Vertical:

Credit Cards

**Article #1**

Comment Text:

There should be information about when we should receive the new Costo Citi card in our homes. Give us the dates. It is close to the expiration of my AMEX card, and I still haven't received my new Costo Visa card. By what date do we need to contact Citi if we haven't received our card.

Comment Text:

Another question: I'm a household member of the holder of my Costco membership; have my own membership card. Can I get a Costco Anywhere Visa by Citi of my own or do I have to ask him to get such a card and be an authorized user on his card?

Comment Text:

I am trying to find an address for Citi bank Visa Card to give to my bank where I do online banking. When I change from American Express to Visa I need an address for Citi bank. I found a Sioux Falls, SD address on some paperwork, however, do not know if that is the one to use or not.

post\_csat\_score

0.194174757282

post\_url

blog/credit-cards/costco-anywhere-visa-frequently-asked-questions

post\_id

240846

comment\_count

103

Keywords of Topic 1

['apply', 'how', 'new', 'get', 'want']

Keywords of Topic 3

['address', 'need', 'hand', 'not\_received', 'citi']

Keywords of Topic 2

['not\_want', 'what', 'use', 'card', 'go']

post\_alert\_score

0.811544290309

**Article #2**

Comment Text:

I do have a Costco Executive membership card & not expected to get a new Costco Citi card. How do I apply for a new Citi Visa card that will give me all the benefit as Costco/Citi card holders will get?

Comment Text:

I got an application from Citibank for the new card. I was told that I don't need to apply for a card, but that it would be automatic. What to do???

Comment Text:

I do not have a costco credit card. I just have a costco membership card and a separate american express card. What do I do to get a visa card?

post\_csat\_score

0.222222222222

post\_url

blog/credit-cards/costco-amex-cardholders-get-new-card-number-not-new-account

post\_id

180640

comment\_count

45

keywords

Keywords of Topic 1

['card', 'costco', 'get', 'what', '? ?']

Keywords of Topic 2

['call', 'activate', 'receive', 'member', 'want']

post\_alert\_score

0.794827484975

**Article #3**

Comment Text:

For my use this card is terrible. Any card that claims to be an "anywhere" card and charges a rip-off 3% foreign exchange fee is being deceitful and dishonest. Additionally, in this transfer I am going to experience a credit score drop because the limit on this card is $6,800 less than on my AMEX CostCo card which it replaces. I will be voicing this loudly to CostCo and to Citi. There may even be a litigious angle to this situation.

Comment Text:

Read the Citibank Costco "BUSINESS" card terms of use. Re: May be used only for business purchases and may never be used for personal purchases. You didn't do your homework. If city bank can show(easy to do) you used the card for any personal purchase they can change the interest rate or deny any and all rebates. Get a copy and read it. Pretty

Comment Text:

I want to know HOW to apply for this card? My AMEX was not a costco card so I need to apply for a citi visa but cannot find out how!

post\_csat\_score

0.433566433566

post\_url

blog/credit-cards/new-citi-costco-visa-details

post\_id

227319

comment\_count

143

keywords

Keywords of Topic 1

['apply', 'how', 'card', 'visa card', 'citi']

Keywords of Topic 2

['card', 'use', 'confirm', 'may', 'active']

post\_alert\_score

0.780604729538

Vertical:

Banking

**Article #1**

Comment Text:

I was looking for wair I. Could prepaid chase liquid card. Buying the card at what location can I Get the chase liquid card at.

Comment Text:

Need to know where one can be purchased without going to the bank to get one

Comment Text:

I don't live no where close to a chase bank. Please tell me how else can I get a chase liquid card

post\_csat\_score

0.409090909091

post\_url

blog/banking/chase-liquid-prepaid-debit-card-review

post\_id

214956

comment\_count

44

keywords

Keywords of Topic 1

['chase', 'where', 'chase liquid', 'buy', 'get']

Keywords of Topic 3

['buy', 'know where', 'chase liquid', 'need', 'purchase']

Keywords of Topic 2

['card', 'chase liquid', 'purchase', 'buy', 'liquid card']

post\_alert\_score

0.859566252021

**Article #2**

Comment Text:

Didn't answer my question. If you received a prepaid debit card can you deposit it into your checking account?

Comment Text:

I want to know where to get one

Comment Text:

article lead me to believe there would be a comparison of options.....there was none.

post\_csat\_score

0.416666666667

post\_url

blog/banking/prepaid-debit-cards-what-you-should-know

post\_id

246321

comment\_count

12

keywords

Keywords of Topic 1

['general', 'list', 'need', 'want', 'good work']

Keywords of Topic 2

['believe', 'receive', 'none', 'options', 'not\_answer']

post\_alert\_score

0.82045573869

**Article #3**

Comment Text:

I wanted to learn how to get & install software that would allow a business to cash a check without a trip to the bank. Also the cost of the software and the fee per check.

Comment Text:

Cash a personal checks with out bank account and fee?

Comment Text:

What bank can I cash my check sent to me from alerus in othello wa, or tri cities wa,

post\_csat\_score

0

post\_url

blog/banking/cash-check-paying-high-fees

post\_id

175849

comment\_count

12

keywords

Keywords of Topic 1

['cash', 'check', 'bank', 'cost', 'also']

Keywords of Topic 2

['not\_answer', 'not\_help', 'question', 'state', 'easy']

post\_alert\_score

0.801659882446

Vertical:

Personal Finance

**Article #1**

Comment Text:

There is a 250.00 chrg in Maine for the initial visit to get a prescription. 200.00 if you are property stricken. 150.00 at the 6 month follow-up at the doctor. 150.00 upon the 1st year anniversary. And 200.00 every year thereafter. This is so dis heartening for those of use that could benefit and no longer wish to be Ginny pigs for the doctors who only know how to write prescriptions from the pharmaceutical companies that just want our money and are not invested in our well-being.

Comment Text:

I've had a card in Cali, but now live in Nevada. I need a card but financially unfortunately can't afford to at this time. Wish there wasn't such a high fee, I am disabled and need cannabis.

Comment Text:

Gave everything I needed and wanted to know, quickly and in a well organized manner.

post\_csat\_score

0.384615384615

post\_url

blog/finance/cost-medical-marijuana-card

post\_id

137667

comment\_count

13

keywords

Keywords of Topic 1

['maine', 'card', 'doctor', 'wish', 'need']

Keywords of Topic 2

['? ?', 'get', 'medical', 'nothing', 'how much']

post\_alert\_score

0.783002488991

Vertical:

Small Business

**Article #1**

Comment Text:

My daughter wants, so very much, to open a small business. I wanted to help her by getting as much information as possible. Your site was the very first one i opened and I found ABSOLUTELY everything she could need to know. Thank you so much for making this information available. Even more, for presenting the info in simply language and formate for the older generation, such as myself. Thanks again.

Comment Text:

I just need a list of grants and the addresses .Most of these charge fees and if I had the money 'I would not be applying for grants.

Comment Text:

I have noticed all the requirements for obtaining a small business grant mean you have to already have an existing business and have been in business for 1-3 years. Are there any options for start up costs for small businesses?

post\_csat\_score

0.384615384615

post\_url

blog/small-business/small-business-grants-for-women

post\_id

169316

comment\_count

13

keywords

Keywords of Topic 1

['business', 'start', 'help', 'cost', 'work']

post\_alert\_score

0.71520911383

Vertical:

Loans

**Article #1**

Comment Text:

I work in financial aid and these articles do more harm than good. You need to tell students to stop applying to schools that are too much of a reach. That is why they aren't getting aid. Schools have need blind admissions, so they let in a bunch of students that are like a 6, 7, and 8 in their admissions rankings knowing that most can't afford it and will choose to go elsewhere while the rich students will still come. Those students that are middle of the road students should go to public colleges or less prestigious private schools. They will have a greater chance of getting more aid.

Comment Text:

Where is the section on WORKING YOUR WAY THROUGH COLLEGE? I did it. My spouse did it. My children did it. It's just NOT that hard to do, and you end up with a good college degree and don't have to take on a large amount of debt to repay. Kids these days too lazy to work? Wanting a free ride? Hoping to party their way through school? I think you need to rewrite this article to include a suggestion to WORK. Sheesch!

Comment Text:

The entire topic of student aid is misleading. A loan is not aid: you can get a loan from the bank. And only 4% of aid comes from private scholarships, it's negligible at best

post\_csat\_score

0.129032258065

post\_url

blog/loans/student-loans/not-enough-financial-aid

post\_id

231829

comment\_count

31

keywords

Keywords of Topic 1

['work', 'students', 'aid', 'go', 'school']

Keywords of Topic 3

['get', 'scholarships', 'useful', 'nothing', 'middle']

Keywords of Topic 2

['nothing new', 'simple', 'new', 'where', 'helpful']

post\_alert\_score

0.82808393806

**Article #2**

Comment Text:

All these lenders are for people with a credit score of 550 or better. What about those whose scores are lower than 550? How can anyone with a poor credit score get any help? Please find lenders who will give someone with a score less than 550 get the help they need. As far as I'm concerned credit scores are a joke.

Comment Text:

Lies about helping with bad credit. I have a job and make good money, I was laid off for a long whilegot behind, so credit is bad but I'm not. Nobody wants to help people, they only want to help the rich get richer.

Comment Text:

Nothing for people with a lower score, it always says they will help them you apply and they deny, stop making people believe that they can get the help

post\_csat\_score

0.211538461538

post\_url

blog/loans/personal-loans-bad-credit

post\_id

166771

comment\_count

52

keywords

Keywords of Topic 1

['credit', 'credit score', 'people', 'score', 'lenders']

Keywords of Topic 2

['help', '550', 'credit', 'bad', 'score']

post\_alert\_score

0.798808445789

Vertical:

Utilities

**Article #1**

Comment Text:

You fail to mention about grate customer service other than the grate prices that the other prepaid cellular company has. Some companies say that they are a better company, but lie to you and tell you something that you already know or don't want to hear. Half the time like Boost Mobile (who runs on the Sprint network), Strate Talk, TracFone Wireless (who are both affiliated companies) and other cellular companies don't have someone who cannot speak English very well. Half the time they will "yes" you to death or give you false information. If you ask for a supervisor sometime they cannot speak English as well (Boost Mobile is like that) and the Representatives will give you a "song-and-a-dance" and questions you on why you want a supervisor! In short, it's a catch 22 when you call in to these so-called "cellular companies." So if your in doubt, ask the customer (the consumer) themselves.

Comment Text:

Didn't tell me anything more than what I already learned by going to the company's website. I wanted to know what plan is best...ie do calls get dropped a lot, do the phones work the same as a contract plan, etc...I actually wanted to know about the plans not just the bullet points taken from the company's website.

Comment Text:

I was teetering on which plan to take between Virgin and MetroPcs since I have used both and had great experience. Your review has helped me decide. Thank you!

post\_csat\_score

0.304347826087

post\_url

blog/utilities/prepaid-cell-phone-plans

post\_id

195008

comment\_count

23

keywords

Keywords of Topic 1

['comparison', 'leave', 'show', 'list', 'deal']

Keywords of Topic 2

['company', 'well', 'half', 'who', 'ask']

post\_alert\_score

0.716174977205

Vertical:

Insurance

**Article #1**

Comment Text:

Needs to update this to reflect modern day permanent life insurance policies that have additional features, such as overloan protection, chronic illness riders and much better IRR numbers over time than the traditional whole life policies. He should have mentioned that most people that end up buying term insurance never invest the savings difference from purchasing whole life. Not only does life insurance provide family protection, but can be designed to be a supplemental retirement plan that has the potential to provide a better retirement. Poor article and misleading....in fact the author should know better.

Comment Text:

It is not a complete explanation... Where is the mention of continued annual growth to pay that interest due??? Where is the mention of dividend withdrawals (potentially tax free to cost base)? Everyone has a bias and this article demonstrates authors...

Comment Text:

Explain the investment side. Most average Americans who are purchasing whole life have never heard of this and has not been informed about such or how it works,therefore, is meaningless.

post\_csat\_score

0.166666666667

post\_url

blog/insurance/tax-consequences-whole-life-insurance

post\_id

261664

comment\_count

12

keywords

Keywords of Topic 1

['mention', 'author', 'bias', 'term', 'whole life']

post\_alert\_score

0.878923903477

**Article #2**

Comment Text:

You can't use insurance rates. In MA, insurance rates are fixed by the state. There is no way to compare a rate in Springfield to a comparable policy in Hartford, CT (about 30 minutes away).

Comment Text:

If you're going to make a list list them all

Comment Text:

Need to be able to put in city you are interested in , say LA, and get ranking

post\_csat\_score

0.384615384615

post\_url

blog/insurance/dangerous-cities-car-drivers-2016

post\_id

245791

comment\_count

13

keywords

Keywords of Topic 1

['city', 'put', 'interest', '?', 'say']

post\_alert\_score

0.831804937135

Vertical:

Shopping

**Article #1**

Comment Text:

doesn't say when it ends which is what I was looking for

Comment Text:

Next time give a date for when the sale is over

Comment Text:

when is the end date of the sale would be helpful

post\_csat\_score

0.318181818182

post\_url

blog/shopping/victorias-secret-semi-annual-sale-guide

post\_id

154816

comment\_count

22

keywords

Keywords of Topic 1

['when', 'end', 'sale', 'not\_tell', 'look']

post\_alert\_score

0.957598791374

**Article #2**

Comment Text:

If you don't already know .. Victoria's Secret is going to discontinue the Victoria's Secret line of swimwear this year .. probably by the end of 2016. So .. with this next semi-annual sale .. don't be surprised if they offer even deeper discounts on the VS line!

Comment Text:

I need to know if the sale is over yet///June 20th

Comment Text:

Does not tell me when the sale ends.

post\_csat\_score

0.379310344828

post\_url

blog/shopping/victorias-secret-semi-annual-sale-date-2016

post\_id

260411

comment\_count

29

keywords

Keywords of Topic 1

['end', 'sale', 'victoria', 'not\_tell', 'when']

post\_alert\_score

0.81930143677

Vertical:

Investing

**Article #1**

Comment Text:

While the article made some good points and offered many good topics for people to consider - I think there are too many errors, oversights and shortcomings in the material to be truly "helpful". First of all - I totally disagree on the order of #1 & #2 - never pass up known (free) money to fuel the unknown "maybe" of emergency funds. Good topics - wrong order. Secondly, the assumption that a 20 or 30-something truly knows how much they will need at retirement is far-fetched for the masses. Instead, a means for determining that and a tool for helping them to find a balance of investment vehicles may be more useful. And finally - not one mention of the most important thing... minimizing debt - living "beneath" your means to break the cycle of the growing hoards that may never be able to afford to retire because they have fallen victim to the ME and NOW generational tendencies that cannot even fathom how to begin to do what your article is suggesting.

Comment Text:

401K should be the first thing to savings because it is tax avoidance. You put in money that is before taxes that makes you believe you have a larger balance and you feel better. Money is withdraw at a pace which you don''t even feel it. You can borrow from your 401K, so it could be act like an emergency fund. Think twice before what, everyone needs to put money in their 401K, the more they can the better that is the facts.. This article should not be even written why do you hire idiots to writ these foolish things. At the end of the article the facts are not about why we need an emergency fund yet it is about how much should one invest in 401K where did the subject change.

Comment Text:

contributing to retirement is essential in this current economic climate. also, contributing early is key. waiting to start contributing to retirement until after you have an established 6 month emergency fund is negligent advice. it may take years to save up for the 6 month fund, and that would be years of lost contributions to retirement. also, someone in their 20s saving for this kids college fund is a poor example. this article seems like a rushed story or a fluff piece used to fill up space. the lazy information provided could be harmful to people seeking to learn more about retirement contributions.

post\_csat\_score

0.03125

post\_url

blog/investing/think-twice-maxing-401k

post\_id

242403

comment\_count

96

keywords

Keywords of Topic 1

['401k', 'fund', 'max', 'k', '401']

Keywords of Topic 2

['k', 'ira', 'roth', 'roth ira', 'efund']

post\_alert\_score

0.774144775133

**Article #2**

Comment Text:

Pseudo science. At the end of the day, Dave Rowan can do these overly complex calculations and be no closer to the answer. There are many assumptions implicitly built into his analysis that will introduce error. The assumption of an annual 3% raise is an example. Unless you are a government employee it is impossible to forecast your final salary many years out. The entire assumption of basing your retirement needs on your salary is deeply flawed. In order to create substantial net worth you need to live on a fraction of your income. This fraction will vary widely as you try to project your necessary net worth and how much you need to tighten your belt to achieve that future net worth. The 4% rule is still the best guidance available. Everyone's primary focus should be on increasing their net worth. It is very simple for investors to look at their net worth each year, multiply by 4% and ask themselves if they are on track to a comfortable retirement.

Comment Text:

Why do Financial Planners always ignore that fact that peoples' spending rates will decrease in retirement? If people are not saving for retirement, their spending rates will remain at the current level in retirement. Everybody that I talk to about retirement that are actively saving will have at least their mortgage and vehicles paid off before retiring. Thus eliminating a major chunk of expenses that will not be replaced by other consumables.

Comment Text:

Too much science. Just invest 10% of what you make, 20% if you make over 150K, payoff your mortgage early, then immediately start saving an extra 15% of your net pay, Oh by the way, keep your car 2 or 3 years once you paid it off, and invest the car payment too. Once your kids are on their own, you will be living on about 60 to 65 percent of your net pay. You should be more than OK.

post\_csat\_score

0.131782945736

post\_url

blog/investing/tell-youre-track-retirement

post\_id

257227

comment\_count

129

keywords

Keywords of Topic 1

['complicate', 'retirement', '200,000', 'math', 'salary']

Keywords of Topic 3

['need', 'net worth', 'pension', 'add', '4']

Keywords of Topic 2

['confuse', 'understand', 'formulas', 'calculations', 'figure']

post\_alert\_score

0.76869408943