

*The Latest on Current Financial Conditions Affecting Americans and What Lies Ahead*



# CompareCards Financial Forecast Report

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## FINANCIAL INDUSTRY ALERT

In April 2015, more than 3.6 million conversations about personal finance were analyzed from various online mediums. Data was collected from social networking sites, blogs, forums, websites, TV, radio, magazines and newspapers, to determine what consumers were talking about, what consumers care about, and emerging trends.

Discover what's new, what's changed, and where personal finance conversations are headed next.



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# Continued Threat from March

## Family Costs

Data from April revealed that one of the emerging topics from March, **Family Costs**, has caused increased concern among consumers and manifested in multiple new topics.

### FINANCIAL UPDATE



In March, American citizens struggled to care for multiple generations and had rising concerns regarding healthcare costs for their pets. The conversation continued into April with emerging discussions on Disease Awareness and Prevention, which points to consumer concerns around the costs of healthcare, especially for children.

**CURRENT CONDITIONS:** *Disease Awareness and Prevention*



**VOLUME:** 279,630

**EMOTION SCORE:** High

**SENTIMENT:** Negative

**VELOCITY:** High

**VOLUME:** TOTAL NUMBER OF DISCUSSIONS THAT TOOK PLACE.

**EMOTION SCORE:** THE POTENTIAL FOR THE ISSUE TO CHANGE BEHAVIOR.

**SENTIMENT:** THE AVERAGE VIEW OR ATTITUDE TOWARD THE TOPIC.

**VELOCITY:** HOW QUICKLY AN ISSUE IS ADVANCING.

The high emotion and low volume indicates that this is an emerging topic that is beginning to become popular and has the potential to grow in volume. Due to the high degree of passion on this topic, people are more likely to act.

**CONSUMER IMPACT:** This topic points to healthcare as a top priority among the public when it comes to their pocketbooks, and this is especially true when children are involved. Many conversations focus specifically on the plight of caring for children with complicated medical needs.

**DATA SAMPLE:** “The lifetime cost to care for a child with autism is estimated to be as great as \$2.4 million.” Carnegie Mellon University, 4/1/2015





## BRAND IMPACT

After receiving lots of negativity for data in March, Sony has emerged with positivity in an unlikely area of conversation – Disease Awareness and Prevention. Early April saw the announcement of new medical imaging equipment that can be used for diagnostic uses.



## FINANCIAL FORECAST

The care of one's child is a top priority, and one that is held close to any parent's heart. Consumers will be interested in preventative care and budgeting for health insurance.

### How To Prepare For These Conditions:

- [Credit Cards for Emergencies](#)
- [Emergency Planning: Don't Forget Your Plastic](#)
- [Smarter Credit Card and Bank Account Management](#)
- [The CFPB Promotes Financial Health and Education](#)

# New Developments

## Emergency Funds

*Emergency funds were an emerging topic of interest, discussed 978,710 times in April.*

**CURRENT CONDITIONS:** *Emergency Funds*



**VOLUME:** 978,710

**EMOTION SCORE:** Medium

**SENTIMENT:** Positive

**VELOCITY:** Medium

**VOLUME:** TOTAL NUMBER OF DISCUSSIONS THAT TOOK PLACE.

**EMOTION SCORE:** THE POTENTIAL FOR THE ISSUE TO CHANGE BEHAVIOR.

**SENTIMENT:** THE AVERAGE VIEW OR ATTITUDE TOWARD THE TOPIC.

**VELOCITY:** HOW QUICKLY AN ISSUE IS ADVANCING.

The high volume and medium emotion indicates that this is a topic that is important to many consumers and that they recognize the need to start setting aside money for an emergency fund.

**CONSUMER IMPACT:** This topic refers more to a general sense of emergency. Consumers are seeking solutions that allow them to maintain enough wealth to survive, but also allow them to live their lives. Discussions involved how to keep track of personal funds or even how to scale back on spending and possessions in order to re-focus priorities on what is essential, such as saving for emergencies.

**DATA SAMPLE:** “It is too costly in terms of time and money, which are scarce. I have to scale down and still achieve some important milestones. Having a structure out there is important. Having a means to power my tools is important. Having a way to take care of basic needs is important.” *Boots and Oil Blog*, 4/2/2015



### FINANCIAL FORECAST

It's not always about the “Benjamins,” but people do recognize that it helps to have some extra cash when times are tough. Consumers will be looking for tips on how to save money for more everyday incidents and achieve financial security for themselves and their families, and how this ties into their overall health and happiness.

## How To Prepare For These Conditions:

- [Creating An Emergency Fund](#)
- [Using Plastic As An Emergency Funding Tool](#)
- [Emergency Planning: Don't Forget Your Plastic](#)

## Fundraising and Charity

*Fundraising and Charity is an emerging topic this month, discussed 437,380 times in April.*

### CURRENT CONDITIONS: Fundraising and Charity



**VOLUME:** 437,380

**EMOTION SCORE:** Medium

**SENTIMENT:** Positive

**VELOCITY:** Medium

This topic first appeared in the February Financial Forecast report, with over 50,000 articles associated with it. The topic has emerged again, suggesting that it is a cyclical topic, which sees ebbs and flows with the change of the season. The high volume and medium emotion indicates that consumers are more likely to participate in fundraising and charity opportunities.

**VOLUME:** TOTAL NUMBER OF DISCUSSIONS THAT TOOK PLACE.

**EMOTION SCORE:** THE POTENTIAL FOR THE ISSUE TO CHANGE BEHAVIOR.

**SENTIMENT:** THE AVERAGE VIEW OR ATTITUDE TOWARD THE TOPIC.

**VELOCITY:** HOW QUICKLY AN ISSUE IS ADVANCING.

**CONSUMER IMPACT:** Discussions center around how warming temperatures are encouraging consumers to donate and give— especially as the goal of many charitable organizations is to get people (especially children) out and about in the fresh air.

**DATA SAMPLE:** “I’m raising money for Help Orlando Fun and Food Grow! Click to Donate: <http://t.co/BTMnBo4UsG> via @gofundme” –Twitter, 4/22/15



### FINANCIAL FORECAST

Products or stories that have a built-in charity aspect to them – such as a donation to a related non-profit with every purchase – will catch a consumer’s eye.

## How To Prepare For These Conditions:

- [Credit Cards That Help Charities](#)
- You can donate points, miles, or rewards with a credit card you may already be carrying or through a program of which you're already a member.
  - » Donate Miles to Charity – There is an entire network of airlines that allow the donation of air miles. Donating miles will help fund charity travel expenses, which is a great idea since many charities volunteer all over the world. One foundation, the [Make-A-Wish Foundation](#), needs more than 2.5 billion miles per year to cover every travel wish and lets you donate miles earned from Delta, United, or U.S. Airways.
  - » Credit Cards Made With Charities in Mind – Some rewards credit cards will give you bonus points for charitable donations such as the U.S. Bank Flexperks® Travel Rewards Visa Signature® card. Cardholders will earn three times the points on charitable donations.

## Student Finances

*Student Finances is an emerging topic this month that was discussed 351,600 times in April. Conversations spanned a multitude of different issues faced by those trying to put themselves through school.*

**CURRENT CONDITIONS:** *Student Finances*



**VOLUME:** 351,600

**EMOTION SCORE:** Medium

**SENTIMENT:** Neutral

**VELOCITY:** Medium

The low volume and medium emotion indicates that this is an emerging topic to watch and may continue to grow in importance as graduation comes to a close and students are faced with repaying student loan debt.

**VOLUME:** TOTAL NUMBER OF DISCUSSIONS THAT TOOK PLACE.  
**EMOTION SCORE:** THE POTENTIAL FOR THE ISSUE TO CHANGE BEHAVIOR.  
**SENTIMENT:** THE AVERAGE VIEW OR ATTITUDE TOWARD THE TOPIC.  
**VELOCITY:** HOW QUICKLY AN ISSUE IS ADVANCING.

**CONSUMER IMPACT:** Talk isn't limited to the burden of student loans alone, but also includes questions about general finance, car loans, and living expenses. News articles within this topic point to the increased popularity of prepaid debit cards. Conversations revealed how student loans and other expenses affect peoples' lives, and sometimes included facts and statistics that highlight what they view as the unfairness of the loan system. Examples of this include Tweets that note how interest is accrued on the loans in ways that are disadvantageous to payers.

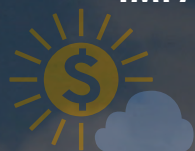


**DATA SAMPLE:**

“One in three Americans required to pay down student debt is a month or more behind on payments <http://on.wsj.com/1NDI8X5>” – *Twitter*, 4/18/2015

“Student loan companies will apply your payments to principal amount owed LAST, so that as much interest can accrue as possible.” – *Twitter*, 4/18/2015

**BRAND  
IMPACT**



Apple has received a mix of negative and positive opinions in relation to finance. Conversations discuss Apple products as a necessity for school, but also expensive, while Microsoft is looked at more positively thanks to new, more affordable Microsoft Surface Tablets. Starbucks is seen negatively in an indirect way, as one of the only places recent graduates can find employment. However, the company as a whole is viewed positively as being a fair employer.

**FINANCIAL  
FORECAST**



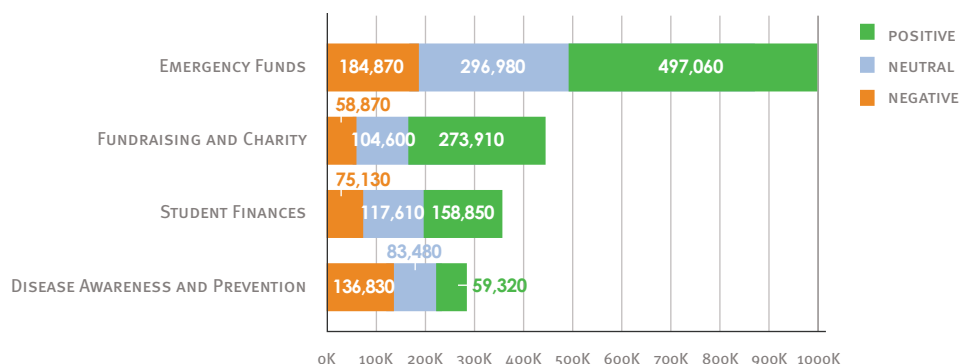
There is a keen interest among students -and those who still carry their debts from college- to address these debts by any means. Discussions in relation to this topic will continue, especially as graduation has just commenced and college students realize they are walking away with more than just a degree. Student debt follows these young adults out of school, so they will be particularly interested in tips that will help with these financial struggles.

## How To Prepare For These Conditions:

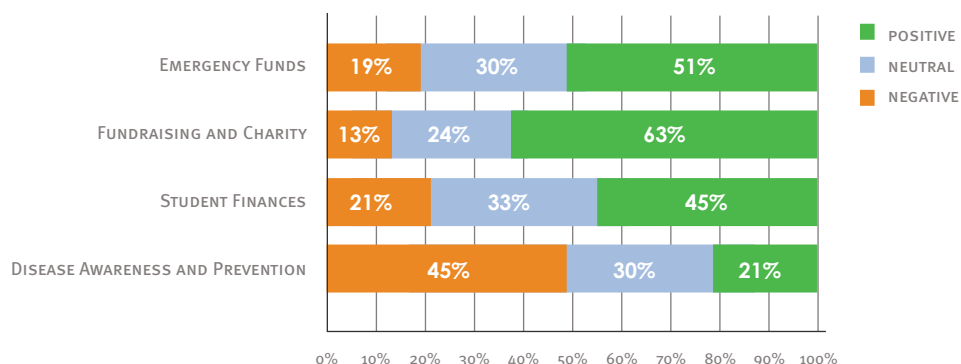
- [The Financial Pros and Cons of College: Should You Even Bother](#)
- [5 Tips for Saving Money in College](#)
- [FinanceU: Your Center for College Financial Advice](#)
- [CompareCards EdU: A College Scholarship Award Program](#)
- [20 College Scholarships with Easy Applications](#)
- [What Are 529 Savings Plans?](#)
- [Resources for Grads with Student Loans](#)

## Comparison of new emerging topics for April, relative to volume and sentiment.

**FIGURE 1** – This chart shows the volume and sentiment by topic for discussions that took place in the month of April.



**FIGURE 2** – This chart shows the relative percentage of sentiment by topic for discussions that took place in April.



**VOLUME:** TOTAL NUMBER OF DISCUSSIONS THAT TOOK PLACE.

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**SENTIMENT:** THE AVERAGE VIEW OR ATTITUDE TOWARD THE TOPIC.

**VELOCITY:** HOW QUICKLY AN ISSUE IS ADVANCING.

## The “I” of the Storm: Trouble Saving Money

### FINANCIAL INDUSTRY ALERT

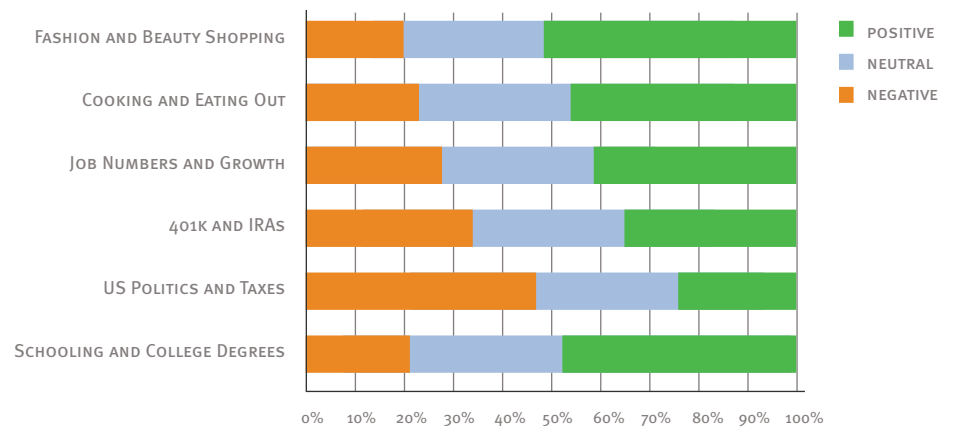


The ‘I’ of the Storm is the monthly topic with the highest current and potential impact. These topics have staying power and have remained prominent month after month. These topics are still emerging, which suggests they have the potential to have an even greater impact on consumer hearts and minds. These topics are also highly interconnected with other topics of importance, which means their impact may be felt in many areas.

*The big idea featured in the ‘I’ of the Storm for April is Trouble Saving Money. This topic was discussed 1,907,340 times in April and was primarily focused in social media, with content primarily found on Twitter (42% of the content). This topic covers many sub-topic discussions which include: schooling and college degrees, US politics and taxes, 401Ks and Roth IRAs, cooking and eating out, and fashion and beauty shopping. The highest-ranking sub-topics surround more macro level issues faced by those trying to save money.*



**FIGURE 3** – Within the topic Trouble Saving Money, this chart shows the relative percentage of sentiment by sub-topic for discussions that took place in April.



#### CURRENT CONDITIONS: *Trouble Saving Money*



**VOLUME:** 1,907,340

**EMOTION SCORE:** Medium

**SENTIMENT:** Neutral

**VELOCITY:** High

**VOLUME:** TOTAL NUMBER OF DISCUSSIONS THAT TOOK PLACE.

**EMOTION SCORE:** THE POTENTIAL FOR THE ISSUE TO CHANGE BEHAVIOR.

**SENTIMENT:** THE AVERAGE VIEW OR ATTITUDE TOWARD THE TOPIC.

**VELOCITY:** HOW QUICKLY AN ISSUE IS ADVANCING.

This topic includes discussions on points of contention for those trying to save, including “vices” such as booze and tobacco, as well as luxuries such as watches and jewelry.

Social media commenters mention “losing money” or “lack of a good paying job” as their number one problem in accumulating wealth. Meanwhile, traditional media within the topic reports that even those making more money than the U.S. national average are also struggling to save money.

Conversations within the U.S. Politics and Taxes topic look at issues that may affect the country as a whole, such as how current tax policies will change depending on who wins current elections. The topic of job numbers and growth is a similar situation, with content consisting of news articles voicing concerns over the slow job growth rate in America.

On the other hand, there are more “micro” causes of spending that prevent people from saving money such as cooking and eating out and fashion and beauty shopping.

#### DATA SAMPLE:

“You ever bought something and regretted it after? And you were just like damn... That was a lot of money wasted...” *Twitter*, 4/2/2015

“I was at Target earlier this week and they have so many cute items available right now! I picked up a few things that weren’t on sale and now I’m wishing that I had held out to take advantage of this promotion!” *Shop Girl Daily*, 4/3/2015



## FINANCIAL FORECAST

Consumers – especially younger, millennial age consumers – will look for easy tips and tricks to save money and help budget their paychecks. Specifically, posts that link to calculators, infographics, and other tools will be particularly helpful.

## How To Prepare For These Conditions

- [Retirement Savings: How Much Do You Need?](#)
- [Smarter Credit Card and Bank Account Management](#)
- [America Saves Week: Take the Pledge to Save](#)

## On The Radar

*Be on the lookout for the most emotional topics that have yet to become high volume. If these topics gain attention, they tend to have a high impact on behavior and beliefs.*

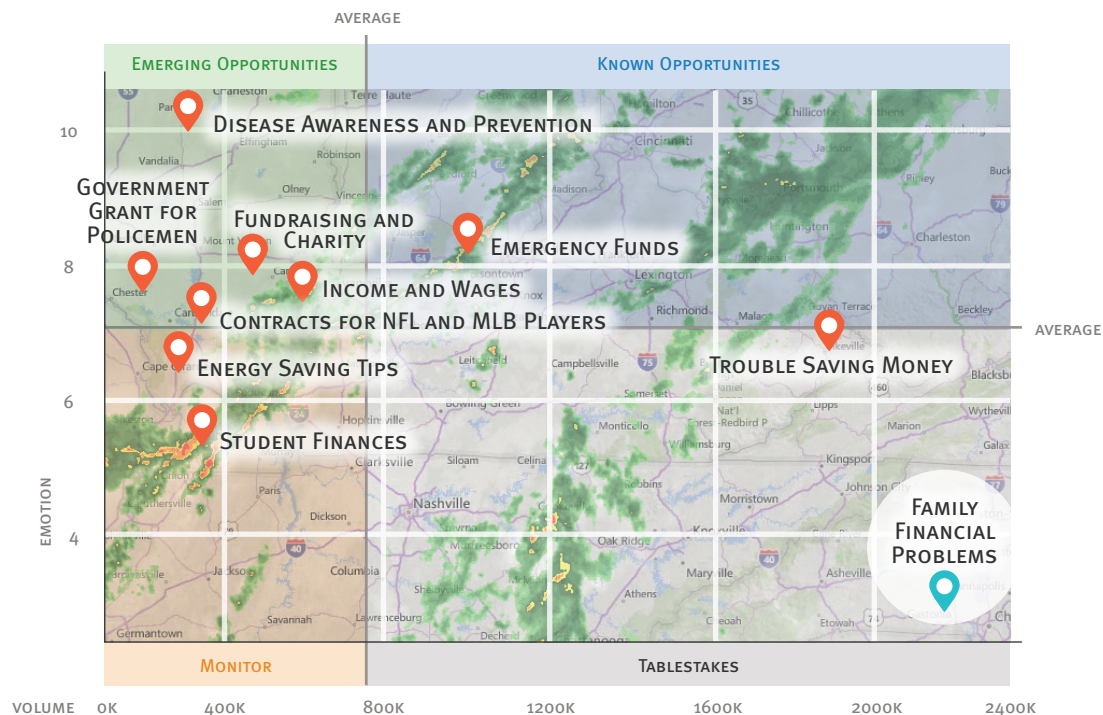
**KNOWN OPPORTUNITIES** – Topics with high volume and high emotion. These are topics on which consumers are passionate, there is a lot of awareness on the topic, and lots of conversations are taking place. Because of the high emotion, people are most likely to take action. Because of the high volume, this action may influence more people to act accordingly.

**EMERGING OPPORTUNITIES** – Topics with high emotion and low volume that are beginning to become popular and have the potential to grow in volume. Because of the high emotion, people are more likely to act.

**TABLESTAKES** – Topics with low emotion and high volume. Companies need to be involved in these conversations and their competitors are usually already involved.

**MONITOR** – Topics with low emotion and low volume. These are topics to monitor that are winding down or newly emerging. Because of the low emotion, people are unlikely to act.

**FIGURE 4 - What Topics are Most Emotional?** This chart shows the most emotional topics that have yet to become high volume.



This Doppler radar shows emotional intensity. The lower the average emotion number, the lower the emotional intensity of the topic.

# The Breakdown: Report Methodology



*Each month millions of conversations about personal finance issues are collected by [evolve24](#). These conversations are measured and assessed using proprietary analytics to identify and measure audience perception.*

**We look for what people are talking about, what people care about, and what threats and opportunities are emerging for industry participants.**

**NUMBER OF ARTICLES & POSTS:** More than 3.6 million conversations were collected that took place between April 1st, 2015, and April 30th, 2015.

**SOURCES:** These conversations were pulled from Twitter, Facebook, other social networking sites, blogs, forums, websites, TV & radio, magazines and newspapers.

**SEARCH STRING/ARTICLES COLLECTED:** A keyword-based search was used across the sources outlined above to identify relevant conversations. This search generally consisted of personal pronouns, in conjunction with personal finance terms.

**GEOGRAPHY:** All articles and posts were based on an implied U.S. geography.

**LANGUAGE:** Articles were searched in both English and Spanish (using Spanish language keywords).