

Financial Wisdom Content Selection Guide

Relevant content from the Library of Content to enhance your marketing efforts.

Any marketing message you deliver should be relevant to the needs and interests of the consumer. While it may be difficult to know exactly what is in a person's mind at any given time, there are some ways to make educated decisions about what type of financial education to provide at any given time.

The charts below can help you to choose financial educational content based on:

- ? The time of the year - [Calendar Based Content Selection](#)
- ? What is happening in the world - [External Events Based Content Selection](#)
- ? What you are focused on - [Promotion Based Content Selection](#)

Calendar Based Content Selection - There are certain times of the year when certain things happen and people think about them. Around the end of the year, people remember the old year, look forward to the new year and may make New Year's resolutions. People must file their tax returns by April 15. Summer vacations are planned and taken. Children go back to school and high school seniors apply to college in late summer. Prior to year end, many people make estate planning and tax related decisions. These seasons present opportunities to offer financial educational content and products relevant to the season.

Month	Season	Articles From Library of Content
Jan	New Year Season	Eight Steps to Simplify Your Finances, Financial Planning Basics, Developing a Wise Borrowing Strategy
Feb	Tax Season	New Benefits of IRAs, IRA or Roth IRA, Reasons for 2008 IRA Contribution, Understanding Social Security, Retirement Planning News, IRAs for Teens, Four Components of a Financially Secure Retirement
Mar	Tax Season	New Benefits of IRAs, IRA or Roth IRA, Reasons for 2008 IRA Contribution, Understanding Social Security, Retirement Planning News, IRAs for Teens, Four Components of a Financially Secure Retirement
Apr	Tax Season	New Benefits of IRAs, IRA or Roth IRA, Reasons for 2008 IRA Contribution, Understanding Social Security, Retirement Planning News, IRAs for Teens, Four Components of a Financially Secure Retirement
May		
Jun	Summer Vacation	Eight Steps to Simplify Your Finances, Take an Annual Financial Check Up, Sooner Rather Than Later, Automatic Savings to Reach Your Goals
Jul	Summer Vacation	Eight Steps to Simplify Your Finances, Take an Annual Financial Check Up, Sooner Rather Than Later, Automatic Savings to Reach Your Goals
Aug		
Sep	Back to School and College Applications	College Funding Options, Do Not Delay Saving for College, Custodial Accounts for Children
Oct	Back to School and College Applications	College Funding Options, Do Not Delay Saving for College, Custodial Accounts for Children
Nov	Estate Planning and Tax Decisions	Charitable Giving Strategies, Contributions of Appreciated Stock, Estate Planning Basics, Annual \$11,000 Gifts, Estate Planning is more than Reducing Taxes, College Funding Options, Custodial Accounts for Children
Dec	Estate Planning and Tax Decisions	Charitable Giving Strategies, Contributions of Appreciated Stock, Estate Planning Basics, Annual \$12,000 Gifts, Estate Planning is more than Reducing Taxes, College Funding Options, Custodial Accounts for Children
	New Year Season	Eight Steps to Simplify Your Finances, Financial Planning Basics, Developing a Wise Borrowing Strategy

External Events Based Content Selection - Every day consumers read newspapers, watch the news on TV and talk to their friends about what is taking place that interests them and that may have an impact on their financial lives. These events present opportunities to offer financial educational content and products relevant to the event.

External Event	Articles From Library of Content
Social Security	Rethinking Retirement, Take Advantage of 401k, Do IRA contributions still make sense, Wise Retirement Investments
Potential Tax Law Revisions	Tax Implications of Financial Decisions, Developing an Effective Income Tax Strategy, Basics of Income Taxes,
Changes in Interest Rates	Reduce Debt Burdens, Wise Borrowing Strategy, Importance of the Fed, Evaluating Credit Cards, Pay More Than CC Minimum, Interest Rate Risk
Volatility in Stock Market	Asset Allocation, Financial Market Indicators, Investing in Mutual Funds, Investment Portfolio Diversification, Investing in Bonds

Promotion Based Content Selection - Financial education can also be relevant to the products and services you may be promoting. Here is a listing of relevant articles for some of your promotions.

Product or Service	Articles from the Library of Content
Deposit Accounts	Choosing the Right Accounts for Your Cash, Building a Savings Cushion, Laddering CD Maturities
Direct Deposit	Direct Deposit of Government and Payroll Checks, Reduce Your Financial Anxiety, Two Easy Steps to Make Your Financial Life Simpler
Online Banking	Ten Reasons to Consider Online Banking, Eight Steps to Simplify Your Finances
Home Equity & Mortgage Loans	Preparing to Borrow, Before Buying Your First Home, Evaluating Mortgage Types, Home Equity Loans, Tax Implications of Home Ownership
Credit Cards	Developing a Wise Borrowing Strategy, Evaluating Credit Cards, Guidelines for First Time Credit Card Users, Paying More Than the Credit Card Minimum
Financial Planning	Developing a Financial Strategy, Preparing for Major Financial Events, The Psychology of Handling Your Finances, Planning Your Financial Life Stages
IRAs & Retirement Planning	An IRA Refresher, Understanding the Social Security System, IRA or Roth IRA, Reviewing Your Options for a Retirement Plan Distribution, IRAs for Teens, Seven Ways to Save for Retirement, Reasons to Make a 2008 IRA Contribution
Insurance	The Library of Content includes a dozen articles on various types of insurance and the importance of having an insurance strategy.
Investments	The Library of Content includes 30 articles on investment basics, different types of investments and issues to consider when making investments.

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