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Social Media Strategy: Credit Compass

Emerging Tech: AI money coach app for students

1. Target Audience

My campaign is aimed at college and community college students, about 18–30 years old.

They are usually:

- Juggling classes, work, and bills
- Using their phones and social media every day
- Stressed about money, credit cards, and late fees
- Unsure how credit scores really work

Credit Compass makes sense for this group because it's an AI money coach built for students. It lives on their phone, reads their spending patterns, and breaks things down into simple tips and reminders instead of confusing financial jargon.

2. Platform Selection

I'm focusing on TikTok and Instagram.

TikTok (main platform):

- Most students already scroll here every day
- Short videos work well for quick “mini-stories” about money stress and how Credit Compass helps
- Duets/stitches make it easy for people to react or add their own stories

Instagram (backup / support):

- I can repost TikTok videos as Reels
- I'll use Stories for polls and questions
- It's a good place to reuse graphics from my infographic

I'm not focusing on Twitter/X or Facebook because my target audience is much more active on TikTok and Instagram.

3. Content Plan

The main story of the campaign is:

"Less money stress, more future."

Everything I post should show this basic picture:

1. Students are stressed and confused about money
2. They discover Credit Compass
3. The AI coach helps them feel more organized and hopeful

Types of content I'll post:

Short vertical videos (TikTok/Reels):

- POV/relatable skits about money stress
- Quick "before vs after" clips with and without Credit Compass
- Simple app-style mockups showing the AI giving tips

Instagram Stories:

- Polls about money worries
- Question stickers ("What stresses you out most about money?")
- Quick reminders or mini tips

Optional static posts:

- Little swipe posts with "3 ways Credit Compass can help you avoid late fees"
- Reused visuals and colors from my infographic so everything matches

4. Sample Posts

Sample Post 1 – TikTok: Relatable Money Moment

Visual idea:

Student at a desk with laptop and bills, looking stressed. Text on screen:

“POV: Three bills hit at the same time and you have no idea where to start.”

Cut to a shot of the phone with a simple “Credit Compass” screen.

Caption:

“If money stress keeps popping up at the worst times, you’re not alone. Credit Compass is an AI money coach for students that helps you see what to pay first, avoid late fees, and start building your credit on purpose instead of by accident.”

Hashtags:

#CreditCompass #CollegeMoney #MoneyStress #AIMoneyCoach

Sample Post 2 – TikTok/Reel: AI Coach in Action

Visual idea:

Phone mockup with a message from the “AI coach”:

“AI Coach:

Pay \$25 today to dodge a \$40 late fee.

You’ve got this!

Text on screen: “Money coach in your pocket.”

Caption:

“This is how Credit Compass helps behind the scenes. It reads your spending patterns and turns them into plain-language tips you can actually follow. No jargon, just small steps.”

Call to action:

“Would this help you? Comment ‘YES’ if you’d use this.”

Sample Post 3 – Instagram Reel: Before & After

Visual idea:

Two quick parts:

Clip 1 (Before):

Text: “Before Credit Compass: missed payments, random overdrafts, constant money anxiety.”

Clip 2 (After):

Text: "After Credit Compass: reminders, fewer fees, credit score slowly going up."

Student looks stressed in the first clip and more relaxed/confident in the second.

Caption:

"It's not about being perfect with money. It's about having a plan and a coach that speaks your language. Credit Compass helps turn chaos into small wins."

Which one feels more like you right now: BEFORE or AFTER?"

5. Engagement Strategy

To get people involved instead of just scrolling past, I'll:

Use polls in Stories, like:

- "What stresses you out more: bills or credit scores?"
- "Have you ever paid a bill late just because you forgot?"
- Ask simple comment prompts:
 - "Drop a comment if this is you."
 - "Comment 'PLAN' if you want more step-by-step tips."
- Invite user-generated content:
 - Challenge idea: "Share a short video of your 'money chaos to small win' moment and tag it with #MyCreditCompassMoment."
- Reply and encourage:
 - Like and reply to comments with quick, friendly responses
 - (In a real campaign) reshare good "win" stories to show that other students are figuring it out too

Overall, the strategy is to make money talk feel less scary and more normal, and to show how an AI money coach like Credit Compass can help students feel less alone and more in control.