
- ☐ Infographic
- ☐ Podcast
- ☐ Video
- ☐ Slideshow
- ☐ Chart / Graph
- ☐ Screencast
- ☐ Interview



Checklist: **Content Creation** con't...

How do you plan to extend the content lifecycle?

- ☐ Create a follow-up piece of content
- ☐ Promote with a contest
- ☐ Ask experts opinion to write new content
- ☐ Host a chat about the topic
- ☐ Social
- ☐ Guest blog



Checklist: Content Creation

Is it necessary to link offsite? If so, why?

How many times a week do you publish new content?

How many times a week do you promote the same piece of content?

Do you curate content if you don't have content to promote?



Thank you



Lisa Weinberger

@PearlyWrites

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