

Add A Financial Resource Center To Your Website

Help Visitors Take Control of Their Financial Future

and

Make Your Website an Effective Marketing Tool

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Financial Resource Center

**To help website visitors take control of their financial future.
To make your website an effective marketing tool.**

Website challenges

Provide reasons for visitors to return more often and stay longer with each visit.
Convert a visit into a sale or an action more likely to lead to a sale.

Why add financial education to your website?

All too often, institutions stress product features while consumers want solutions. Financial education can connect the two. Use the “learning process” to position your products as the solutions to visitors’ needs. Your products and services become the means for individuals to reach their financial objectives.

What is the Financial Resource Center?

The Financial Resource Center was created as a “mini-website” that can be added to your site. It contains learning tools that visitors can use to understand their finances, identify steps to bring them closer to financial success and lead them to your products and services that they need to reach their financial goals.

Front Page of a Sample Financial Resource Center

Forest Bluff Financial

Your source for a secure financial future.

Financial Resource Center

Thank you for visiting the Forest Bluff Financial Resource Center. We recognize that handling your finances is not always simple. We have created the Financial Resource to make that task easier. Our series of nine **Checklists** are a good place to start. Each of them cover items that are important to your financial future and include links to informative articles in our **Financial Library** as well as links to the products and services that can help you reach your financial goals.

Checklists to manage your finances	Worksheets to organize your finances	Financial Library to help you learn more	Calculators to analyze your alternatives
Basic Financial Planning	Personal Balance Sheet	General Financial Articles	Mortgage Payment
Simplify Your Finances	Household Spending	Residence & Home Ownership Articles	Mortgage Refinancing
Annual Financial Physical	Home Ownership	Insurance Articles	Retirement
Managing Your Debt	Insurance Policy Information	Investment Articles	IRA Comparison
Insurance Review	Retirement Plan Information	Retirement Articles	College Funding
Annual Investment Review	Income Tax Information	Income Tax and Estate Planning Articles	Present Value
Retirement Planning	Household Inventory	Issues Facing Parents	Future Value
Income Tax Planning	Personal Contacts	Small Business Articles	Savings Goals
Estate Planning	Locations of Important Papers		

The **Worksheets** can help you organize your finances and your financial information, the articles in our **Financial Library** can help you make better informed financial decisions and our **Calculators** can help you find the financial solution that is right for you.

At Forest Bluff Financial, we believe that better-informed people make better financial decisions. With the tools in our Financial Resource Center and the helpful financial professionals ready to help, we are ready to help you reach your financial goals.

Financial Checklists – Each of the nine Financial Checklists identify key issues or pose critical questions. The web visitor is then directed to learn more by reading a related article in a Financial Library and directed to your product/service pages that respond to their need. If that product or service can be “bought” electronically, they can be directed to the online transaction site. If the product or service is not available electronically, they are directed to call or email for assistance.

1. Basic Financial Planning – 9 key areas
2. Simplify Your Finances – 8 steps
3. Annual Financial Physical – 8 issues to address
4. Managing Your Debt – 7 steps
5. Insurance Review – 9 items to consider
6. Annual Investment Review – 12 things to examine
7. Retirement Planning – 7 key issues
8. Income Tax Planning – 12 areas to consider
9. Estate Planning – 14 issues to cover

The Checklists were created as an “interactive” way for users to learn more about their important financial issues and to lead them to your financial solution for the particular need highlighted by the checklist.

First Page of a Financial Checklist

Basic Financial Planning Checklist				
<p>It can be very easy to put off taking care of your long-term financial affairs. Here is a checklist to help you identify steps to put you on the road to a secure (and less stressful) financial future.</p> <p>You may want to print this page (or click here to download the pdf file) to record your information. Keep this browser window open so you can link to the related Forest Bluff Financial web pages or informative articles in our Financial Library.</p>				
Date	Item	Actions needed	How Forest Bluff can help	Related articles from Financial Library
/	<p>Develop a financial reserve. Being prepared (with 3 to 6 month's living expenses) can help relieve some of the financial anxiety we often feel.</p> <p>Consider an automatic savings plan with some amount being deposited into a savings account from each paycheck. The fund will grow and you may end up not even missing what is saved each month.</p>	<ol style="list-style-type: none"> 1. 2. 3. 	<p>Enroll for direct deposit of payroll or government checks. Print our convenient enrollment form.</p> <p>Enroll online for an automatic savings plan to transfer \$_____ to your savings account each month.</p>	<p>Developing a Financial Cushion</p>
/	<p>Get rid of high interest rate credit card debt. Interest rates on some credit cards are high. If you are carrying over balances and paying interest, cut down on your card use, pay more than the required monthly minimum and eliminate this expense. Also, you may want to consider a different credit card that offers a lower rate.</p>	<ol style="list-style-type: none"> 1. 2. 3. 	<p>Review our credit card programs to find the one that is right for you.</p>	<p>Evaluating Credit Cards</p>
/	<p>Develop a household budget. This is often one of the most dreaded parts to being financially responsible. To make the process less dreaded, call it a "household spending analysis." Determining how you spend your money will probably lead to identifying how to reduce some expenses.</p>	<ol style="list-style-type: none"> 1. 2. 3. 	<p>Download a household spending analysis worksheet.</p>	

Financial Library – A total of 75 articles are arranged into eight categories to enable visitors to learn about the following specific topics:

1. General Financial – 18 articles
2. Home Ownership – 7 articles
3. Insurance – 11 articles
4. Investing – 14 articles
5. Retirement – 12 articles
6. Income Tax and Estate Planning – 14 articles
7. Issues Facing Parents – 7 articles
8. Small Business Issues – 16 articles

Beginning of the Financial Library

Financial Library

Enhancing your financial education can help you make better-informed financial decisions and help you take control of your financial future.

Explore by Topic	
General Financial Issues	Retirement Issues
Home and Residence Issues	Income Tax and Estate Planning Issues
Insurance Issues	Issues Facing Parents
Investing Issues	Small Business Articles

Disclaimer - The articles in this library are meant to be educational in nature. Each person must consider his or her objectives, risk tolerances and level of comfort when making financial decisions. In many cases, seeking the advice of competent professional advisors can ensure the decisions you make will be best suited for your situation.

General Financial Articles

[Developing a Financial Strategy](#) - The thought of developing and adhering to a personal financial strategy can be overwhelming. Learn how to create the segments of a total financial approach that can lead to your future financial security.

[Developing and Using a Wise Borrowing Strategy](#) -The sensible use of credit is part of a total financial strategy. Using credit can provide benefits, but also can have drawbacks. A few guidelines can help you feel comfortable with your credit use.

[Planning For Your Financial Life Stages](#) - You financial goals and situation change over time. So should your financial strategies. Learn some of the ways to make sure your strategies match your life stage.

[Preparing for Major Financial Events](#) - Every individual encounters or anticipates major financial events and milestones. Some preparation for these events can reduce the associated anxiety and make decision making easier.

[Reducing Your Debt Burdens](#) - Taking control of your borrowing can help relieve financial anxiety. Learn some ways to pay down, consolidate and control your debt.

[Review Your Credit Report](#) - A solid credit history can make borrowing easier and cheaper. Learn where to get a copy of your credit report.

Financial Worksheets – The worksheets enable consumers to organize and record important financial and family information.

1. Personal Balance Sheet
2. Household Spending
3. Home Ownership
4. Insurance Policy Information
5. Retirement Plan Information
6. Income Tax Information
7. Household Inventory
8. Personal Contacts
9. Locations of Important Papers

Calculators – Providing web visitors with the computational tools to let them analyze financial situations and evaluate alternatives is another important part of the Financial Resource Center. Since most institutions already have calculators, they are not included as part of our offering. There are many sources for these programs or links.

How would the Financial Resource Center work on your site?

The Financial Resource Center “site” is available as a series of HTML files formatted with internal links to other files within the Financial Resource Center and suggested links to product or service web pages that are common to most financial institutions. The files were created with Dreamweaver software.

The files would reside and be managed on your website server. You would change the links to your product pages and may want to customize the files with your logo, type fonts or colors. In addition, you may decide to add to or change parts of the Center. For instance, you may want to modify the articles in the Financial Library to reference your products and add links from the articles to your web pages. You decide what to use and how to use it.

Why would the Financial Resource Center be effective?

The Financial Resource Center is a marketing tool that embodies the definition of marketing – *identifying a need, positioning a product to meet that need and then stimulating a purchase decision for your product to fulfill that need.*

Identifying a need – Consumers want to be financially secure. Individuals using the Internet to manage their finances or seek additional information about financial issues have already taken a step toward achieving financial security. The Financial Checklists focus on the critical issues associated with financial security.

Positioning your products to meet the need – Every product and service offered by a financial institution can fit into an overall program of helping consumers accomplish some facet of managing their finances. By helping the web visitor better understand the issue and then suggesting “how we can help,” you will have positioned your product or service as a solution.

Stimulating a purchase decision for your product – This is how the nature of the Internet can be leveraged. The Financial Checklists or the articles in the Financial Library should provide logical and easy links to your product pages, enrollment pages or online applications. The ease and speed with which a web visitor can take action increases the likelihood of a sale. If the product does not offer electronic purchase, simply offer a phone number or email link to request a contact, an appointment or more information.

Other factors – The Financial Resource Center can become a “destination” for consumers in their quest for financial security. It offers tools and information that can make that quest easier and more successful. You may want to highlight the Center on your home page with a description or some other graphic element to get the visitor’s attention.

You may also want to use the articles in the Financial Library as a source of “fresh content” to provide reasons for visitors to return to your site. A “Financial Article of the Month” or “Financial Article of the Week” link on your home page could lead visitors to the Center.

Using The Financial Resource Center

The Financial Resource Center is part of the comprehensive Financial Wisdom Library of Content service available from Financial Wisdom Marketing Services. An annual subscription includes an initial CD and three quarterly updates with new articles and updates to existing articles. There are almost 300 individual articles for consumers and small business owners. In addition, there are Financial Ideas of the Month, Prepackaged Electronic Newsletters and The Family Records Almanac for use in all your marketing efforts.

An annual subscription for the Library of Content (initial CD and three updates) costs \$5000. Subscribers use the content as desired – as written or with modifications, in a website, newsletter or other efforts. Subscribers are entitled to the full use of the content for the one-year term of the subscription.

For more information contact Mike Patterson at Financial Wisdom Marketing Services. Call 800/723-7237 or email mpatterson@financialwisdom.com.

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