

Consumercents.com

Improving the User Experience

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Executive Summary

This report outlines recommendations developed through a series of usability and audience analysis tests on the website ConsumerCents.com. Based on the feedback of testers, three main solutions have been formulated based on the problems encountered in current practices regarding registration and content marketing. These recommendations seek to increase ConsumerCents' success in fulfilling its mission of educating and informing readers on issues dealing with personal finance. As it currently stands, the website is seeing success in its efforts, but is falling short of ongoing education and being regarded as a go-to resource, or thought leader, in the personal financial education field.



Website Content Strategy

ConsumerCents.com was designed with a content library to attract readers and provide them with basic information to take control of their financial difficulties. Capitalizing on this purpose and establishing the site further as a content library will ultimately drive more traffic to the website through word of mouth and search engine queries. To help drive additional traffic to the website, it is recommended that the site establish a blog.

Creating a blog from the ConsumerCents home page will help further solidify the site as a credible resource for financial counseling advice and information. Consistent and frequent content attracts return visitors because there is always something new to read. Search engines such as Google weigh search results on the amount of content as well as the frequency in which it is increased. It is thus the recommendation of this report to replace the home page with a blog that contributes new content following these guidelines:

- 1-3 entries weekly
- 300-500 words per entry

Registration Process

The most valuable content offered by ConsumerCents—the core curriculum—is available to registered users only. By filling out a registration form and verifying their email address, visitors can gain access to the booklets offered on the Materials page of the website. However, usability testing indicated that there were multiple problems encountered in this process. The registration form was not readily apparent to new site visitors and the amount of time required to register was quite significant.

To combat the issues encountered with the registration process, this report recommends a series of changes to the current registration form currently on the homepage of ConsumerCents.com. The amount of information requested on the current form is perceived as daunting and deters visitors from registering. By changing the information requested as well as the location of the registration form, it is expected that website registrations will increase markedly. The recommendations to address the current registration process are as follows:

- Shorten the registration form and adjust what information is required
- Remove the form from the home page, but include a link to it

Core Curriculum Modules

ConsumerCents offers a core curriculum of booklets that discuss and give recommendations in dealing with common financial problems and scenarios. However, even though the website states that new content will be contributed, no new core curriculum booklets have been added to the website since its launch. Based on the usability testing and audience analysis, it was indicated that the website would benefit from additional content.

A process has already been established for creating these booklets, which means this recommendation will be easier to complete. Quality content is what will continually attract new and return visitors, which is what these booklets deliver. Adding materials to the curriculum that will appeal to a wide range of readers will help increase the value seen on the ConsumerCents website. Using feedback from usability testers as well as industry trends regarding content marketing as a baseline, the following recommendation has been made:

- One new module on a quarterly basis

Each of the three recommendations above follows a basic timeline that can be accomplished within a six-month period. The recommendations stated in this report can likewise be completed independent of one another and will individually provide benefit and improvement to the user experience at ConsumerCents.com. This is important because of the unpredictable nature of fundraising in the nonprofit industry and it is not always guaranteed that AAA Fair Credit Foundation will have the staff support, time, or budget allowances to complete all three recommendations simultaneously.

Introduction

ConsumerCents.com is the financial education arm of AAA Fair Credit Foundation, a non-profit financial counseling agency whose mission is to teach individuals and families to save, spend, invest, borrow, and manage their finances wisely to improve and sustain financial well-being. Financial education is considered a primary function of achieving the organizational mission and this website provides a centralized access point where the organization can supply consumers with quality, unbiased information on a range of personal finance topics and scenarios.

Launched in 2006, the ConsumerCents educational curriculum and website offers 10 individual topic booklets, a single comprehensive guide that combines all the topic booklets, a coloring book for kids, multiple online modules, and a monthly e-newsletter. Past issues of the e-newsletter are archived on the site. All the core curriculum materials are provided free of charge and can be accessed after completing the registration process. This is the only section of the site that requires registration or login to access. The site currently has 1700 registered users, averaging 377 new registrations per calendar year.

Website Analysis & Findings

Usability testing and audience analysis was previously performed on the content of ConsumerCents and its registration form. Users were lead in structured scenarios to test the strengths and weaknesses of both areas to gauge what improvements could be made. The results of Figure 1 indicate that there is a disconnect occurring in users that have visited and registered at ConsumerCents. After their first visit, a disturbing percentage of users do not return to the site and don't refer peers. Since surveyed registered users also noted that they felt curriculum materials adequately met their needs, the reasons for them not returning or telling others about the site is thought to be attributed to one of three things:

- They obtained all materials of interest to them during their initial visit
- There is no new content being posted to encourage users to visit on a regular basis
- The registration process is lengthy and cumbersome

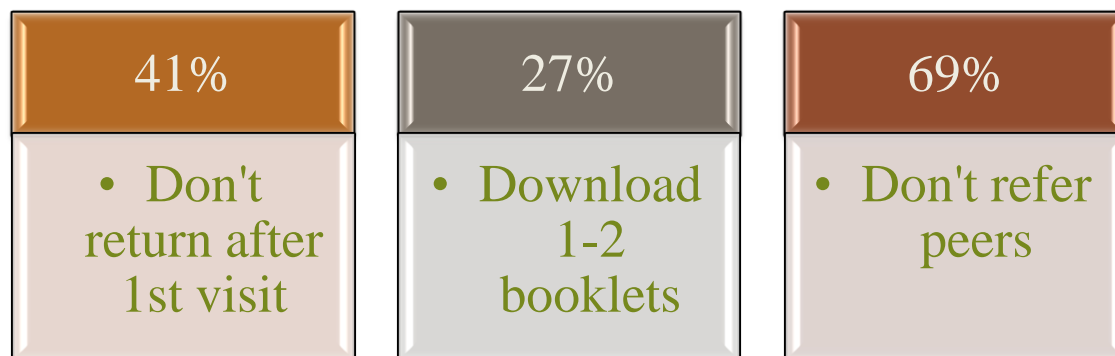


Figure 1: Focus areas for improvement based on registered user survey results

In addition, the registration process was found to be a lengthy process. As indicated by Figure 2, the average tester took over five minutes and 21 seconds to locate and complete the registration form offered on ConsumerCents. This indicates that the registration form is in an obscure location on the website and requires too much information for users to quickly fill out.



Figure 2: Profile of average registration form tester

This report presents three main action items, listed in order of importance, with specific details and examples of how AAA Fair Credit Foundation can significantly improve the user experience at ConsumerCents.com. These action items are drawn from the results of usability and audience analysis testing as outlined in our previous project proposals and website analysis reports. The purpose of this report is to conclude the findings of our testing and provide more detailed overviews of our recommendations.

Recommendation 1: Enhanced Content Strategy

As stated in the usability report from Ryan Goodrich, effective content marketing is critical to attracting and retaining site visitors. Websites that turn out content consistently and frequently will earn higher rankings through Google and other search engines and attract more readers. ConsumerCents attracts numerous visitors through simple organic searches, which makes it more important than ever to make content creation a core focus.

Problem

Based on the analysis performed and current industry best practices, the content offered on ConsumerCents is stagnant and the homepage offers little value to new visitors. The content library currently offered is unavailable to non-registered users, which acts as a deterrent. Based on the results of the survey sent to all current registered users, few accessed the content library after registering and fewer still became return visitors.

In order to not only drive new visitors to the site, but also retain return visitors, ConsumerCents must employ new content creation strategies. Content marketing is proving more effective than traditional means of advertising. Implementing the content strategy recommendations that follow

will extend the reach of the website's brand throughout the internet and help define AAA Fair Credit Foundation's role as a thought leader in financial counseling.

Solution

Numerous websites have followed the growing trend of using content as a marketing strategy. Considering that 33% of ConsumerCents' visitors found the website through search engine results, the website stands to benefit greatly. Google search results are influenced by not only the amount of content provided on a website, but also the frequency in which it is contributed. This then develops the need to continuously add content to the ConsumerCents website to boost search engine rankings and attract both new and return visitors.

According to the survey sent to all currently registered users of ConsumerCents, 35% of respondents stated that they found the website via internet search engines. This hints at a large target market that is yet untapped. Through the use of effective online content marketing, AAA Fair Credit Foundation can stand to inherit greater traffic levels and prospective clients.

The most common content marketing strategy utilized in the business-to-business and business-to-consumer sectors are social networking and blogging. For the purposes of ConsumerCents, the recommendations of this blog will focus primarily on establishing a content blog on the home page of the website.

Blog

A weblog or "blog" is a common and popular content marketing tool. It provides an outlet for communications by a company while at the same time giving visitors reasons to return to ConsumerCents. A blog demonstrates a company's experience in a specific area and helps build confidence in all who visit the site. It provides companies with numerous opportunities to share information freely and help readers get through their trials in life. And, most importantly, it can help drive sales to businesses. Figure 3 shows compelling statistics on the benefits of maintaining a blog (Hubspot). Based on these figures, ConsumerCents would benefit largely in building a blog as this would attract new and return readers and further support the mission of educating and informing the public at large.



Figure 3: Statistics of company blog benefits

The first six months of content creation for a blog are critical from a search engine optimization (SEO) standpoint. Consistently and frequently contributing to a blog will affect a blog's search

rankings on Google for the positive. If new content is infrequent, then search engines like Google will penalize search rankings for that website.

However, ConsumerCents holds something of an advantage. Despite the infrequent nature of the content published on its website since 2006, it still has the “age factor” bolstering its standing. The age of a URL contributes greatly to its Google ranking. Older websites are perceived as more trustworthy and are thus granted higher placement on search rankings for web content. Because ConsumerCents has existed for so long, this will make any content marketing efforts even more effective.

The presence of a blog contributes in numerous respects. It gives clients and current site visitors even more of a reason to return to ConsumerCents. In addition, it provides more of a chance for the website to be found by potential clients and new visitors through regular search results. If a blog is easily found via search results, then there is also more chance that other similar blogs will quote content and refer their readers to the website. Each of these contributes to greater readership and a higher chance for prospective clients.

Template

The template for the ConsumerCents blog can follow the same basic design elements included on traditional blogs. Figure 4 is the current ConsumerCents homepage and Figure 5 is a mockup image of a possible ConsumerCents blog design (please note that this mockup does not take into account the placement of the registration form). The mockup draws upon the strengths of modern blogging practices to create a reader-friendly environment. Examples of sample blogs can be found in Appendix B. It is recommended that any chosen blog design follow these standard guidelines:

- Blog entries will be posted in chronological order with the newest entry located at the top of the page.
- Users can subscribe to the blog’s RSS feed through the use of a simple web form that requires only a valid email address.
- Archived entries can be browsed based on the date they were posted (a keyword cloud can also be included for easier browsing based on article topic).
- Users can search through blog entries through the use of a search bar.
- Social media integration is offered for each blog entry so that readers can share content through outlets like Facebook, Twitter, Delicious, and Digg.
- A comments field should be available at the bottom of each entry for registered users to create discussion and interact with ConsumerCents and its readers.

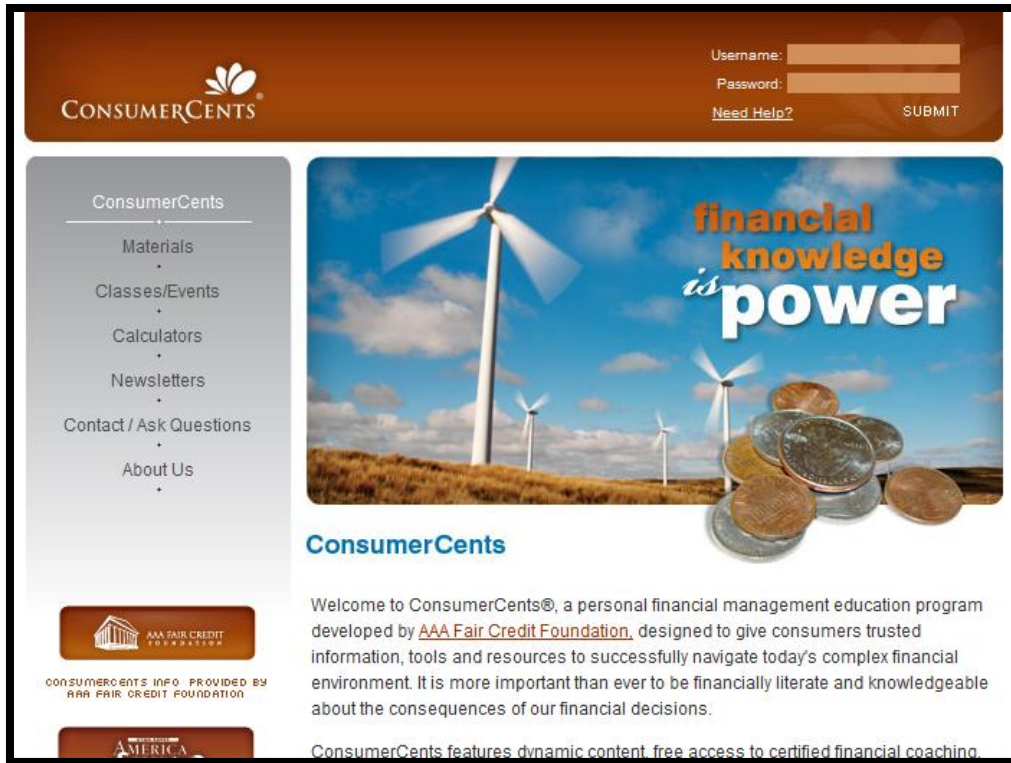


Figure 4: Current ConsumerCents homepage

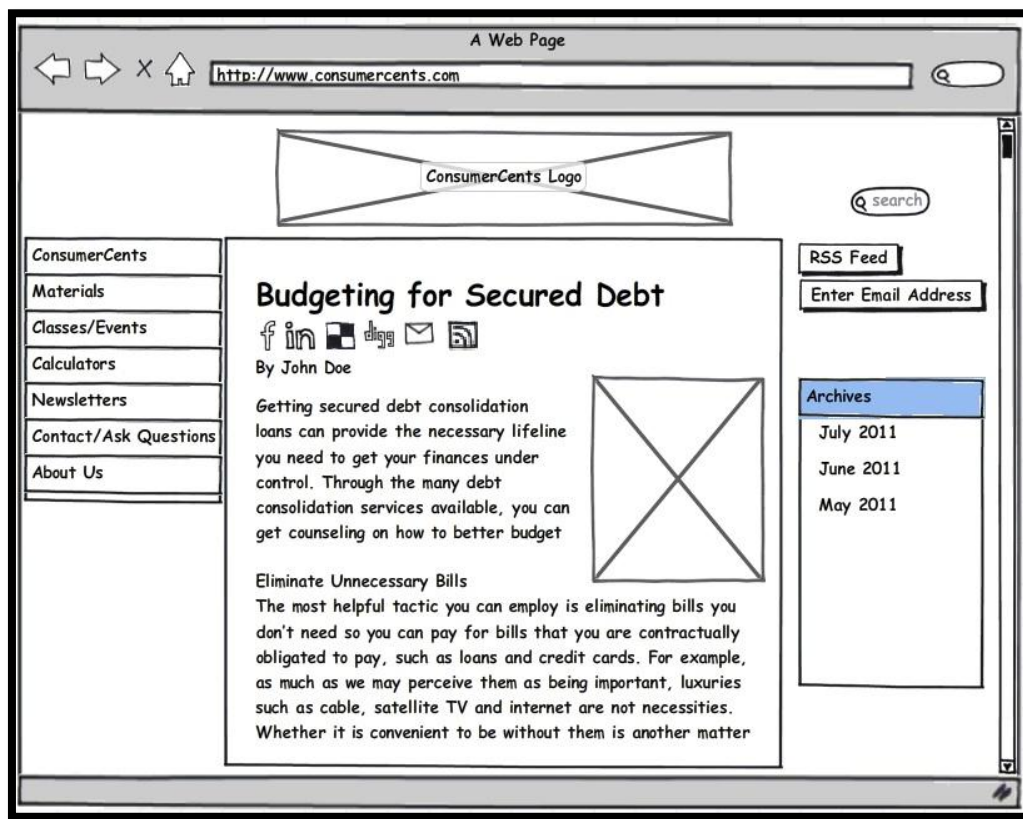


Figure 5: Mockup of ConsumerCents homepage redesign centered on adding a blog

Guidelines

Numerous books have been written on how to create a successful blog, though none of them can guarantee success. The process of establishing a blog and maintaining content output will require some trial and error in addition to communication with the website's readers. Delivering content that matters to them and helps them is the best content that can be marketed through ConsumerCents. Below are some brief guidelines for effective blogging:

- 1-3 entries weekly
- 300-500 words per entry
- Keyword-rich text (i.e., using words like “debt consolidation,” “financial advisor,” “credit repair,” etc.)
- Avoid plugging services, simply discuss the topic

An example of a blog entry has been included in Appendix A.

Timeline & Cost

Creating and maintaining a blog will require an initial time investment in addition to ongoing weekly time investments. This recommendation requires long-term investments on the part of AAA Fair Credit Foundation simply because this is the nature of blogs. They take time to develop and grow. Figure 6 below details the time and cost investment of implementing a blog on the ConsumerCents homepage.

Item	Time	Cost
Blog design	10 <u>hrs</u>	\$300.00
Content SEO	10 <u>hrs</u>	\$300.00
Ongoing Blogging	8 hours per week	\$160.00

Initial Time Investment: 20 hours
Ongoing Weekly Time Investment: 8 hours

Initial Monetary Investment: \$600.00
Ongoing Weekly Monetary Investment: \$160.00

Figure 6: Timeline and cost of blog implementation

Based on the financial- and time-related requirements for this recommendation, the efforts put into this project should be deliberate and thought out. Below is a step-by-step process that AAA Fair Credit Foundation can follow to successfully launch the ConsumerCents.com blog.

1. **Establish objectives and goals.** Discuss what the content of the blog should achieve, how the blog should be perceived, and what milestones will help the blog reach those goals.
2. **Brainstorm topics.** Create a list of common or news topics that would not only be of interest to readers, but also spark debate.
3. **Create template.** Create the template based on the objectives discussed, in addition to the features desired.
4. **Write first three blog entries.** In preparation for the go-live date, several blog entries should be prepared and posted to the blog when it is launched.
5. **Implement template.** After the design has been approved, push it live.
6. **Upload blog entries.** Populate the new blog with content to start things off on the right foot.
7. **Bring the blog live.**
8. **Advertise the blog.** Email registered users and clients of AAA Fair Credit Foundation with news of ConsumerCents' new content initiative to help drive up readership.

Content Timelines

Credibility is critical to a blog's success, which means the content needs to be planned out and effectively written. Blog entries should not be quickly written out and thrown online. This is counterproductive and could hold a detrimental effect on efforts of establishing ConsumerCents as a credible information source. Effective content management creation strategies follow a simple and straightforward path as outlined below.

1. Brainstorm topic ideas
2. Research sources to cite
3. Write blog entry
4. Peer review
5. Upload entry to blog
6. Post live

Peer review plays an essential role in the success of a blog entry. Many blogs lose credibility when they contain spelling and grammar errors. While the content of a message is important, having readers who are continuously interrupted with errors undermines the perceived intelligence and trustworthiness of the writer or sponsoring organization.

Content Strategies

The main difficulty that will be encountered in creating a blog is time management. At first, this task will seem rather time consuming. Any time and effort spent will be a long-term investment, but sometimes other items still take higher priority. To keep to a weekly goal of one blog entry, there are a variety of strategies that can be employed to remain consistent with content provided.

To help ease the burden of creating new content on a weekly basis, below are suggestions for blog entries.

- **Guest bloggers.** Numerous blogs already exist with authors who have built up a reader base of their own. They are already perceived as credible sources on the web and will attract additional readers. This opportunity serves the guest blogger as it drives readers to their site, while at the same time allowing the guest blogger to advertise their entry will draw their readers to ConsumerCents.
- **Success stories.** Readers revel in the successes of their peers and act on the good examples of others. Establishing that there is light at the end of the tunnel is imperative in maintaining the morale of readers rather than painting a picture of never ending financial difficulties.
- **“Information regurgitation.”** A common practice in the “blogosphere” is to take a news topic or blog entry from another website and discuss what was written. This blog entry allows the author to simply rephrase or discuss what was written on the source article, while at the same time sharing new information. It is not uncommon to simply repost a blog entry from another website and cite the source. Blog authors are always open to free publicity so long as they are given credit for the writing.
- **Current events.** There is always new news to be found that readers have not heard. Educate and inform readers of the industry by referencing new trends. This is similar to regurgitation, while at the same time discussing a news topic at greater depth for the reader’s benefit.

Each of these provides a way to quickly turn out content when needed. Hosting guest bloggers and “regurgitating” information posted elsewhere on the internet are common practices. However, each of these should be used sparingly so that ConsumerCents can still maintain its own credibility.

Recommendation 2: Streamline Registration Process

ConsumerCents strives to provide unbiased materials that help educate and inform readers regarding all things relating to personal finance. Content provided on the website, such as the monthly newsletters, are provided free of charge. However, the content library which contains the information booklets requires that users register before they can be given access.

The information obtained through the registration form helps in multiple regards. First, it establishes the demographics of the visitors attracted to ConsumerCents and helps AAA Fair Credit Foundation identify its target audience. In addition, registration information assists the organization in substantiating the number of individuals served and geographic locations of communities served which is a must-have for the many grant requests it must submit to sustain costs of providing services.

Problem

Usability testing conducted on the registration form showed that users in general were not deterred from the amount of information required. However, the testing also showed that the registration process took an unusual amount of time to complete, averaging over five minutes. The process has thus manifested itself as quite lengthy in comparison to many other major websites. While the information requested in the registration form helps AAA Fair Credit Foundation with applying for grants, some information fields have been stated as unnecessary.

Solution

Based on industry practices and the results of the usability testing, it was determined that the registration process needs to be refined. While users may not feel reservations in filling out the registration, it still detracts time away from utilizing the content resources provided on ConsumerCents. By making some adjustments to not only the registration form itself, but also its location on the website, readers will be more likely to provide their personal information.

Redesigning Registration Form

The redesign of the registration form is quite basic. To resolve the issue of how time consuming the current form is, several fields can be removed and the structure of the form itself altered slightly. Figure 7 shows the current registration form on ConsumerCents.com and Figure 8 is a sample registration form found on a competitive website (VISA, 2011). This example is a good framework to follow when choosing a new design for the ConsumerCents registration form.

The screenshot shows a registration form titled "Get started by registering now below". It includes a legend indicating that an asterisk (*) denotes a required field. The form is divided into two main sections by a dashed line. The top section contains personal information fields: First Name*, Last Name*, Address, City, State* (a dropdown menu), Zip Code, Phone, and Email*. Below these is a dropdown menu for "How Did You Hear About ConsumerCents?". The bottom section contains login-style fields: Username* (with the text "jennrohn" entered), Password*, Retype Password*, and two checkboxes for optional services: "I would like to receive the free monthly e-newsletter." and "I would like to speak with a Certified Financial Counselor." At the bottom, there is a privacy statement: "AAA Fair Credit Foundation will not share your information with any third party and will only use the information for internal tracking purposes. For more information please view our [Privacy Policy](#)." and a "Continue" button.

Figure 7: Current registration form on ConsumerCents.com

All fields required.

First Name:

Last Name:

Screen Name
(used for commenting on articles):

Email:

Email (again):

Password:

Password (again):

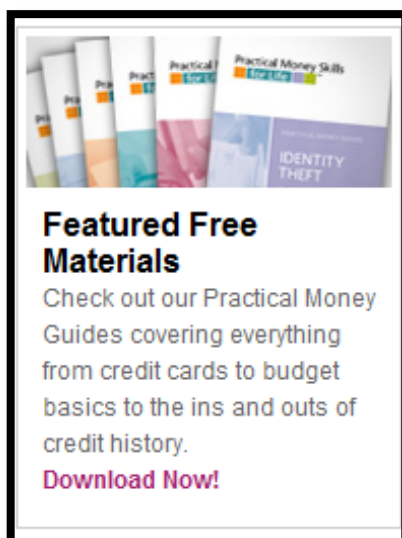
Zip Code:

Would you like to receive our e-mail newsletter? ☒ Yes ☐ No

[Register](#) [Reset Form](#)

Figure 8: Example of redesign for registration form

In addition to changing the registration form, it is recommended that the location of the form on ConsumerCents be shifted. In its current state, the form is located on the home page, but visitors must scroll down to see the form. This caused confusion among usability test subjects and added to the overall amount of time it took to complete the registration process. With the implementation of Recommendation 1, having the registration form on the homepage will no longer be a feasible practice.



Instead, the registration should be located on a page of its own and be replaced on the homepage with a bold, clickable call to action or button that directs visitors to the registration page. To add user incentive, it is suggested that this button state “Click here for free white papers,” or something similar in nature. Users will be more inclined to share their information when they know they will receive something of value in return. Figure 9 is an example of how one competitor’s website attracts users to register for its downloadable materials (VISA, 2011).

Figure 9: Example Registration Button

Timeline & Cost

The timeline and cost for redesigning the registration form on ConsumerCents will be quite straightforward. Through the use of the company's freelance web designer, adjusting the form and its location should be quick and yield even greater results when used in tandem with a blog (as suggested in Recommendation 1). Figure 10 below breaks down the cost and time requirements to streamline the registration process.

Item	Time	Cost
Form Design	10 hrs	\$300.00
Website Update	3 hours	\$90.00

Initial Time Investment: 10 hours
Initial Monetary Investment: \$390.00

Figure 10: Timeline and cost of registration recommendations

The primary benefit in pursuing this recommendation is that visitors will spend less time registering and more time viewing and downloading the content provided on ConsumerCents. As the ultimate goal of this site is to educate readers, registration should be quick and painless.

Recommendation 3: Core Curriculum Strategy

ConsumerCents offers a core curriculum under the Materials page which acts as a series of training materials. This curriculum consists of 10 booklets which give a comprehensive introduction to a specific topic in financial counseling. Usability studies of these books found them to be quite effective in their presentation and instruction.

Yet still, findings through the survey of registered ConsumerCents users found that 41% of users do not return to the site after their first visit, and a staggering 46% did not download a single curriculum booklet. The reason behind this is not certain, though through each question it has become more apparent that ConsumerCents suffers from a lack of new content.

Problem

To ConsumerCents' credit, they have already created a series of invaluable resources in the area of financial counseling. Each booklet contains a helpful explanation of the issue and a series of suggestions to help readers deal with financial difficulties. The downfall here is that now new curriculum booklets have been added since 2008.

While other visitors have downloaded the booklets multiple times, few registered visitors have read more than one or two. This is quite disappointing given the positive feedback given by usability testers who reviewed the core curriculum materials. Again, after visitors read whichever curriculum material applies to them, readers typically do not return to the site. The problem behind the core curriculum is tied quite strongly to that of the content creation process. New content is infrequent, which gives visitors little incentive to return to the ConsumerCents website.

Solution

The recommendation here is quite similar to the Enhanced Content Strategy. Contributing to the content library on ConsumerCents will help expand its sphere of influence on the web and make it more of a go-to source for all things financial. The website with the most quality content is the one that will attract the most readers. The recommendation for solving this dilemma is as follows:

- Create one new module at least semi-annually, but ideally quarterly

Curriculum Topics

The current curriculum provides materials on a number of important financial counseling topics, though there are many more topics that can be contributed. This library of information has proven itself invaluable simply through the number of registered users it has attracted. Some emphasis on expanding the materials offered thus becomes critical. Below are recommendations of topics that can be later added to the library:

Topic	Description
Disaster Preparedness	Creating a home inventory and protecting yourself financially from unexpected loss
Predatory Lending	Recognizing predatory lending practices and how to avoid them
Debt Management & Elimination	Effective debt elimination strategies
Foreclosure Prevention	Options for relief when facing foreclosure
Relationships and Money	Discussing money with your significant other and combining financial responsibilities
Money Management for College Students	Tips and guidance for college students to avoid unnecessary debt and live within their means

Figure 11: List of new curriculum topics

Timeline & Cost

Removing or replacing the current materials offered in the curriculum library is not viewed as a necessary course of action. The materials have already been received positively by readers and usability testers, so the intent of this recommendation is to expand the content library of ConsumerCents. The curriculum needs to be more comprehensive and have new booklets released on a regular schedule. Figure 12 outlines the time and monetary investment for each new booklet added to the ConsumerCents curriculum.



Figure 12: Timeline and cost of adding new curriculum booklets

The goal of this recommendation is to support ConsumerCents' mission of educating and informing readers. By encouraging them to return when new content is released, AAA Fair Credit Foundation is further empowering the audience it serves. Retaining readers costs a fraction of what it takes to obtain new readers.

Conclusion

ConsumerCents has proven over the years that it is truly an informational resource in the area of financial counseling. It has retained significant monthly readership levels and has likewise accrued a consistent visitor base. Educating and informing readers can only be accomplished by keeping up with the ever-changing nature in which readers use the internet. By implementing each of the recommendations included in this report, ConsumerCents will expand its sphere of influence and gain even greater readership levels.



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Appendix A: Sample Blog Post

The following is a sample blog post on personal finance found at NorthOrian.com (Tech Media Network, 2010).

Budgeting for Secured Debt Consolidation

Getting secured debt consolidation loans can provide the necessary lifeline you need to get your finances under control. Through the many debt consolidation services available, you can get counseling on how to better budget your monthly expenses and reduce your current outstanding debts. Follow these simple suggestions and you will be able to make the most of your situation and return to being debt free faster than ever.

Eliminate Unnecessary Bills

The most helpful tactic you can employ is eliminating bills you don't need so you can pay for bills that you are contractually obligated to pay, such as loans and credit cards. For example, as much as we may perceive them as being important, luxuries such as cable, satellite TV and internet are not necessities. Whether it is convenient to be without them is another matter entirely. Determine which bills will not hamper your day-to-day living so that you can free up money to put toward your debt consolidation loan.

Avoid Temptations

Try to avoid putting yourself in positions that would weaken your resolve. If you need to go shopping, make a list of what you need and don't deviate from the list. Identify the stores that may cause you to spend more than you need to and go elsewhere. Don't buy things simply because you feel the temptation to buy them.

Pay More When You Can

This advice is true for any type of loan. Pay more than the minimum monthly payment when possible. There may be other things you would rather spend money on, but the sooner you can free yourself from previous loans, the sooner you can return to life as it once was. Simply paying an additional \$20 a month can shave off hundreds in interest by the time you have repaid the loan in full. Wouldn't you rather spend your money on something other than interest?

Plan for the Long Term

By pursuing a secured debt consolidation loan, you are still agreeing to repay your debts in full. Debt counseling services will work with creditors to decrease your monthly payments, but not the debt itself. Instead of repaying your debt over the course of a year or two, these smaller payments can increase the life of a loan by several years. Plan accordingly and expect to be paying for this debt for a long time if you only make the minimum monthly payments.

Try to Survive

Even with debt consolidation loans, you may be at a point where there is a very thin line for flexible spending. As unfortunate as it may be to feel restricted in your spending, your main goal behind setting a budget should be to survive. Paying off your debts quickly will help to increase the amount of disposable income you can use on a monthly basis. Not only that, but it will allow you to return to living life to its fullest. Don't let your debts govern what you get in life.

Appendix B: Sample Website Blogs

This appendix contains screen shots of three blogs that can be used as examples when designing the blog for ConsumerCents.

THE Bankruptcy Lawyers Blog
Surviving Bankruptcy Reform & Bankruptcy Law Changes

Sponsored by: **startfreshtoday**

HOME ABOUT CONTACT US ARCHIVES

Learn how you can **SAVE MONEY** on bankruptcy products! [Click Here](#)

Home > Credit Counseling >

Subscribe to Credit Counseling

Start Fresh Today and New Hope Software Form Strategic Partnership to Deliver Credit Counseling and Debtor Education Courses

Posted on April 7, 2011 by [StartFreshToday](#)

Start Fresh Today, one of the nation's largest providers of federally-required consumer bankruptcy courses today announced the integration of its pre-filing credit counseling and post-filing debtor education courses with New Hope Software, a leading developer and supplier of bankruptcy software solutions for attorneys. Under the integration agreement, Start Fresh Today will deliver its courses directly through the New Hope Software platform, Bankruptcy2011™ (www.bankruptcysoftware.com/startfreshtoday.shtml), and provide access to a host of other products and services to help attorneys comply with the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA).

The partnership, effective March 30, 2011 of this year, means that participating bankruptcy attorneys and their consumer clients can now enjoy single-source access to the required courses.

"Our integration with Start Fresh Today further expands the features and functionality of the Bankruptcy2011 platform," said Frederick Rogovy, president of New Hope Software. "Our bankruptcy attorney customers now have fast, convenient access to the consumer data they need to support their clients efficiently and confidently."

New Hope Software is the most recent Start Fresh Today strategic partnership for 2011. The integration capabilities this partnership provides the two companies will leverage information exchange to benefit consumers in the bankruptcy process and their attorneys.

"We are pleased to partner with New Hope, one of the industry's leading providers of advanced bankruptcy software solutions," said Cris Frankel, CEO for Start Fresh Today. "The seamless integration provides our mutual bankruptcy attorney customers and their consumer clients with quick and efficient access to their required courses – all from a single online source: www.bankruptcysoftware.com/startfreshtoday.shtml."

Access the full press release [here](#).
Download the PDF of this press release [here](#).

TAGS: Bankruptcy Filing, Bankruptcy News, Credit Counseling, Debtor Education, General, Practicing Bankruptcy Law

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Figure 13: Sample Blog 1



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Breaking down the mystery surrounding prestige credit cards

July 29th, 2011 | Author: Debt Planner

Many people wonder about prestige cards such as the American Express black card. They want to know how to get access to them and what they are all about. The truth is that many of these cards are extremely exclusive. There is often no application online for them and instead they are by invitation only. Expounding some of the myths and facts behind obtaining a prestige card can assist individuals in dispelling some of the mystery surrounding them.

Some of the more popular prestige cards include the American Express Centurion card (AE Black Card), the World MasterCard and the Visa Signature Card. Traditionally, offers for these cards are extended to business executives and those with a high income bracket. An income range of between \$125k to \$250k a year is the normal range to receive an offer for a prestige line of credit. Additionally, individuals must have a stellar credit history with an exceptionally high credit score. Although in the past these cards were limited to a select few, with increasing competition among card companies, it is more accessible to the layperson. If your income range and credit are up to the standard requirements, you may receive an invitation for one of these prestige credit cards. You may also contact your card issuer for more information about how to qualify.

Being granted access to a prestige card line of credit carries with it many benefits. Some of these perks include personal assistants, personal travel agents, backstage passes, hotel benefits, access to certain airport lounges, complimentary flight tickets and many more. Some cards also offer cardholders access to front row tickets for shows and major sporting events. It is also possible for the consumer to create a customizable rewards program. All these benefits are very enticing however there are costs associated with holding one of these exclusive credit cards.

Most of the prestige cards come with a yearly fee which can exceed \$2500 in charges. In addition, there is a monthly spending limit that must be met or even exceeded. This is where many people get the concept that these cards have no credit limit attached to them. However in reality, there is a spending quota that must be met each month. Additionally many of these cards also carry with them an initiation fee which can total upwards of \$5000. There are also exceptionally high interest rates associated with prestige cards which could make carrying a balance on them very costly.

These cards were designed for those with a high profile lifestyle. Although these prestige cards come along with many benefits, there are usually strict requirements that must be met before owning one. They are meant to be used by those with a large amount of purchasing power who will most likely pay their bills in full each month. Although these prestige cards are becoming increasingly available to the everyday person, it may be more beneficial to use a card with a smaller spending limit and traditional benefits.

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Figure 14: Sample Blog 2



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- > @BonnieNamba Of course. Thank you, thank you, thank you! 27 minutes ago
- > @gerridweiler Thank you Gerril Happy #FF to you too. 38 minutes ago

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Are You Caught in a Disastrous Financial Pattern?

14 June 2011, 3:31 pm

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What kind of relationship to money do you have— is it like a car, or Santa Claus?

7 June 2011, 5:53 pm

The subtitle of my book is "Developing a healthy relationship to money." Relationship with money?? Many people think, "I can't have a relationship with money. It's just there. Money is just a thing," or, "I don't even want to think about money, much less have a relationship with it!" For many of us, our relationship [...]

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Figure 15: Sample Blog 3