Beyond TikTok & Viral Influencers: Financial Education in the Age of Misinformation

Kelly Ball, CEO
Pathfinders Advertising

FINANCIAL BRAND
FORUM

4.2 million

financial education searches per month

How do I build credit?

How do I save more money?

How do I pay off debt?

How do I improve my credit score?

Google Keyword Planner, U.S. average monthly search volume, Jan–Dec 2025 average. Financial education based on 40 common queries. Credit card based on core category queries.

4.2 million

financial education searches per month

4.7 million

credit card searches per month

Google Keyword Planner, U.S. average monthly search volume, Jan–Dec 2025 average. Financial education based on 40 common queries. Credit card based on core category queries.

THE NEXT GENERATION IS…

SEARCHING
LEARNING
DECIDING
DIFFERENTLY

64% of Gen Z

use TikTok as a search engine

Statista

~1/3 of Gen Z

learn about money from TikTok and YouTube finfluencers

Schwab

68% of Gen Z

make financial decisions based on advice from social media

Spruce

50% report success

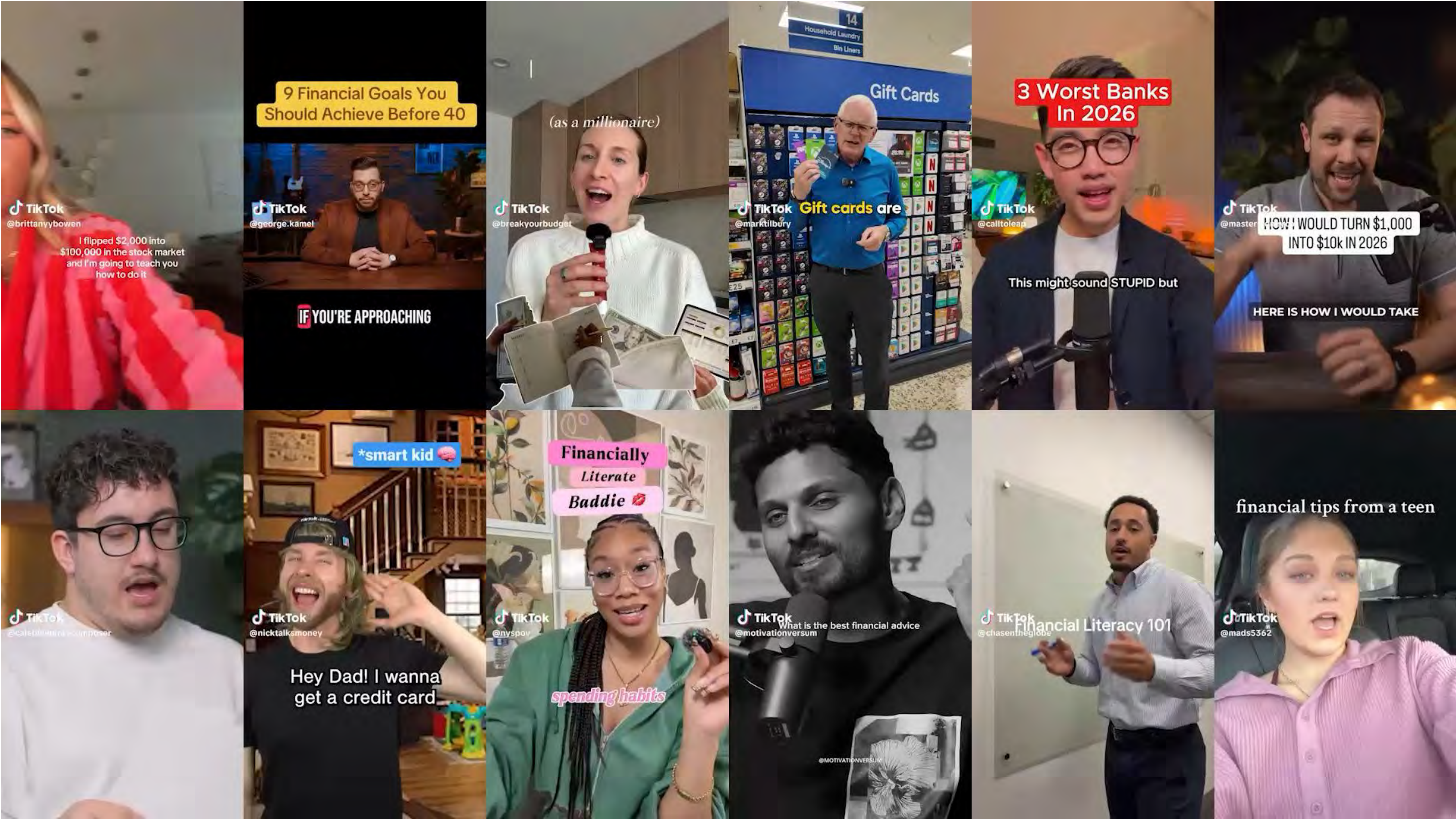
after following financial advice from FinTok

Talker

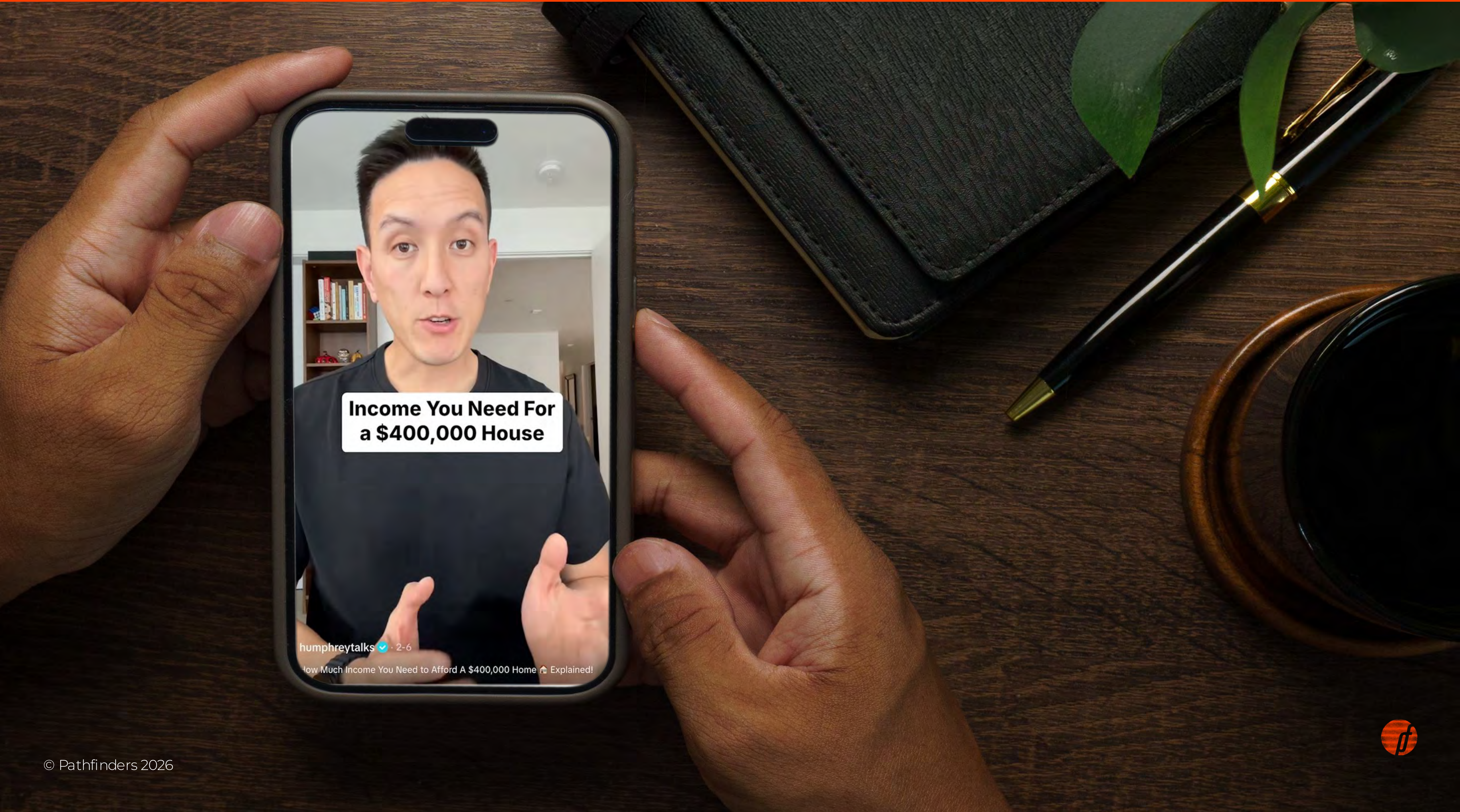
68%

say FinTok makes them feel more financially secure

Talker



TikTok
@brittanyybowen
I flipped $2,000 into $100,000 in the stock market and I'm going to teach you how to do it
9 Financial Goals You Should Achieve Before 40
TikTok
@george.kamel
IF YOU'RE APPROACHING
(as a millionaire)
TikTok
@breakyourbudget
14
Household Laundry
Bin Liners
Gift Cards
TikTok
@marktilbury
Gift cards are
3 Worst Banks In 2026
TikTok
@calltoleap
This might sound STUPID but
TikTok
HOW I WOULD TURN $1,000 INTO $10k IN 2026
HERE IS HOW I WOULD TAKE
TikTok
*smart kid
TikTok
@nicktalksmoney
Hey Dad! I wanna get a credit card
Financially
Literate
Baddie
TikTok
@nyspov
spending habits
TikTok
@motivationversum
What is the best financial advice
@MOTIVATIONVERSUM
TikTok
@chasentheglobe
Financial Literacy 101
financial tips from a teen
TikTok
@mads5362


Income You Need For
a $400,000 House
humphreytalks · 2-6
low Much Income You Need to Afford A $400,000 Home 🏠 Explained!

Why does this work?

Seven experiences that drive influence

TRUST

I trust you

Adopted from Robert Cialdini's 7 principles of influence

Seven experiences that drive influence

CREDIBILITY

I believe you

Adopted from Robert Cialdini's 7 principles of influence

Seven experiences that drive influence

RELATABILITY

I see myself in you

Adopted from Robert Cialdini's 7 principles of influence

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EMOTIONAL CONNECTION

I feel something

Adopted from Robert Cialdini's 7 principles of influence

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VALUE
FIRST

You helped me

Adopted from Robert Cialdini's 7 principles of influence

Seven experiences that drive influence

FAMILIARITY

I recognize you

Adopted from Robert Cialdini's 7 principles of influence

Seven experiences that drive influence

SOCIAL NORMS

This feels normal

Adopted from Robert Cialdini's 7 principles of influence

Seven experiences that drive influence

NON-NEGOTIABLES	AMPLIFIERS
I trust you Trust	**You helped me** Value first
I believe you Credibility	**I recognize you** Familiarity
I see myself in you Relatability	**This feels normal** Social norms
I feel something Emotional connection	

Adopted from Robert Cialdini's 7 principles of influence

Why Humphrey wins

NON-NEGOTIABLES

I trust you
Trust

I believe you
Credibility

I see myself in you
Relatability

I feel something
Emotional connection

YOUR FINANCIAL INFLUENCE PLAYBOOK

4 STEPS TO TURN FINANCIAL EDUCATION INTO MARKETING IMPACT

1

2

3

4

TARGET COHORT

Who you are building influence with

2

3

4

1

FOCUS STATEMENT

The role you are committing to play

3

4

1

2

MESSENGER

The voice
the audience
will connect
with

4

1

2

3

PROGRAM BUILDOUT

How you actually bring it to life

The four components

TARGET COHORT
Who you
are building
influence with

FOCUS STATEMENT
The role you
are committing
to play

MESSENGER
The voice
the audience
will connect with

PROGRAM BUILDOUT
How you actually
bring it to life

Target cohort

Definition:

A defined group of people who share a life stage or financial tension.

Target cohort

A strong cohort must:

Share a common situation

Would most people in this group be asking similar questions this year?

If the answer is no, it's too broad.

Target cohort

A strong cohort must:

Share a common situation

Have ongoing financial tension

Can we outline
20 to 30 genuinely
useful topics
without stretching?

If we run out of
ideas after five,
it's too narrow.

Target cohort

A strong cohort must:

Share a common situation

Have ongoing financial tension

Matter to the business

Is this a must-win audience?

If the answer is "kind of," it won't survive internally.

Target cohort

A strong cohort must:

~~Share a common situation~~

Have ongoing financial tension

Matter to the business

People who need a checking account

Target cohort

A strong cohort must:

~~Share a common situation~~

~~Have ongoing financial tension~~

Matter to the business

People who need a checking account

Target cohort

A strong cohort must:

~~Share a common situation~~

~~Have ongoing financial tension~~

Matter to the business ???

People who need a checking account

Target cohort

A strong cohort must:

Share a common situation

Have ongoing financial tension

Matter to the business

Recent graduates starting their first full-time job

Target cohort

A strong cohort must:

Share a common situation

Have ongoing financial tension

Matter to the business

Recent graduates starting their first full-time job

Target cohort

A strong cohort must:

Share a common situation

Have ongoing financial tension

Matter to the business

Recent graduates starting their first full-time job

The four components

TARGET COHORT
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Focus statement

Definition:

The role we are committed to playing for our target cohort.

Focus statement

How to build

For [this cohort] we will consistently show up as [role] helping them navigate [financial context]

Focus statement

How to build:

For [this cohort] we will consistently show up as [role] helping them navigate [financial context].

For recent graduates starting their first full-time job, we will consistently show up as the financial translator, helping them navigate the transition from school to financial independence.

The four components

TARGET COHORT
Who you are building influence with

FOCUS STATEMENT
The role you are committing to play

MESSENGER
The voice the audience will connect with

PROGRAM BUILDOUT
How you actually bring it to life

Messenger

Definition:

The authentic voice the cohort will trust and connect with.

Messenger

1

Candidate identification

Look across your organization for people who already educate customers.

Where to look

- Branch and frontline staff
- Lending and mortgage teams
- Wealth and advisory
- Training and onboarding
- Community outreach
- Member/customer feedback

Skills needed

- Who explains products clearly to customers?
- Who simplifies complex decisions for borrowers?
- Who earns trust with high-consideration clients?
- Who teaches financial concepts to new employees?
- Who represents you at seminars or workshops?
- Who do customers mention by name?

Messenger

2

Evaluate messenger fit

Assess how well each candidate aligns with the cohort and focus statement.

- Does this person reflect the life stage, language, and experience of the target audience?
- Can they explain financial concepts accurately and simply?
- Would the target audience see this person as someone who understands their situation?
- Do they come across as authentic?

Messenger

3

Validate choice

Are we confident in the choice?

- Would the audience trust this person?
- Would the institution feel comfortable putting them forward publicly?
- And are they willing to show up consistently?

Messenger

- What if they're not polished enough?
- What if they don't want to do it?"
- Should we use one or multiple?
- What if they leave?
- What about compliance?

HOW CAN WE DO THIS?

~~HERE'S WHY THIS WON'T WORK~~

Messenger

Our messenger, Sarah

- 28-year-old Relationship Manager
- Three years ahead of the cohort
- Already explains financial concepts to young clients every day

The four components

TARGET COHORT
Who you are building influence with

FOCUS STATEMENT
The role you are committing to play

MESSENGER
The voice the audience will connect with

PROGRAM BUILDOUT
How you actually bring it to life

Program buildout

Definition:

The system that turns your cohort's questions into consistent financial education.

Program buildout

1

Surface the questions

What is the cohort actually asking?

2

Organize into pillars

Group those questions into durable themes.

3

Bring it to life

Develop the format and rhythm.

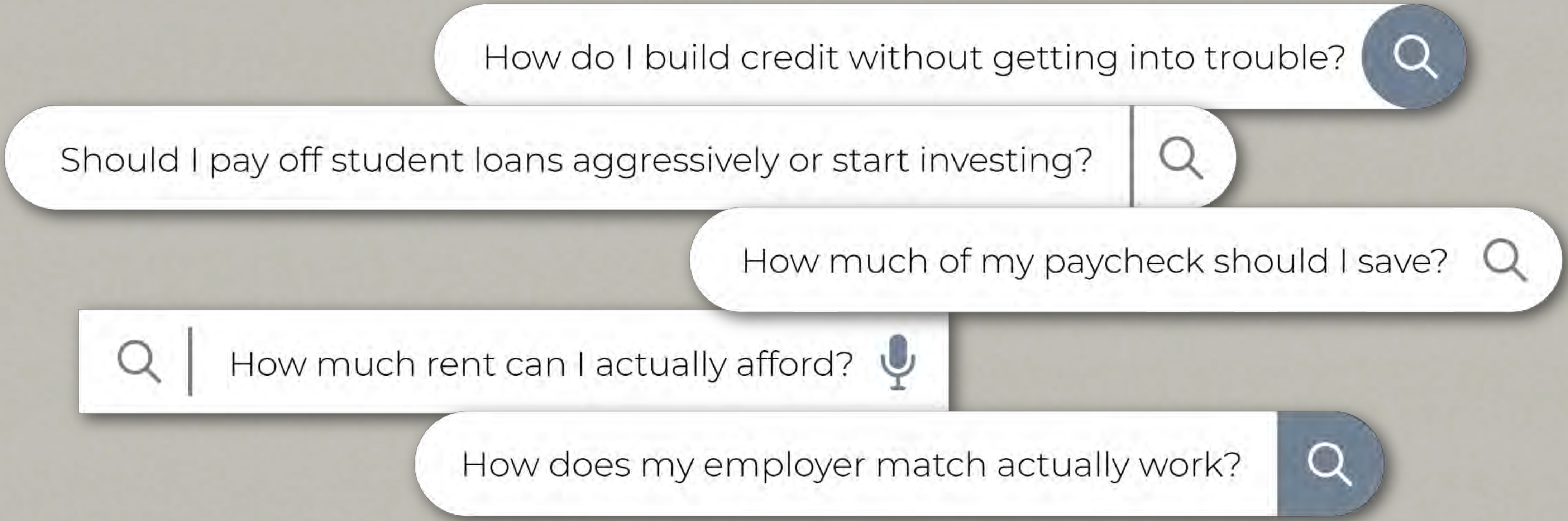
4

Measure impact

Track learning and trust, not just reach.

Step 1: **Surface the questions**

Recent graduates starting their first full-time job



Step 2: **Organize into pillars**

Paycheck architecture

- Budgeting basics
- Saving ratios
- Reading a pay stub
- Rent affordability

Debt navigation

- Student loan options
- Pay off vs. invest
- Credit building
- Avoiding debt traps

First-time products

- Retirement accounts
- Employer match
- Insurance basics
- Emergency funds

Money confidence

- Peer comparison
- Money imposter syndrome
- First big purchase
- Talking about money

Step 3: **Bring it to life**

EVERY 2 WEEKS

“What I Wish Someone Told Me”

Short-form video. One question. One pillar. Consistent format the audience learns to expect.

EVERY MONTH

Live Q&A

The cohort submits questions. Sarah answers live. Real interaction. And every question feeds the next cycle.

EVERY QUARTER

In-person workshop

Partner with local employers. Financial onboarding for new hires. Bring the education to where the cohort already is.

The institution's role: Content planning. Compliance pre-review. Distribution through owned channels. The institution is the engine. Sarah is the face.

Step 4: **Measure impact**

What most teams measure

- Impressions
- Follower count
- Click-through rate
- Likes and shares

How to know it's working

- Attention: Are they watching until the end?
- Return: Are they coming back for more?
- Engagement: Are they engaging with your institution beyond content?
- Depth: Are they going deeper into more complex topics?

Why this worked

Your cohort Recent graduates starting their first full-time job	**Surfaced the questions**
Your focus statement The financial translator	**Organized the pillars**
Your messenger Sara, our Relationship Manager	**Brought it to life**

YOUR FINANCIAL INFLUENCE PLAYBOOK

4 STEPS TO TURN FINANCIAL EDUCATION INTO MARKETING IMPACT

TARGET COHORT

A defined group sharing a life stage or financial tension

+

FOCUS STATEMENT

The role committed to playing for that cohort

+

MESSENGER

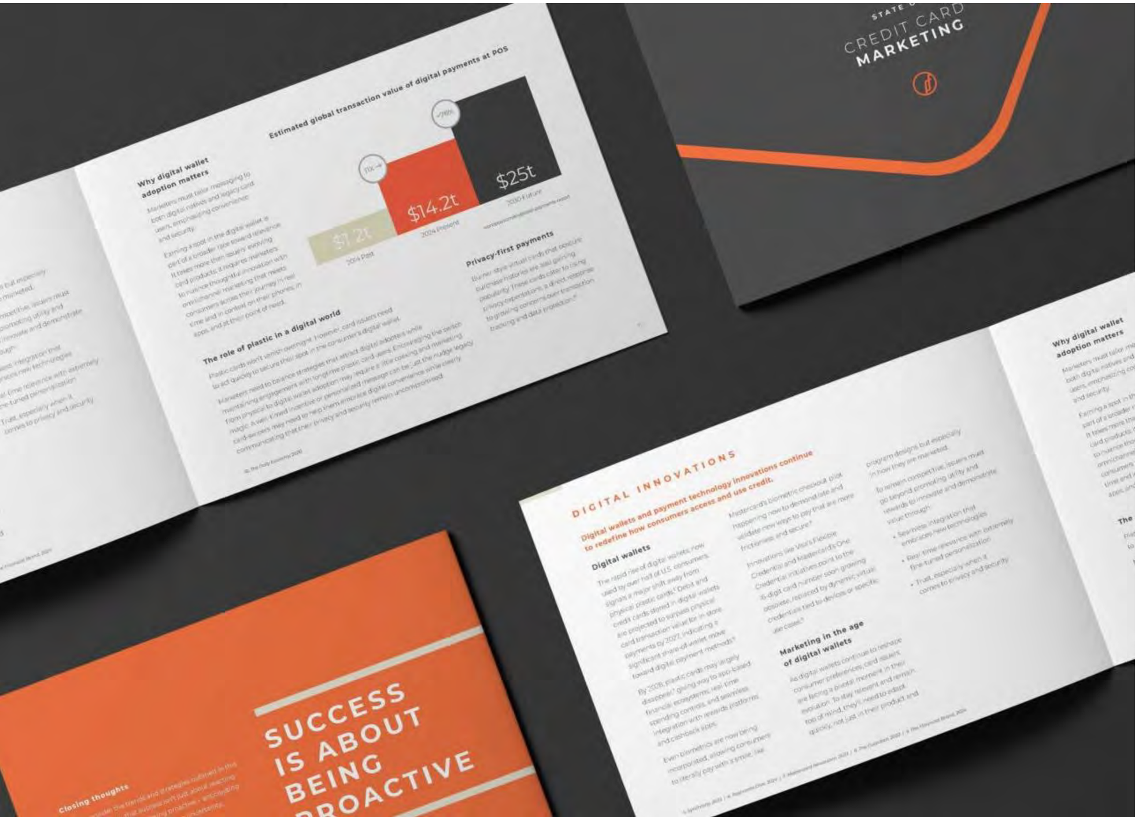
The authentic voice the cohort will trust

=

PROGRAM BUILDOUT

The system that turns questions into education


WHAT LEADERSHIP REALLY CARES ABOUT
ROI REFRAME
HOW TO TURN METRICS INTO MEANING


CREDIT CARD MARKETING
Estimated global transaction value of digital payments at POS
$25t
$14.2t
$1.2t
DIGITAL INNOVATIONS
SUCCESS IS ABOUT BEING


YOUR FINANCIAL INFLUENCE PLAYBOOK
4 STEPS TO TURN FINANCIAL EDUCATION INTO MARKETING IMPACT
1. DEFINE TARGET COHORT
2. CREATE FOCUS STATEMENT
3. CHOOSE A MESSENGER
4. BUILD OUT THE PROGRAM
THE MESSENGER SELECTION CHECKLIST
SELECTION PRINCIPLES
PATHFINDERS

THANK YOU

Kelly Ball

CEO, Pathfinders