# THE MESSENGER SELECTION CHECKLIST

## SELECTION PRINCIPLES

Relatability beats polish
Authenticity beats scripting
Simplicity beats complexity
Consistency beats production quality

## 1 CANDIDATE IDENTIFICATION: WHERE TO LOOK

**Your messenger likely already exists inside your organization.** Check these sources:

| DEPARTMENT | SKILLS |
|---|---|
| Branch and frontline staff | Who explains products clearly to customers? |
| Lending and mortgage teams | Who simplifies complex decisions for borrowers? |
| Wealth and advisory | Who earns trust with high-consideration clients? |
| Training and onboarding | Who teaches financial concepts to new employees? |
| Community outreach | Who represents you at seminars or workshops? |
| Member/customer feedback | Who do customers mention by name? |

## 2 MESSENGER EVALUATION SCORECARD

**Rate each candidate 1 to 5.** Compare totals across candidates to identify the strongest fit.

| DIMENSION | WHAT TO EVALUATE | SCORE (1–5) |
|---|---|---|
| Subject-matter credibility | Can they explain financial concepts accurately and simply? | |
| Natural communication | Are they clear and engaging without a script? | |
| Relatability | Will the target audience see themselves in this person? | |
| On-camera / on-mic presence | Are they comfortable and natural, not necessarily polished? | |
| Consistency and reliability | Will they show up regularly and sustain the commitment? | |
| Willingness and enthusiasm | Do they want to do this, not just tolerate it? | |
| Compliance readiness | Can they stay within regulatory guardrails naturally? | |
| | TOTAL SCORE | / 35 |

## 3 COHORT & FOCUS ALIGNMENT

**Every answer below must be YES.** A high scorecard total does not override a failed alignment check. If the messenger does not match the audience, go back to your candidate identification list.

| CRITERIA | QUESTIONS | PASS |
|---|---|---|
| Cohort alignment | Do they reflect the life stage, language, and experience of the target audience? | ☐ Yes ☐ No |
| Topic authority | Can they credibly own the financial education topic you are building around? | ☐ Yes ☐ No |
| Institutional fit | Do they represent the role your institution wants to play (trusted guide, accessible expert, community resource)? | ☐ Yes ☐ No |
| Audience connection | Would the target audience see them as someone who understands their situation? | ☐ Yes ☐ No |

## 4 FINAL VALIDATION: PRESSURE TEST THE CHOICE

Every answer below must be YES. These questions test whether the candidate can sustain the role, not just fill it. A no on any question is a signal to revisit, not to rationalize.

| CRITERIA | QUESTIONS | PASS |
|---|---|---|
| Trust | Would I trust this person to explain a financial product to a family member? | ☐ Yes ☐ No |
| Sustainability | Can this person sustain a regular cadence of educational content for 6–12 months? | ☐ Yes ☐ No |
| Brand consistency | Does this person represent values and tone consistent with our institution's brand? | ☐ Yes ☐ No |
| Compliance fluency | Can this person communicate within compliance guardrails without sounding scripted? | ☐ Yes ☐ No |
| Audience resonance | If I showed this person's content to our target audience, would they lean in or scroll past? | ☐ Yes ☐ No |

### SELECTING A MESSENGER INSIDE YOUR INSTITUTION WILL RAISE QUESTIONS. HERE ARE THE ONES WE HEAR MOST OFTEN, AND HOW TO THINK ABOUT EACH.

**What if the messenger leaves the institution?**
This is the most common concern, and it's valid. The key is to build the program around the institution's brand and mission, not the individual. The messenger is the voice, but the intellectual property, content strategy, editorial calendar, and audience belong to the institution. Document your process, templatize your formats, and keep content assets housed internally. If someone leaves, the next messenger inherits a system, not a blank page.

**What about compliance and regulatory risk?**
Financial education content should be treated like any other external communication. Establish a review and approval workflow before content goes live. Pre-approve recurring topics and formats to reduce bottleneck. Train the messenger on what they can and cannot say, especially around product claims, rate guarantees, and investment advice. The goal is to make compliance a built-in step, not a barrier. Most compliance teams will welcome the structure because it gives them visibility they don't have when employees go unscripted in the field.

**What if the person isn't polished?**
This may actually be the advantage. Audiences on social and digital platforms connect with real people, not spokespeople. Relatability and clarity matter far more than production value. A banker explaining how compound interest works on a smartphone video will outperform a studio-produced brand spot in most education contexts. Start simple. Let the messenger find their rhythm. Production quality can improve over time, but authenticity cannot be manufactured.

**Should we use one messenger or multiple?**
Start with one. Trying to launch multiple voices at once splits your resources and dilutes your ability to learn what works. Once you've built a repeatable system with one messenger, you can expand. Different messengers can serve different cohorts or topics, but only after the first one has proven the model.

**What if the person doesn't want to do it?**
Then they are not the right messenger. Willingness is not negotiable. A reluctant messenger will produce inconsistent content, resist feedback, and eventually stop. The best messengers are the ones who already explain financial concepts to customers because they genuinely enjoy it. Look for enthusiasm, not obligation.

**Do we need to pay them more or change their role?**
Not necessarily at the start. Many institutions begin by carving out a small percentage of the messenger's existing time and recognizing the work as part of their development plan. As the program scales and the messenger's contribution becomes measurable, compensation and role adjustments should follow. The important thing early on is to formally acknowledge the commitment so it doesn't feel like unpaid extra work.

**What if leadership isn't supportive?**
Leadership support is essential, but it doesn't have to come first. Run a low-cost pilot. Produce four to six pieces of educational content with your selected messenger and measure the response. Engagement data, audience feedback, and early reach metrics are the fastest way to build internal buy-in. Frame the ask as a test, not a commitment.