



Content Playbook

A practical guide to effectively using your Strategy Academy content.

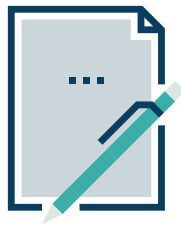
This playbook was created to help you get the most value out of your Strategy Academy subscription.

We will cover these four essential content marketing building blocks:



Using Content to Help You Achieve Your Business Goals

[JUMP TO SECTION](#)



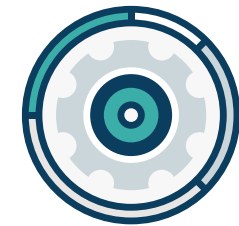
Developing a Plan for Your Content Program

[JUMP TO SECTION](#)



Establishing and Managing Your Content Pipeline

[JUMP TO SECTION](#)



Optimizing Your Content Program

[JUMP TO SECTION](#)

A photograph of a business meeting around a wooden table. Several people are visible, with their hands pointing at documents. There are coffee cups, a laptop, and a paper airplane on the table. The image has a blue tint and a white border.

Where Does Content Fit in My Business Strategy?

Content Marketing Definition

*“Content marketing is the strategic marketing approach of creating and distributing **valuable, relevant, and consistent content** to attract and acquire a clearly defined audience – with the objective of driving profitable customer action.”*

Core Principle #1: Content marketing must be valuable, relevant, and consistent.

- 1 Valuable** – Your content must be accurate and useful (*e.g., improve financial wellness, help complete a task*).
- 2 Relevant** – Your content should relate to the services you offer and fill a need for your audience (*e.g., financial guidance*).
- 3 Consistent** – You should be a reliable source of information over the long term to attract and build a following.

Content Marketing Definition

*“Content marketing is the strategic marketing approach of creating and distributing valuable, relevant, and consistent content to attract and acquire a **clearly defined audience** – with the objective of driving profitable customer action.”*

Core Principle #2: You must understand your audience and its segments.

- 1** Your audience is comprised of your current account holders and those interested in starting a relationship with your institution, and is filled with consumers and businesses with different needs.
- 2** You need to divide your audience into segments based on common needs (*e.g., life stages, business objectives*).
- 3** To drive engagement, you must consistently provide each segment with content relevant to them.

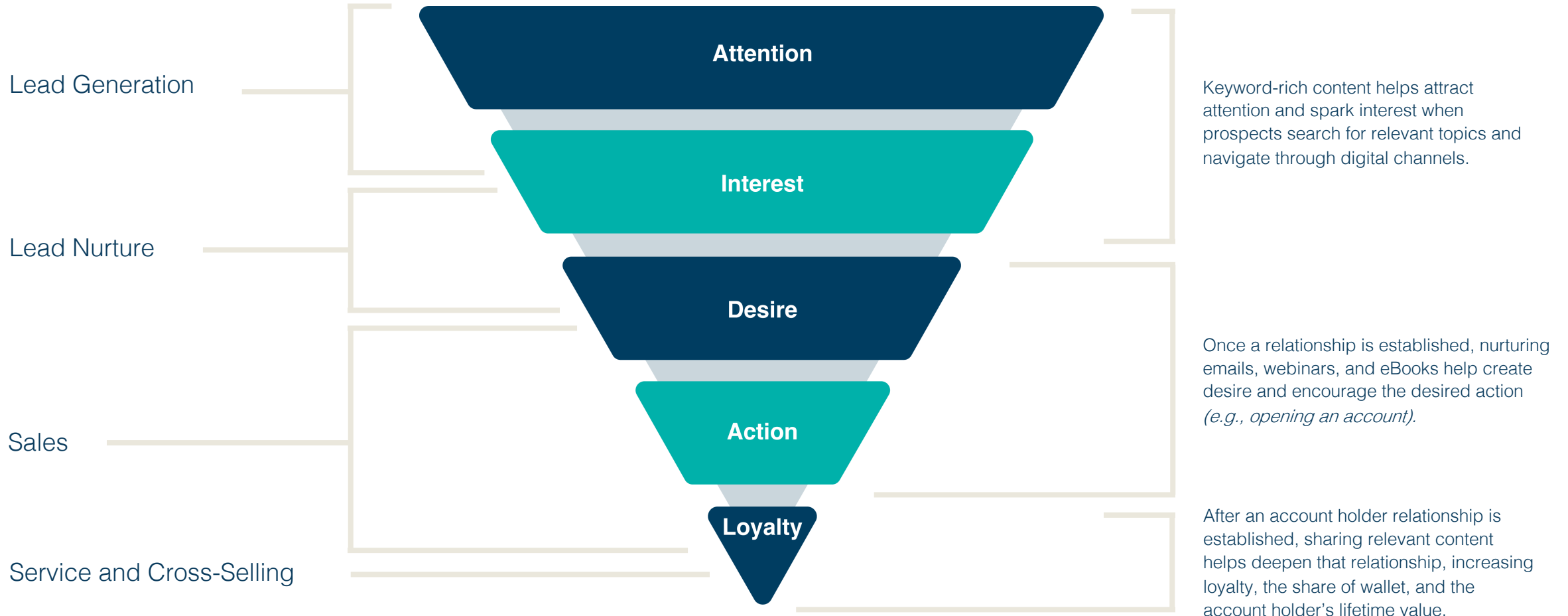
Content Marketing Definition

“Content marketing is the strategic marketing approach of creating and distributing valuable, relevant, and consistent content to attract and acquire a clearly defined audience – with the objective of driving profitable customer action.”

Core Principle #3: Your business objective is to increase profitability.

- 1** Your content marketing program must be a cost-effective way to drive profits. And Strategy Academy can help!
- 2** Effective content marketing helps forge new relationships with prospects and deepen existing relationships with current account holders, improving their lifetime value (LTV).
- 3** Your cost to develop and distribute content and other costs associated with acquiring customers (CAC) must be below the customer’s LTV.

Content Provides Value Through the Sales Funnel



A man with a beard and short hair, wearing a light blue button-down shirt, is standing in a modern office. He is holding a white marker in his right hand and is in the process of writing on a large glass wall. The office background is slightly blurred, showing shelves and other office equipment. The entire image has a blue tint and is framed by a thin blue border.

How Do I Start Planning Content?

Your Consumer Audience

Strategy Academy content is categorized based on its relevance to two main groups:

- **Consumers** (*i.e., Individuals and Families*)
- **Business Owners/Managers**

Let's focus on consumers first.

Fortunately, many consumers follow typical patterns based on their age, so Strategy Academy consumer content is conveniently segmented by life stages:

- **Children & Teens**
- **College** (Late teens and early 20s)
- **Getting Started** (20s and early 30s)
- **Young Family** (30s and early 40s)
- **Mature Family** (40s and early 50s)
- **Empty Nesters** (50s and 60s)
- **Retirement** (Late 60s and older)

Your Consumer Audience *(continued)*

Many consumers also share the same needs and pain points, so Strategy Academy consumer content covers a wide range of common topics:

- Student Loan Debt
- Credit Card Debt
- Budgeting and Money Management
- Lifestyle and Leisure Funding
- Credit Building
- Savings Strategy
- Inflation
- Saving for a Home
- Retirement
- Emergency Fund Building
- Investment Knowledge
- Insurance Needs
- Managing Financial Stress and Anxiety
- Healthcare Costs and Insurance
- College Tuition
- Mortgage Debt
- Wealth Building and Management
- Estate Planning
- Housing and Relocation
- Financial Scams

Segmenting Your Audience

It is important to provide relevant content to your audience, which means you must divide your audience into segments and match your content to the needs and wants of each.

At a minimum, you should keep your audience segmented into age groups (it's highly unlikely that someone in their mid-20s is interested in the same content as a retiree in their mid-70s).

If you can access account information and/or third-party data about your audience through your MCIF, Data Warehouse, CDP, or CRM, you can further segment your audience in various ways to help ensure the information you provide is relevant. Here are some of the data points you can use for segmentation:

- Accounts/Loans
- Account/Loan Balances
- Banking Habits (*e.g., branch vs. app*)
- Income
- Credit Score
- Accounts at Other FIs
- Use of Technology
- Social Media Use
- Gender
- Geography
- Education
- Marital Status
- Home Ownership
- Children
- Attitudes (*e.g., price sensitivity*)

Note: Be sure your segmentation strategy complies with the Equal Credit Opportunity Act (i.e., doesn't exclude individuals or businesses in an unfair way).

Knowing Your Value to the Community

“Community financial institutions can play a vital role in improving lives.”

Does that seem like an overstatement? Perhaps too bold?

It’s time to think again. Financial wellness impacts virtually every aspect of life: mental health, physical health, and interpersonal relationships.

As an organization founded to provide services that help individuals, families, and businesses manage their money, the expectation is that you possess valuable knowledge that can improve personal financial wellness and enhance business finances.

On financial matters, you hold a position of influence in your community. This position means you have a platform – there is an audience that wants to hear what you have to say about these topics. Use your position to educate and guide your audience to better outcomes.

Your audience, in turn, will reward you with more business, brand advocacy, and loyalty.



Relevant Content by Life Stage

LIFE STAGE	TOPICS
Student Life	<ul style="list-style-type: none"> • Learning about budgeting basics • Balancing part-time jobs and studies • Opening a savings account • Saving money when living at home • Establishing good credit card habits • Understanding student loans and financial aid
Getting Started	<ul style="list-style-type: none"> • Learning debt and credit management • Navigating employee benefits and taxes • Putting money away for unexpected expenses • Purchasing a vehicle • Saving for a home down payment while renting • Preparing for marriage and/or first child
Young Family	<ul style="list-style-type: none"> • Purchasing a first home • Protecting assets and loved ones with insurance • Teaching children about money • Improving credit and using debt wisely • Growing emergency savings • Balancing retirement and education savings
Mature Family	<ul style="list-style-type: none"> • Managing long-term financial planning • Paying for major life events • Exploring long-term care insurance • Renovating or upgrading to a larger home • Using home equity to improve lifestyle • Building wealth through investments
Empty Nesters	<ul style="list-style-type: none"> • Updating estate planning documents • Reassessing financial goals • Planning for future healthcare needs • Downsizing to a smaller home • Paying off debt and reducing expenses • Catching up on retirement savings
Retirement	<ul style="list-style-type: none"> • Dealing with financial scams • Deciding when to take Social Security • Staying healthy with preventive healthcare • Moving to a retirement or assisted living community • Avoiding taking on more debt • Maximizing retirement income and distributions

Economic Uncertainty Makes Education About Financial Wellness More Relevant and More Valuable

- A majority of Americans report being stressed about their finances
- The cost of living has been outpacing salary and wage growth
- Approximately half of Americans have had to dip into their savings, work longer hours, or look for higher-paying or second jobs
- Virtually all employers feel responsible for employee financial wellness
- The vast majority of employers believe financial wellness support will result in more satisfied, loyal, and productive employees



Selecting the Right Content Types

- Experience shows us that the best approach to selecting content types is adopting an “all of the above” strategy
- This strategy is effective because consumers digest content in different ways depending on a range of variables:
 1. Complexity of the topic
 2. Platform/channel preference
 3. Relevance/level of interest
 4. Time constraints
 5. Day of the week and time of the day
- Strategy Academy's content library covers the same topics in different formats.
- This means you can upload a blog post about a particular topic, share a video on the same topic, and share a complementary social post. Depending on the topic, you may also have access to an infographic, an eBook, or presentation for webinars or in-person learning.



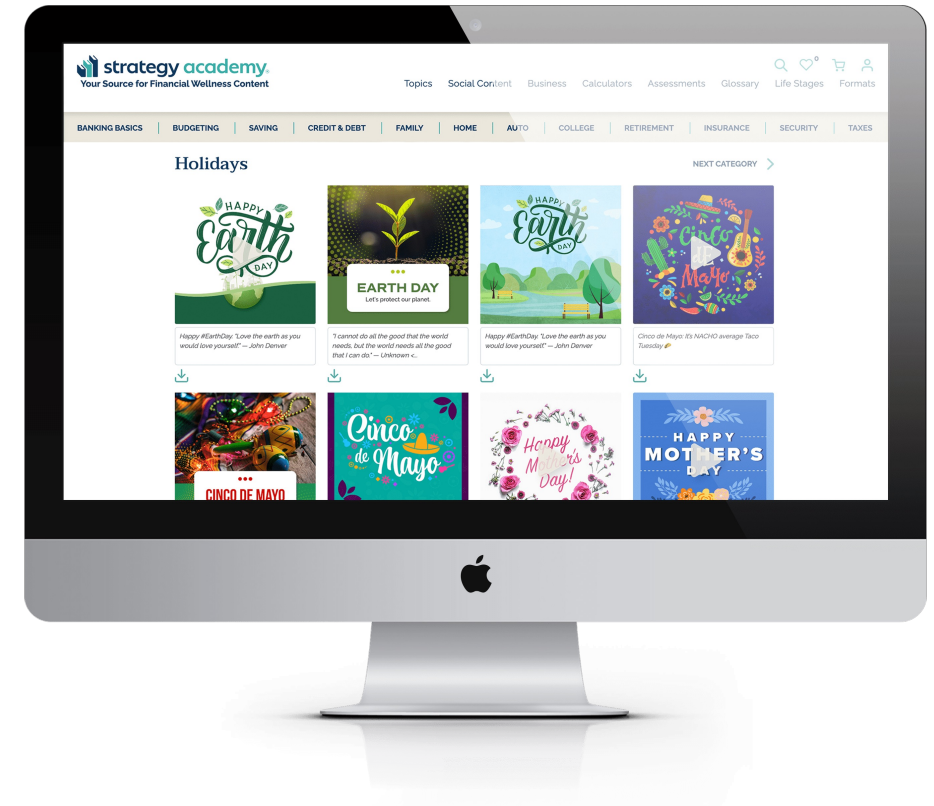
Strategy Academy Content Types

- **Blog Posts/Articles** – Typically, 900 to 1,200 words. Each article includes a royalty-free image, meta description, and email and social teaser content you can use to promote the blog post/article.
- **Videos:**
 - In-Depth Videos – 3 to 4 minutes long, these videos include animation and/or stock video and a professional voice-over
 - Explainer Videos – 1 to 2 minutes long, these videos include a professional actor explaining a financial concept
 - Summary Videos – Around 1 minute long, these videos include animation and/or stock video with music and on-screen text
 - Bite-Sized Videos – These short videos are created specifically for Instagram Reels, YouTube Shorts, and/or TikTok
- **Infographics** – 8.5” x 11” graphics designed to be posted online with the option of downloading.



Strategy Academy Content Types *(continued)*

- **Social Graphics** – Static and animated posts for Facebook, Instagram, and other social channels covering a wide variety of topics, including official and unofficial holidays, announcements, savings tips, advice, marketing messages, quotes about money, words of encouragement, and more.
- **Financial Calculators and Assessments** – Built in JavaScript, these online tools allow users to get answers by entering real-life or hypothetical numbers.
- **eBooks/Guides** – Multi-page 8.5” x 11” guides, which are meant to be posted online and downloaded. These can either be “gated” (requiring the user to complete a form, entering their name and email) or “ungated.”
- **Lunch-n-Learn Presentations** – PowerPoint presentations designed for in-person learning events or online webinars (which can be recorded and provided, on-demand, on your website).



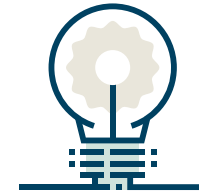
Choosing Your Distribution Channels

Follow these five steps to ensure you maximize the value of your content.

STEP #1: Conduct a competitor analysis to understand the market and areas for differentiation.

- Identify direct competitors who offer similar services or target similar audiences. (Don't overlook indirect competitors who might be vying for the same digital space.)
- Analyze the type of content your competitors produce, including blogs, videos, and social media. Look for patterns in topics, tone, and audience response.
- Look for any innovative content approaches or unique value propositions that set them apart in the market.
- Monitor customer feedback, reviews, and comments.

By reviewing these aspects, you can gain valuable insights to enhance your marketing. Remember, the goal is not to imitate but to differentiate and innovate based on informed insights.



KEY POINT:

See the appendix for examples of how other financial institutions use financial wellness content.

Choosing Your Distribution Channels *(continued)*

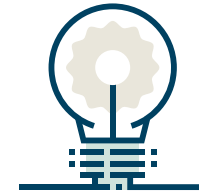
STEP #2: Post content online so that it is accessible.

Blog posts, infographics, calculators, and assessments should be uploaded to your website:

- Add posts to your blog and add links to three to four blog posts at the bottom of your home page.
- Add infographics, calculators, and assessments to relevant product pages.
- Post videos on your YouTube channel or video hosting platform (*e.g., Vimeo*).

Consider the context and how your content can boost your brand and supplement your sales messaging.

As you add Strategy Academy's keyword-rich content, you should see a positive impact on your ability to be found online (*i.e., SEO rankings*).



KEY POINT:

See the appendix for examples of how other financial institutions use financial wellness content.

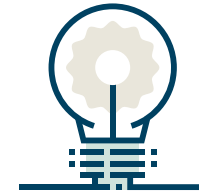
Choosing Your Distribution Channels *(continued)*

STEP #3: Once your content is available on your website, it is time to let people know that it is there. Think about it as a party – you’ve prepared for guests, and now it’s time to invite them.

A best practice is to send your account holders emails that link to your online blog posts, videos, infographics, etc. Multiple studies have found that account holders prefer email over other communication channels, and you will find your content is more widely read/viewed if it is actively promoted.

Your emails should introduce the topic, provide a brief description of the topic, and a button that will link to the full blog post, video, calculator, infographic, etc.

Again, context matters. Match your topics to your audience segments and consider how your content can support your cross-selling efforts (*e.g., Send “5 Ways to Improve Your Cash Flow” to business customers who would be a good fit for Merchant Services*).



KEY POINT:

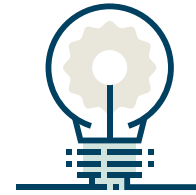
You can use account holder data from your MCIF, Data Warehouse, CRM, etc. to help segment your audience, so you are emailing each segment relevant content.

Choosing Your Distribution Channels *(continued)*

STEP #4: Use your social media channels to promote your content.

Use supporting posts that link to your blog articles or videos (*e.g., After you post a video on gift card scams to your YouTube account, post “Beware of gift card scams... check out our new video to learn how to protect yourself” on Facebook, Instagram, X (formerly known as Twitter), or LinkedIn and link to the video.*) Your social media audience will appreciate receiving this relevant information.

In addition to teaser posts, Strategy Academy has a growing library of “stand-alone” social posts covering various topics, including official and unofficial holidays, branch announcements, savings tips, financial advice, words of encouragement, quotes about finances, marketing messages, and more. You can round out your social media content calendar with these posts and fill the gaps between them with more spontaneous posts (*e.g., breaking news, announcements, photos from a recent event, “thank you” notes*).



KEY POINT:

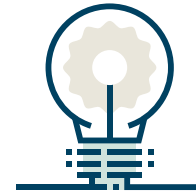
Best-in-class content providers do more than post their content online; they also distribute it through email, social media, and other channels.

Choosing Your Distribution Channels *(continued)*

STEP #5: Make use of your content in other marketing, business development, customer service, and community engagement channels to improve sales and customer experience.

Here are a few ideas to get you started:

- Use calculators, videos, and links to blog posts on your landing pages (*e.g.*, “*Read this article to see the top 10 uses of a home equity line of credit. Use our calculator to estimate your monthly payments.*”)
- Use our “Lunch-n-Learn” presentations for webinars (*e.g.*, “*Thanks for joining. Today we are explaining how to create a household budget.*”) or in-person learning (*e.g.*, “*While you enjoy your pizza, I’ll explain five strategies for saving for retirement.*”)
- Link to content in your customer-service chat conversations (*e.g.*, “*Thanks for your interest in learning more about CDs. Follow this link to an article that explains how to ladder CDs.*”)
- Link to content in your texts (*e.g.*, “*Don’t forget to set up your fraud alerts. Check out our latest video to learn why they are so important.*”)



KEY POINT:

By providing relevant content to your audience during the decision-making process, you will move them more easily through the sales funnel.

Developing a Content Distribution Schedule

When developing a content distribution schedule, you need to consider timing and cadence.

Timing – Ask yourself when the information would be most valuable to your audience. Generally, your content will fall into one of three buckets: evergreen, situational, and spontaneous.



Evergreen content is useful at almost any time. For example, a senior may find value in learning *10 Ways for Retirees to Save at the Grocery Store* at any point during their retirement.



Situational content may be accurate and useful for a long time, but it typically provides the most value before a decision is made or an action is taken. For example, a new homebuyer will benefit much more from knowing *How Much House Can You Afford* and *What Pre-Qualified Means* before they start serious home shopping.



Spontaneous content is only relevant for a short time, and it is often time-sensitive. Examples of this ad hoc type of content include announcements, breaking news, messages about upcoming or recent events, and “thank you” posts.

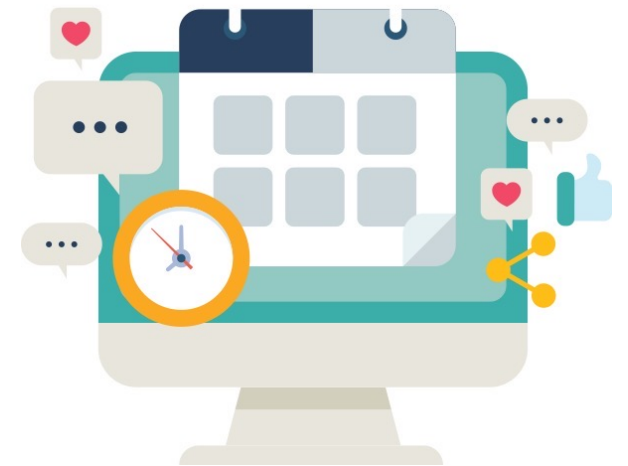
Once you decide the stage at which the content is most valuable to your audience, determining when to distribute the content depends on how much data you have access to and your audience segments. At a high level, you may consider popular trends or *seasonality* (e.g., *debt consolidation is a hot topic after the holidays, homebuying picks up in the spring*). If you know your audience’s age, you can also align the content with their life stage. And, if you have access to account-level details or third-party data, you can send content to smaller segments based on various parameters (e.g., *Send “5 Home Improvements That Increase Your Home’s Value” to account holders with a home equity line of credit with zero balance*) or “triggers” (e.g., *“Why CDs are a Smart Investment Option” to account holders who had a deposit of \$10,000 or more*).

Developing a Content Distribution Schedule *(continued)*

Cadence – Determine how frequently your audiences want to hear from you. You probably already know that your goal is to reach a middle ground between providing information so infrequently that your audience forgets about you when it’s time to make a financial decision and bombarding them with so much information that they ignore, or worse yet, block you.

Based on our experience, financial institutions often start too slowly (perhaps because they lack enough quality content), and then realize they need to ramp up. We suggest that you start with a cadence such as the one described below, and then measure your engagement over time and adjust accordingly:

- Post three to five times each week on each of your primary social media channels, and more frequently on X/Twitter.
- Post at least one blog post to your website and one video to your YouTube or Vimeo channel each week. Tease at least one of these posts/videos (*e.g.*, “*Learn how you can...*”) on Facebook, Instagram, and X/Twitter.
- Email your account holders in each of your audience segments (*e.g.*, *young families*) links to a blog post and/or video every other week. (Note: You will need to create separate email lists by audience segment and pick the topics that are most relevant to each.)
- Add calculators and assessments to your website and begin including links to them on related product pages and landing pages (*e.g.*, “*Learn how much home you can afford*”).



A woman with long dark hair, wearing a light-colored top and a watch, is smiling and gesturing with her hands. She is standing in front of a whiteboard. The whiteboard has the word "STRATEGIES:" written on it, along with some other faint text and a diagram. The entire image has a blue tint and a thin cyan border.

How Do I Effectively Manage My Content Marketing Program?

Create a Program Overview Document

Create a two- or three-page document that provides a high-level overview of your content marketing program. This will help you organize your thoughts and articulate the purpose of the program to your team members and senior management. Your document should include:

- Your “Why” (*e.g., We want to improve the financial well-being of our account holders, because we care about them, and we know that financial peace is a key component of overall happiness and longevity*)
- Your business goals (*e.g., attracting and retaining valuable relationships, increasing the lifetime value of account holders, and increasing brand value*)
- Your approach (*e.g., turning prospects into new account holders and deepening relationships with existing account holders by offering answers to their financial questions, presenting solutions to their financial opportunities/challenges, and demonstrating that you are a knowledgeable financial partner who cares about their well-being and empowers them to succeed*)
- Your audience segments and a summary of the value you will provide to each (*e.g., we will divide our audience into these segments.... We will help Segment A by providing this knowledge...*)
- Your content distribution channels (*e.g., we will distribute our content through these channels...*)
- Your “content pipeline” at-a-glance – the source(s) of your content, who is reviewing and approving it, and who is managing its distribution
- Your metrics (KPIs) for measuring the success of your program

Set Up and Document Your Content Pipeline

Establishing your content workflow in writing will help you identify each person in the process, their individual responsibilities, and the time requirements from start to finish.

1. At a minimum, your content workflow will include:
 - Your sources of content (*e.g., Strategy Academy, team members*)
 - Person/people curating the content (*i.e., making the decision about what content to distribute*)
 - Person/people editing and/or approving the content before it can be distributed
 - Posting/publishing method(s) by distribution channel
 - Time frames for sourcing, approval, and posting/publishing
2. Document the flow of information from sources to curators to approvers to posting/publishing and the time needed for each step.
3. You most likely will need a separate, simplified workflow for “spontaneous” and/or time-sensitive content that will require a faster turnaround time.
4. Communicate with those participating in the process so they understand their responsibilities and deadlines for completing them (*e.g., “You will need to edit/approve articles within 7 business days”*).

Create a Content Calendar

Once you know the time required to move content through your pipeline, you should create a calendar to keep track of your numerous pieces and their separate post/publish dates.

- Content calendars should show content title, format, audience segment(s), distribution channel(s), and the date they will be posted/published.
- Typically, content calendars are created on a month-by-month basis.
- We recommend that clients work one month ahead. Using this schedule, all the non-time-sensitive (evergreen and situational) content you plan to post in July should be approved and ready to go by the start of June.
 - This extra padding in your schedule will help you deal with vacations and unexpected events that may extend your timelines.
- You should assume that your social media calendar will not be complete. You will fill it in during the month when you post/publish urgent announcements and other spontaneous content, such as a post thanking volunteers who contributed to the success of your charity event the night before, between the evergreen and situational content you scheduled weeks in advance.



KEY POINT:

See the appendix for tips on aligning your content calendar with historical seasonal trends and holidays.

Analyze Performance and Adapt Your Program Accordingly

Review your program periodically and use your program's objectives and business goals as a benchmark to help measure success. Pay attention to all of these items:

- **Numerical performance indicators** (e.g., traffic, open rates, engagement, conversions)
- **Feedback from your audience**
Ask “Was this helpful?” “What topics are of interest to you?”
“What information haven't we shared that is important to you?”
- **Feedback from team members**
Ask “What questions are you getting from our account holders?”
“What causes confusion for our account holders?”
“When you talk to our account holders, what topics seem to be on their minds?”
“What content can we provide to help the sales process?”

Investigate and Implement Online Tools

Numerous online tools are available to help you collaborate, organize your content, create calendars, streamline your approval process, schedule your publishing/posting, and view analytics. Here are a few tools (there are many more) that you may wish to investigate:

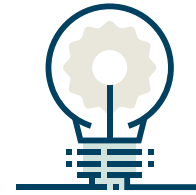
- **Monday.com** (<https://monday.com/>)
- **Trello** (<https://trello.com/>)
- **Crowdfire** (<https://www.crowdfireapp.com/>)
- **StoryChief** (<https://www.storychief.io/>)
- **Loomly** (<https://www.loomly.com/>)
- **CoSchedule** (<https://coschedule.com/marketing-suite>)
- **Hootsuite** (<https://www.hootsuite.com/>)
- **Sprout Social** (<https://sproutsocial.com/>)

The background image shows two women in an office environment. The woman on the left has curly hair and glasses, looking at a laptop. The woman on the right has straight hair and glasses, pointing at the laptop screen. The scene is dimly lit with a blue tint. A teal border frames the central text area.

How Can I Optimize My Content Marketing Program?

14 Best Practices That Will Help Ensure the Success of Your Content Marketing Program

1. Establish Your Program Objectives and Tie Them to Business Goals
(See pages [6](#), [7](#), and [26](#))
2. Find a Reliable Source for Consistently High-Quality Content
[Strategy Academy Has You Covered!](#)
3. Segment Your Audience Based on Needs and Desires
(See pages [10 – 12](#))
4. Understand the Value You Provide Your Audience Segments and Focus on Being Relevant
(See pages [13 – 15](#))
5. Use a Combination of Evergreen, Situational, and Spontaneous Content
(See page [24](#))
6. Maintain a Consistent Rhythm to Content Distribution
(See pages [24 – 25](#))
7. Use Multiple Formats
(See pages [16 – 18](#))



KEY POINT:

Strategy Academy content addresses numerous best practices. It checks these boxes:

- Professionally crafted
- Perennially relevant
- SEO-optimized
- Styled for readability
- Visually engaging
- Available in multiple formats, including video

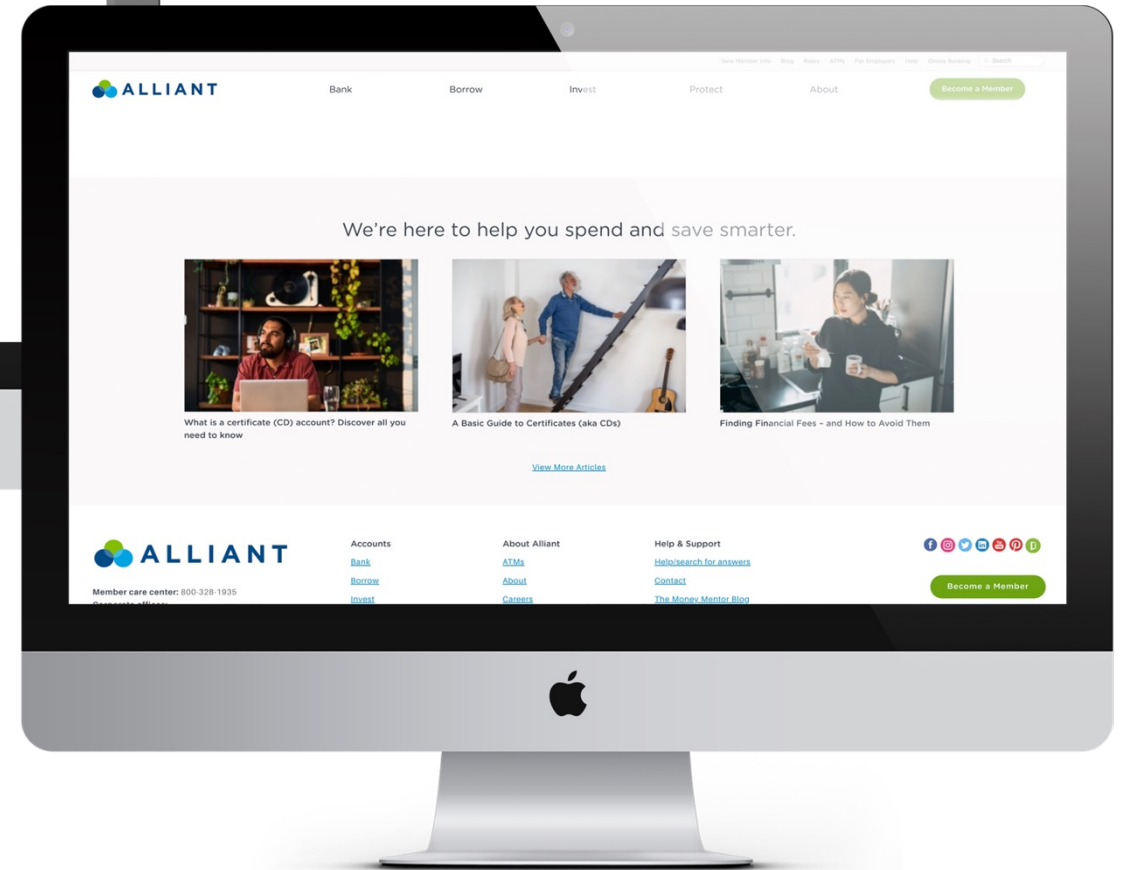
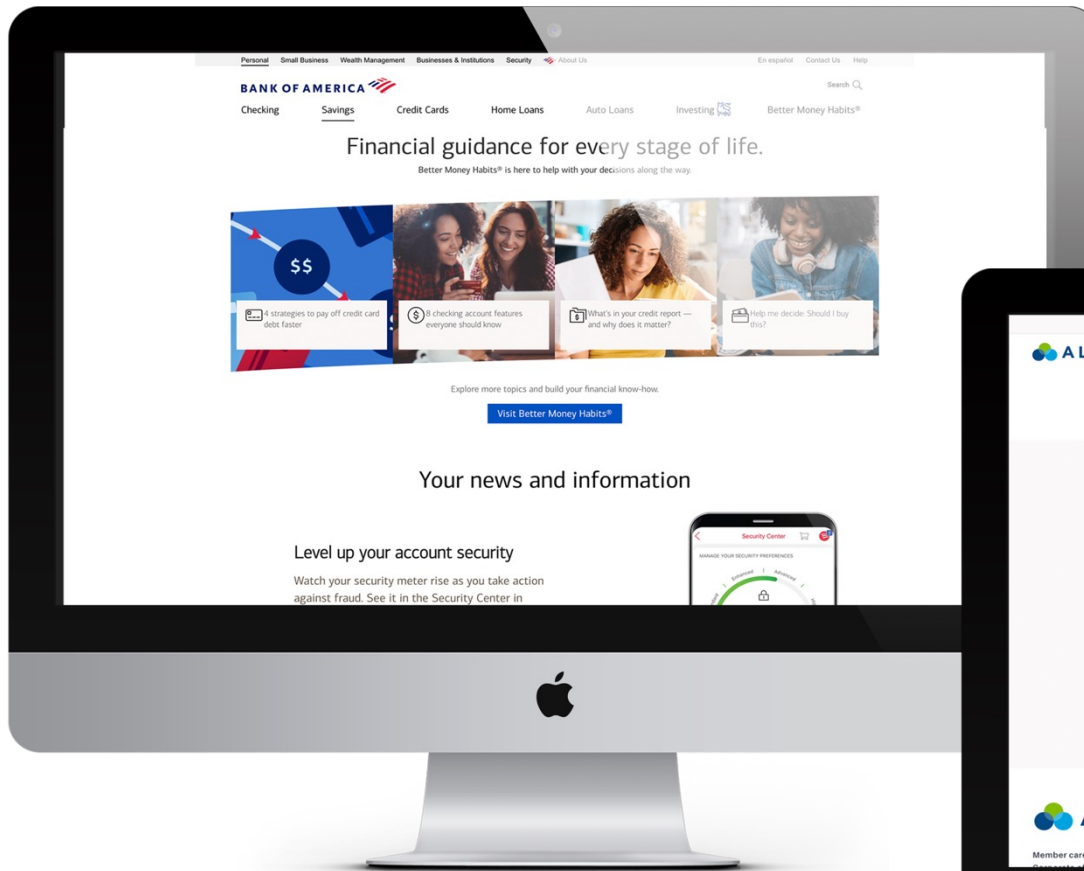
14 Best Practices That Will Help Ensure the Success of Your Content Program *(continued)*

8. Expand Your Reach By Using Multiple Distribution Channels
(See pages [19 – 23](#))
9. Amplify Your Content Through Email and Social Media
(See pages [20 – 22](#))
10. Establish Your Content Pipeline
(See page [28](#))
11. Create a Content Calendar and Work Ahead
(See page [29](#))
12. Explore the Ways Online Tools Can Streamline Your Content Workflow
(See page [31](#))
13. Adapt and Evolve Based on Analytics, Feedback, and Industry Trends
(See page [30](#))
14. Foster a Sense of Community by Engaging with Your Audience



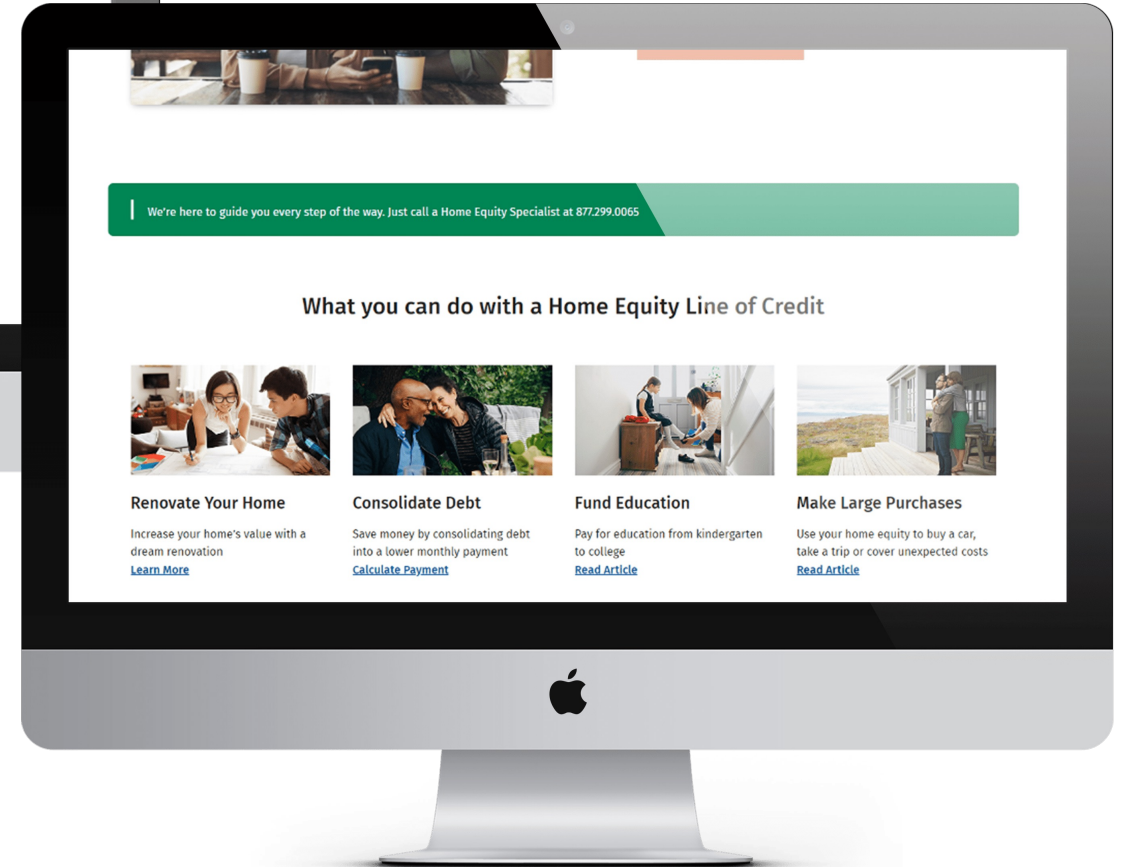


APPENDIX

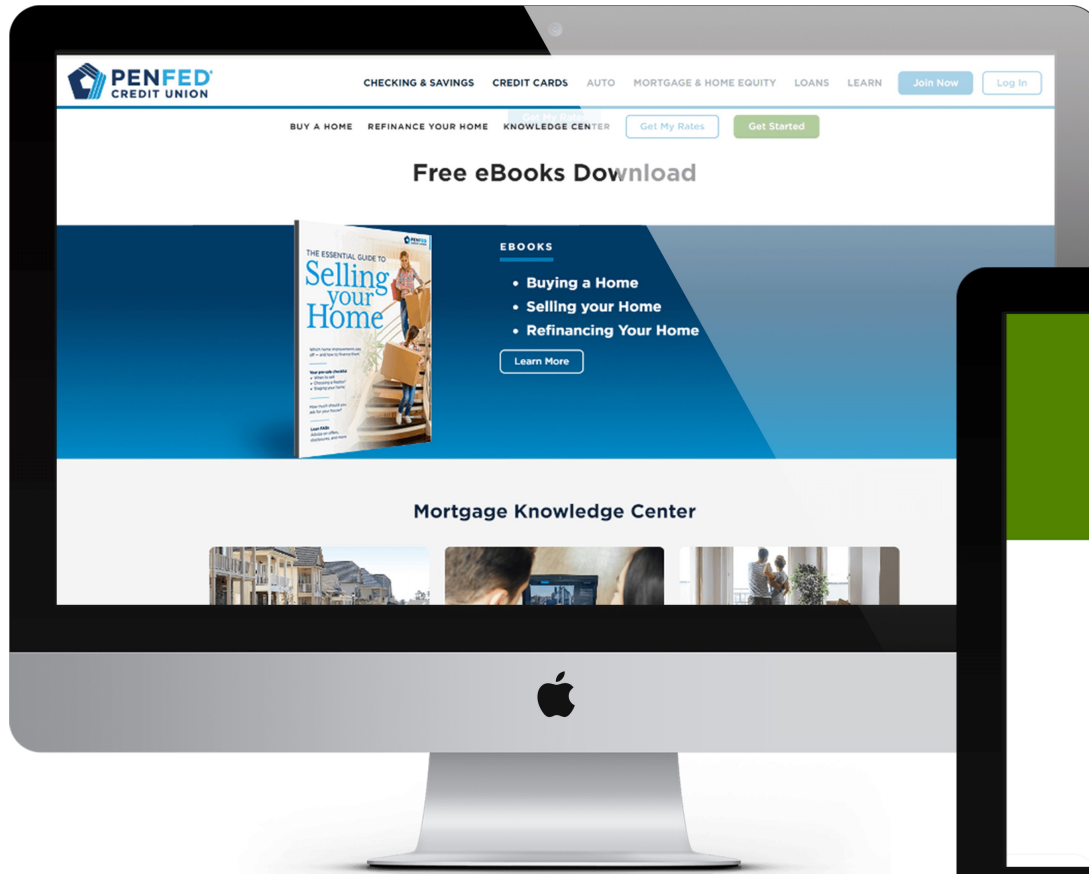


Bank of America and Alliant Credit Union are two examples of the many financial institutions that prominently feature financial wellness content on their homepage.

- bankofamerica.com
- alliantcreditunion.org



Members 1st FCU and Citizens Bank use explanatory videos and articles on their digital advertising landing pages.



PenFed credit union and Regions Bank integrate financial wellness content (eBooks, articles, calculators) into their product pages.

Creating Your Content Calendar: Seasonal Trends

Building your content calendar around consumer trends and holidays is an effective way to connect with your audience. This strategy helps ensure that your content is timely, relevant, and appeals to your audience segments, which, in turn, encourages engagement and loyalty.

Although the supply and demand disruptions resulting from the response to the COVID-19 pandemic have altered consumer habits, at least in the near term, many of the historical trends described on the following pages remain relevant.



Creating Your Content Calendar: Seasonal Trends *(continued)*

Q1: January, February, and March

- The start of the year brings renewed interest in personal finances as folks make New Year's resolutions about saving more and paying down debt, which may have grown because of holiday spending.
- Late January through March is prime time for travel to sunnier destinations for singles, empty nesters, and retirees.
- Homeowners often begin organizing and tackling home improvement projects in early spring.
- As tax time approaches, folks begin planning for a refund or a payment to the IRS.
- As the weather improves throughout most of the country, more homes are put on the market. First-time homebuyers look for the right starter home, families with children search for larger homes, and empty nesters downsize and/or move to their preferred retirement destination.

Q2: April, May, and June

- Trends started late in Q1 continue, including:
 - Taxes – Taxes are filed; payments are made, or refunds get deposited
 - Home improvements – which may include summer plans (e.g., upgraded HVAC, new deck/patio, outdoor kitchen, pool)
 - Homebuying may intensify, including the construction of new homes
- Warmer weather also spurs more interest in cars, trucks, RVs, and boats.
- High school seniors decide on college, technical school, or career, while many college seniors graduate and begin the search for a job.
- As summer vacation starts for students, families begin taking day trips, weekend adventures, and longer vacations.

Creating Your Content Calendar: Seasonal Trends *(continued)*

Q3: July, August, and September

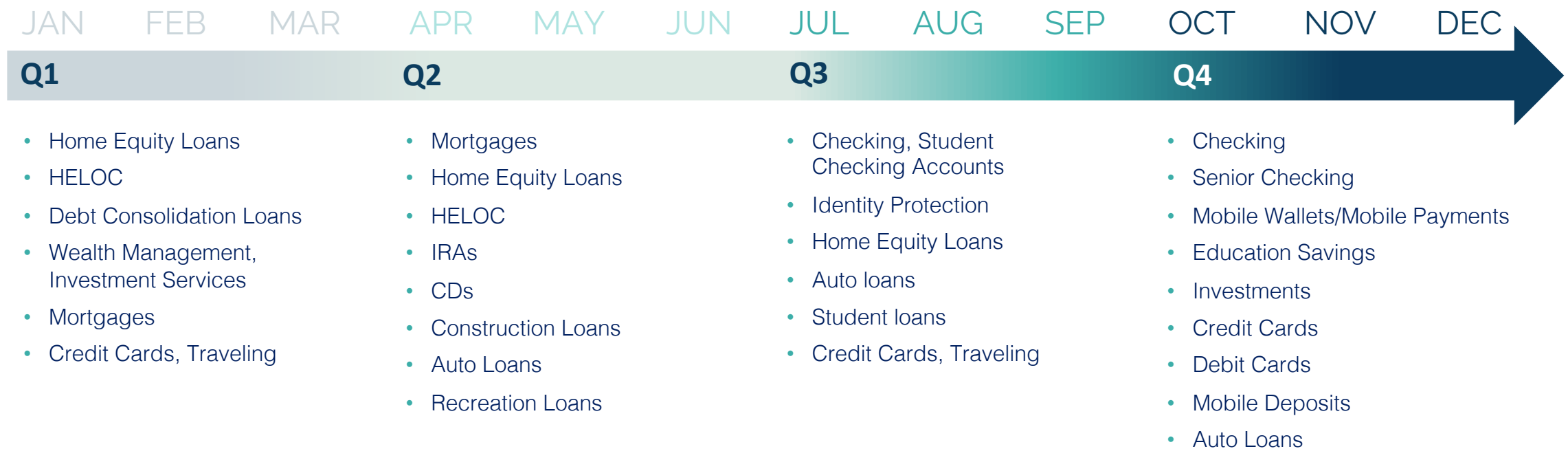
- July and August are popular months for beach vacations, visits to amusement parks, camping trips, concerts, etc.
- Vehicle manufacturers typically have clearance sales to move their remaining inventory from the previous model year.
- Families and students of all ages prepare for “back to school,” which may include living away from home for the first time.

Q4: October, November, and December

- Holiday plans begin early in the quarter, and spending increases as autumn turns to winter.
- Spending revolves around the major holidays, including Halloween, Thanksgiving, Hanukkah, Christmas, and New Year’s Eve.
 - Travel arrangements are made, and trips are taken.
 - In anticipation of guests, appliances may be upgraded, or a home improvement project may be completed.
 - Food, drink, and decorations are purchased.
 - Friends and co-workers meet for lunches, dinners, and drinks in the lead-up to the holidays.
 - Gifts, ranging from modest to extravagant (*e.g., new vehicle*), are purchased and exchanged.

Creating Your Content Calendar: Seasonal Trends *(continued)*

Based on the historical quarterly trends listed on the previous pages, consider developing content related to the uses and benefits of your products and services according to this timeline:



Important: View this timeline as a suggested framework, but feel free to break out of it. For example, there is no hard-and-fast rule that you cannot develop and distribute content about mortgages all year long, or you need to wait until after the holidays to talk about your debt consolidation solutions. Also, remember to segment your content by audience segment (e.g., saving tips for back-to-school shopping isn't going to be of much interest to empty nesters).

Creating Your Content Calendar: Holidays

Creating content – especially social media content – based on official and unofficial holidays and observances can be a great way to connect with your audience. Even if content related to the holidays, particularly not-so-serious unofficial holidays, seems like “fluff,” remember that both heartfelt and lighthearted content helps foster a sense of community.

Following is a list of federal holidays, commonly recognized holidays, observances, and quirky unofficial holidays.



Federal Holidays

- New Year’s Day
- Martin Luther King Jr. Birthday
- Presidents’ Day
(George Washington’s Birthday)
- Memorial Day
- Juneteenth
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Creating Your Content Calendar: Holidays *(continued)*

Important: 2024 dates are shown below.

January

Financial Wellness Month

- Jan. 1: New Year's Day
- Jan. 2: Science Fiction Day
- Jan. 4: National Trivia Day
- Jan. 8: National Clean Your Desk Day
- Jan. 10: National Shareholders Day
- Jan. 15: MLK Day
- Jan. 15: National Bagel Day
- Jan. 15: National Hat Day
- Jan. 21: Own Your Own Home Day
- Jan. 26: Earned Income Tax Credit Awareness Day
- Jan. 28: Data Privacy Day
- Jan. 29–Feb. 2: Identity Theft Awareness Week

February

Black History Month

- Feb. 2: Groundhog Day
- Feb. 4–10: National Pay Your Bills Week
- Feb. 6: Safer Internet Day
- Feb. 8: Laugh & Get Rich Day
- Feb. 11: Game Day
- Feb. 13: Galentine's Day
- Feb. 13: Mardi Gras / Fat Tuesday
- Feb. 14: Valentine's Day
- Feb. 17: Random Acts of Kindness Day
- Feb. 19: Presidents' Day
- Feb. 29: Leap Day

Creating Your Content Calendar: Holidays *(continued)*

Important: 2024 dates are shown below; adjust as needed.

March

National Credit Education Month

Women's History Month

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|--|---|
| Mar. 1: Employee Appreciation Day | Mar. 18: Awkward Moments Day |
| Mar. 1: National Day of Unplugging | Mar. 18: Global Recycling Day |
| Mar. 1: Zero Discrimination Day | Mar. 19: National Let's Laugh Day |
| Mar. 2: National Read Across America Day (Dr. Seuss Day) | Mar. 21: Credit Card Reduction Day |
| Mar. 3: Simplify Your Life Day | Mar. 21: World Poetry Day |
| Mar. 3–9: National Consumer Protection Week (NCPW) | Mar. 22: World Water Day |
| Mar. 8: International Women's Day | Mar. 29: Good Friday |
| Mar. 10: Daylight Saving Time - Spring Forward | Mar. 29: National Mom & Pop Business Owners Day |
| Mar. 14: Pi Day | Mar. 31: Cesar Chavez Day |
| Mar. 15: World Sleep Day | Mar. 31: Easter |
| Mar. 17: St. Patrick's Day | |

April

Financial Literacy Month

National Stress Awareness Month

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|--|---|
| Apr. 1: April Fool's Day | Apr. 28: National Superhero Day |
| Apr. 1: National 1 Cent Day | Apr. 28–May 4: National Small Business Week |
| Apr. 5: Walk to Work Day | Apr. 30: National Honesty Day |
| Apr. 8–12: America Saves Week | |
| Apr. 10: National Siblings Day | |
| Apr. 15: Tax Day | |
| Apr. 17: Haiku Poetry Day | |
| Apr. 18: National High Five Day | |
| Apr. 22: Earth Day | |
| Apr. 22: First Day of Passover | |
| Apr. 27: National Teach Children to Save Day | |

Creating Your Content Calendar: Holidays *(continued)*

Important: 2024 dates are shown below; adjust as needed.

May

AAPI Heritage Month

May 1: May Day

May 2: World Password Day

May 4: Star Wars Day / May the 4th Be With You

May 5: Cinco de Mayo

May 6: National Nurses Day

May 6–10: Teacher Appreciation Week

May 7: National Teacher Appreciation Day

May 10: Small Business Day

May 12: Mother's Day

May 12: National Limerick Day

May 18: Armed Forces Day

May 24: National Road Trip Day

May 27: Memorial Day

May 28: National Hamburger Day

June

National Home Ownership Month Pride Month

June 3: Leave the Office Early Day

June 4: National Cheese Day

June 6: Higher Education Day

June 6: D-Day

June 7: National Donut Day

June 8: Best Friends Day

June 14: Flag Day

June 16: Father's Day

June 19: Juneteenth

June 21: National Selfie Day

June 28: Insurance Awareness Day

Creating Your Content Calendar: Holidays *(continued)*

Important: 2024 dates are shown below; adjust as needed.

July

Bank Account Bonus Month

- July 1: International Joke Day
- July 4: Independence Day/Fourth of July
- July 6: International Kissing Day
- July 12: National French Fry Day
- July 17: World Emoji Day
- July 21: National Ice Cream Day
- July 21: National Junk Food Day
- July 25: National Wine and Cheese Day
- July 30: International Day of Friendship

August

Black Business Month

- Aug. 2: Take a Penny / Leave a Penny Day
- Aug. 3: National Watermelon Day
- Aug. 4: Chocolate Chip Cookie Day
- Aug. 5–11: National Simplify Your Life Week
- Aug. 9: Book Lover's Day
- Aug. 10: Lazy Day
- Aug. 15: National Relaxation Day
- Aug. 18: Bad Poetry Day
- Aug. 26: Women's Equality Day
- Aug. 31: International Bacon Day
- Aug. 31: National Eat Outside Day

Creating Your Content Calendar: Holidays *(continued)*

Important: 2024 dates are shown below; adjust as needed.

September

College Savings Month

Suicide Prevention Awareness Month

Sept. 2: Labor Day

Sep. 5: Cheese Pizza Day

Sep. 6: National Food Bank Day

Sep. 6: National 401(k) Day

Sep. 8: International Literacy Day

Sep. 11: Patriot Day

Sep. 12: National Video Game Day

Sep. 18: National Cheeseburger Day

Sep. 29: National Coffee Day

October

Financial Planning Month

Cybersecurity Awareness Month

Breast Cancer Awareness Month

Oct. 1: International Coffee Day

Oct. 4: National Taco Day

Oct. 4: World Smile Day

Oct. 5: National Do Something Nice Day

Oct. 12: National Savings Day

Oct. 14: Columbus Day

Oct. 14: Indigenous People's Day

Oct. 14: National Dessert Day

Oct. 14: National Online Bank Day

Oct. 17: International Credit Union Day

Oct. 17: National Get Smart About Credit Day

Oct. 17: National Pasta Day

Oct. 17: Pay Back a Friend Day

Oct. 20–26: National Retirement Security Week

Oct. 21: Back to the Future Day

Oct. 28: National Chocolate Day

Oct. 30: National Candy Corn Day

Oct. 31: Halloween

Creating Your Content Calendar: Holidays *(continued)*

Important: 2024 dates are shown below; adjust as needed.

November

Native American Heritage Month
National Entrepreneurship Month
Scholarship Month

Nov. 3: Daylight Saving Time - Fall Back

Nov. 3: Sandwich Day

Nov. 7: National Cash Back Day

Nov. 8: Talk Money Day

Nov. 11: Veterans Day

Nov. 13: World Kindness Day

Nov. 15: America Recycles Day

Nov. 17–23: International Fraud Awareness Week

Nov. 21: Use Less Stuff Day

Nov. 28: Thanksgiving

Nov. 29: Black Friday

Nov. 30: Small Business Saturday

December

Dec. 2: Cyber Monday

Dec. 3: Giving Tuesday

Dec 4: International Day of Banks

Dec. 4: National Cookie Day

Dec. 5: International Volunteer Day

Dec 8: National Health Savings
Account Day

Dec. 10: Human Rights Day

Dec. 13: National Cocoa Day

Dec. 20: Ugly Sweater Day

Dec. 21: Bah Humbug Day

Dec. 23: Festivus

Dec. 24: Christmas Eve

Dec. 25: Christmas Day

Dec. 25: Hanukkah Begins

Dec. 26: Boxing Day

Dec. 26: Kwanzaa Begins

Dec. 26: National Homeowners Day

Dec. 28: Call a Friend Day

Dec. 31: New Year's Eve