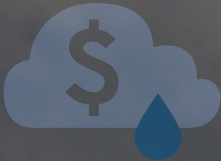


The Latest on Current Financial Conditions Affecting Americans and What Lies Ahead



CompareCards Financial Forecast Report

powered by
evolve²⁴



**FINANCIAL
INDUSTRY
ALERT**

In May 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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Impact from April's "I" of the Storm

Spending and Saving Advice

Spending and Saving Advice was a new topic that emerged as a result of April's "I" of the Storm topic, Trouble Saving Money, which had the highest current and potential impact. As predicted, Trouble Saving Money continued to grow in emotion and manifest in different ways, producing emerging topics such as Spending and Saving Advice.

CURRENT CONDITIONS: *Spending and Saving Advice*



VOLUME: 11,627

EMOTION SCORE: Low

SENTIMENT: Positive

VELOCITY: Low

This topic is one to monitor. Although it is currently low in volume and emotion, it has the potential to grow in importance as consumers look for ways to save and budget their money more efficiently and look for ways to earn more money.

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: Making money online is a prominent discussion, including tips for working from home completing tasks such as taking online surveys for money or converting a talent or hobby into an online shop. Tweets this month were centered around money saved when cutting out alcohol, or re-using items around their home such as blue jeans. Some of the conversations were more general in nature, with comments on Twitter claiming that consumers want to start saving money, but state no particular goal for that wealth once it is acquired. Most common, however, are Tweets that advertise tips on programs such as real estate investing.

DATA SAMPLE: "It's time for me to start getting my life together and saving up money and that's really real." Twitter, 5/2/2015

"I want to start saving money. I don't know what for, I just want to be able to look at it and hold it and say I have a lot." Twitter, 5/16/2015



BRAND IMPACT



Amazon is mentioned with slight negativity, especially in the Spending & Saving Advice area, with internet shoppers realizing that they spend too much money at the online retailer. One Twitter commenter claims they are going to start using the library instead of buying from the website, saying, “why spend money when u can get the milk for free?” Twitter, 5/14/2015.



FINANCIAL FORECAST



Time and time again people, especially young people, are told to save their money despite the fact that it seems unreasonable in the short term. Creating content which emphasizes the importance of saving for goals in the long term would be helpful to this set of consumers.

How To Prepare For These Conditions:

1. [26 Weeks to Save for Christmas](#)
2. [America Saves Week: Take the Pledge to Save](#)
3. [How to Spend Less on Dining Out](#)
4. [How to Use Credit Card Rewards for Savings](#)
5. [Military Saves Week Promotes Financial Well-Being](#)
6. [Can Stockpiling Really Save You Money?](#)

Continued Threat from April

Student Loans

In May, conversations around Student Loans and the general expenses of college continued to swirl, due in part to the anxiety of graduating college, or facing another summer of work to pay down debt and bills.

CURRENT CONDITIONS: *Student Loans*



VOLUME: 13,713

EMOTION SCORE: Low

SENTIMENT: Neutral

VELOCITY: Low

The neutral tone and low emotion indicates that Student loans, in this sense, are rather expected and inevitable to young people looking to get ahead in the world.

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: Twitter users are sharing links to articles that attempt to dissect the problem of Student Loans and why they are so stressful for students. Articles being shared describe the experience as similar to “walking a tightrope” where one wrong move could spell financial disaster. This is a sentiment that is mirrored by many on social media, and especially Twitter, where users comment that the process can be scary and also a burden.

DATA SAMPLE: “Surprise I have another student loan I have to pay because my life is a J.O.K.E.”
Twitter, May 15

**BRAND
IMPACT**



Many companies and organizations recognize the stress of college students, and links to credit consolidation programs are popular and numerous on Twitter. This advice is often general in nature with tips such as making payments on time and using primarily Federal Loans to receive the best interest rate.



FINANCIAL FORECAST

Advice and tips for tackling student loans are already abundant. What may be more useful is a tool that allows graduates to see how to budget their spending and which repayment schedule to choose.

How To Prepare For These Conditions:

- [Resources for Grads with Student Loans](#)
- [When Consolidating Student Loans Makes Sense](#)
- [What is the Most Affordable Way to Pay Back Student Debt?](#)
- [Federal Student Loan Bankruptcy: “Pay-As-You-Earn” May Be the Only Solution](#)
- [FinanceU: Easing the Financial Burden of College](#)
- [Financial Sense 301: Making it in The Real World](#)
- [5 Tips for Saving Money in College](#)

New Developments

Payment Methods and Online Shopping

Payment Methods and Online Shopping was an emerging topic of interest, discussed 9,581 times in May.

CURRENT CONDITIONS: *Payment Methods and Online Shopping*



VOLUME: 9,581

EMOTION SCORE: Low

SENTIMENT: Positive

VELOCITY: Low

Although currently low in volume and emotion, this is a topic to monitor. With the growth of online payment methods, conversations around this topic promise to grow in importance as vendors meet (or fail to meet) consumers' needs.

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: Overall, this topic tends to be more positive in nature with most posts emphasizing the ease and reliability of online transactions. However, some negativity comes through in the form of Twitter users looking for help with their online transactions by reaching out to companies and asking for their payments to be deposited.

DATA SAMPLE: “@BestBuySupport but now, i just want to return something for store credit. i cannot use this item which is unopened.” Twitter, 5/2/2015

“Why do banks charge a fee on “insufficient funds” when they know there is not enough?” Twitter, 5/5/2015

BRAND IMPACT



Apple's content is primarily negative, due in part to content which claims that Apple has wrongly charged a user's account, and another which claims that their shipping from their website takes too long. Others still note tips and tricks to get deals on Apple products, claiming that leaving an item in the store's shopping cart for multiple days will result in the company offering a discount on the product.



FINANCIAL FORECAST

As consumers move away from in-store shopping, technology will certainly continue to adapt and issues will likely arise. The negativity surrounding these issues has the potential to grow as more people begin using new technology to manage their credit. Security concerns will also grow as evidenced by the chip technology advertised by Visa. Having a safe way to make purchases will appeal to consumers as much as ease of use.

MEDIA ALERT

Consumers want an easy and safe shopping experience. Promoting credit cards which have the latest, most up to date security measures in place will resonate well with readers. Also recommend shopping from reliable sources when looking online.

How To Prepare For These Conditions:

- [Protecting Credit Cards from Online Data Breaches](#)
- [The Ins and Outs of Mobile Deposits](#)
- [Tips to Protect Your Data with Online Banking on Smart Phones](#)
- [Advantages of Online Payments](#)
- [Are You Earning Credit Card Rewards with Your Digital Wallet?](#)

Working and Spending Earned Money

Working and Spending Earned Money is an emerging topic this month, discussed 11,713 times in May.

CURRENT CONDITIONS: *Working and Spending Earned Money*



VOLUME: 11,713
EMOTION SCORE: Low
SENTIMENT: Neutral
VELOCITY: Low

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: Overall, this topic is neutral in nature with slightly more positive articles than negative ones. Positive articles focus on the benefits of working – earning money and using it on summer fun, while the negative narrows in on the struggle of paying back debts. Twitter users complain about having to earn money only to spend it all on bills, so while the preference would be to spend money on wine and relaxation, there is the realization among many on social media that money is a means to an end.

DATA SAMPLE: “I’ve got 99 problems And money could solve at least 73 of them.”
Twitter, 5/29/2015

**BRAND
IMPACT**



Disney sees positivity in the Working & Spending Earned Money topic, thanks primarily to people expressing their excitement for upcoming vacations to the theme park. “Saving half of my paycheck for Disney and something else important...Saving my tips for gas money to see my girl. Got it planned out.”
Twitter, 5/24/2015.



FINANCIAL FORECAST

Conversations in this topic revolve around two things: paying bills, and having money for fun. Let consumers know that they can have their cake and eat it too, by giving them tips on how to create a work life balance that will get the bills paid on time, while still leaving some cash to enjoy their summer.

How To Prepare For These Conditions:

- [Earn Rewards for Summer Travel](#)
- [Earn Rewards for Your Daily Commute](#)
- [Smarter Credit Card and Bank Account Management](#)
- [Modern Day Money Management Solutions](#)
- [5 Tips to Shred Your Debt](#)
- [Behavioral Psychology Used to Strengthen Finances](#)

Ambitions and Wealth

Ambitions and Wealth is another emerging topic this month that was discussed 11,450 times in May.

CURRENT CONDITIONS: *Ambitions and Wealth*



VOLUME: 11,450

EMOTION SCORE: Medium

SENTIMENT: Positive

VELOCITY: Low

This topic is definitely one to monitor. Although currently low in volume and emotion, it has the potential to grow in importance as consumers look for ways to accrue enough money to buy basic staples of success, such as a car, a house, or paying off loans.

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: Some discuss dreams of inventing products that will reward them with instant wealth. Sometimes when finally making money, these commenters talk about feeling “like I’m Bill Gates,” or how they are going to go and pay all their bills. Some mention receiving their paychecks and feeling like they are suddenly a billionaire. Most of the commentary within this discussion is very general in nature, but it does show a desire among Twitter users to acquire wealth and put that money to good use, such as paying off bills and catching up on student loan debt. This topic is primarily neutral as commenters swing back and forth between frustration at their attempts to make money and optimism in anticipation of their pay days.

DATA SAMPLE: “When you get paid but then remember you have bills.” Twitter, May 22



FINANCIAL FORECAST

Twitter users appear to be motivated and focused on making money, especially in their quest to be successful and pay off their debts. Create content that keeps this in mind, framing programs and products as a way to accumulate personal wealth.

How To Prepare For These Conditions:

- [Rack Up Credit Card Rewards and Win](#)
- [Men vs Women: Do They Manage Money Differently?](#)
- [The Advice of Benjamin Franklin Remains Highly Relevant Today](#)
- [Squash Debt by Saving in July](#)

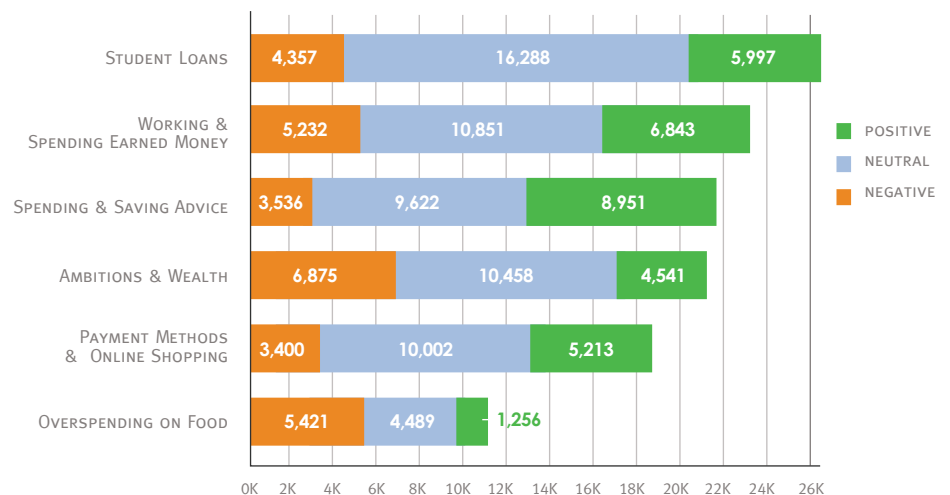
FIGURE 1 – This chart shows the volume and sentiment by topic for discussions that took place in the month of May.

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 "I" of the Storm: Overspending on Food

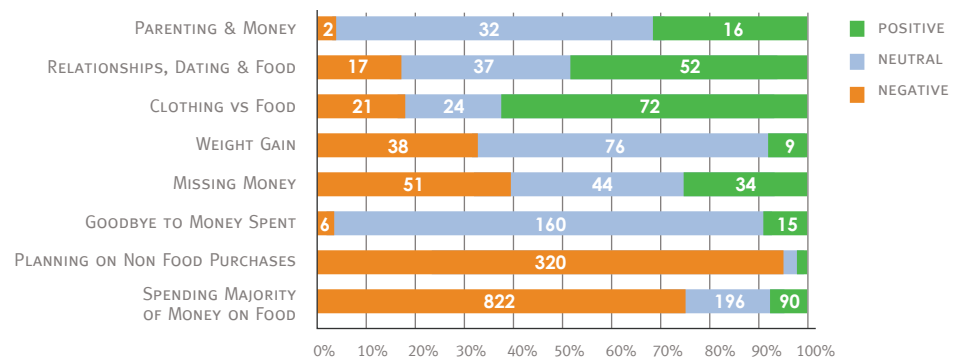
FINANCIAL INDUSTRY ALERT



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 highly important topics, which means their impact may be felt in many areas.

The big idea featured in the 'I' of the Storm for May is Overspending on Food. This topic was discussed 5,810 times in May. While this topic is lower in volume than it was in the winter months (5,810 articles vs 140,000 discussions), it is one that still remains high in emotion, especially relative to other financial topics this month.

FIGURE 2 – This chart shows the sentiment of sub-topics tied to overspending on food discussions. The colored squares show the percentage of discussions of a particular sub-topic within that topic. Green is positive, blue is neutral, and orange is negative. Topics are ordered by volume of mentions, with the last topic having the highest volume of conversation. The numbers included on the colored bars reflect the total number of conversations that took place on that particular sub-topic.



CURRENT CONDITIONS: Overspending on Food



VOLUME: 5,810
EMOTION SCORE: Medium
SENTIMENT: Negative
VELOCITY: Low

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 reveals a variety of sub-topics on ways spending is mentioned in regards to food. The most common way is in the form of regret. The sub-topics of Goodbye to Money Spent and Missing Money revealed discussions by Twitter users wishing they hadn't spent all their money on food. Consumers realize that money spent on food is gone forever, and not an investment like more tangible expenditures (such as on cars or gadgets).

Other topics hit on much more specific phenomena. Relationships, Dating & Food touches on the role eating plays in our social interactions, especially with significant others. These commenters talk about how if a loved one were to buy them food, it would keep them happy. Some tweets go as far as to say that you aren't on a real date if the girl wasn't bought dinner.

The Weight Gain sub-topic, however, points to a more negative aspect of overspending on food, which is that these consumers realize that such purchases not only take money away from one's savings, but also have the side effect of expanding their waistline.

Overall, the most populous of the sub-topics is Spending Majority of Money on Food. Comments circulated around the idea of how their cash seems to go towards eating despite their best efforts to do otherwise. This results in the high negativity found in the discussion overall, with commenters recognizing their issue, "I spend so much money on food, it's not okay," but failing to express any knowledge of how to fix the problem.

DATA SAMPLE:

"RIP to all the money I spent on food so far this year." Twitter, 5/1/2015

"All I want in life is to lose weight and gain money yet instead, here I am, gaining weight and losing money." Twitter, 5/1/2015

**BRAND
IMPACT**



Gwyneth Paltrow might have recently attempted the Food Stamp Challenge, but this only resulted in negativity towards her and her brand GOOP, especially in areas such as Overspending on Food, where she received criticism for using her \$29 dollar allowance to purchase overpriced limes and cilantro.

**FINANCIAL
FORECAST**



Spending on food is inevitable, but that doesn't mean that consumers want to spend a lot to feel full. As consumers continue to face difficulties trying to find ways to cut down on food spending, they will continue to reach out for help with their spending problems. A mobile application that not only shows users how to budget their money, but also provides tips or even links to grocery coupons would be valuable.

How To Prepare For These Conditions:

- [How to Spend Less on Dining Out](#)
- [4 Ways to Earn 5% Credit Cards with 5% Cash Back Programs](#)
- [Top 5 Reasons Why Credit Card Tips are a Bad Idea](#)
- [Top Couponing Sites on the Internet](#)

On the Radar

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

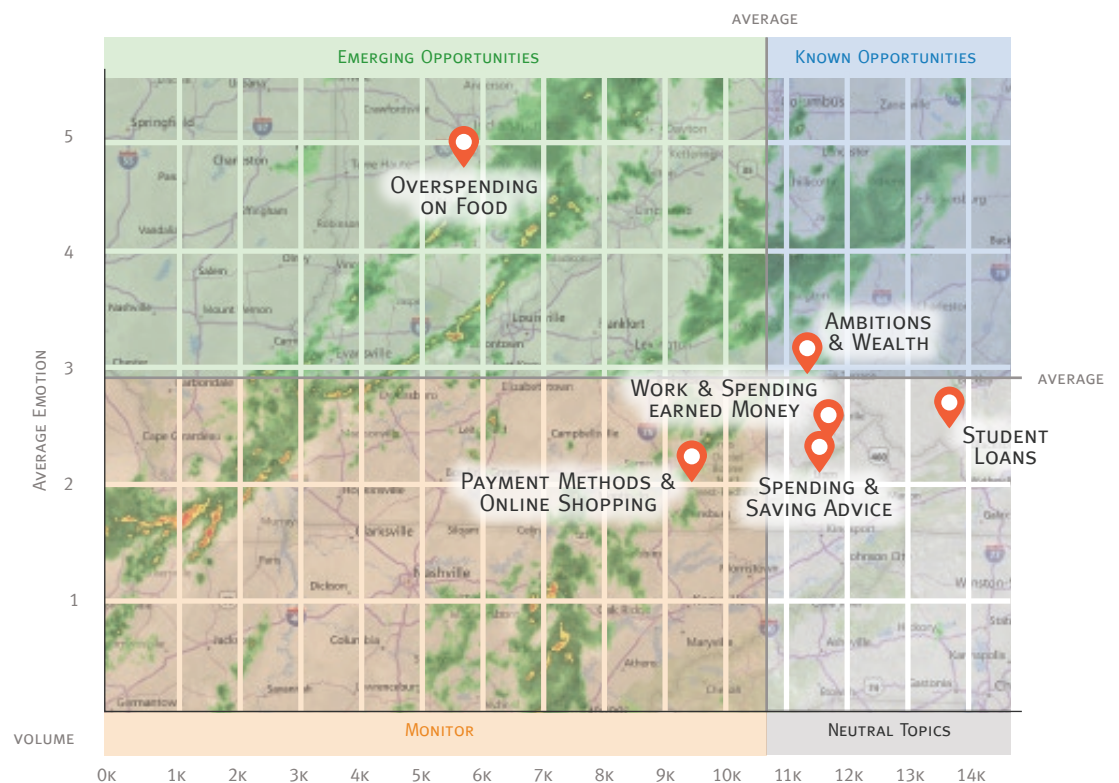
KNOWN OPPORTUNITIES – Topics with high volume and high emotion. These are topics on which consumers are passionate, there is a lot of awareness on the topic, and lots of conversations are taking place. Because of the high emotion, people are most likely to take action. Because of the high volume, this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

NEUTRAL TOPICS – 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 3 - What Topics are Most Emotional? This chart shows the most emotional topics that have yet to become high in 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

powered by
evolve²⁴

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 May 1st, 2015, and May 31st, 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).