



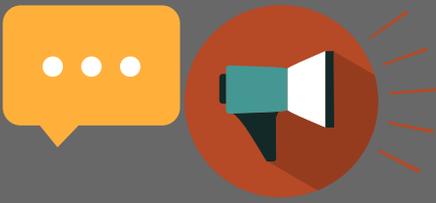
# Personal Finance Blogging Guide:

## The what and how of personal finance blogging

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Certified Personal Finance Educator

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## A note from the writer

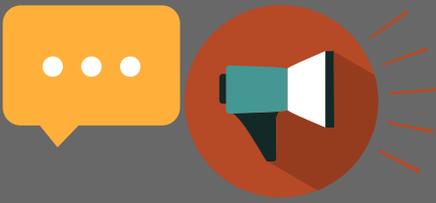
In a scene of the movie, *Contagion*, a journalist comments, “Blogging is not writing. It’s graffiti with punctuation.” Unfortunately, in the age of “fake” news, conspiracy theories, and plethora of blog websites with no credentials, the journalist is not wrong. Anyone with internet access and the ability to type can open their own blog site with no oversight or agency to check the standards of information.

The same goes for personal finance blogging. As of the writing of this guide, there is no law requiring individuals to be certified or licensed to write personal finance blog posts. Unless you’re writing financial advice, which in that case you need to be licensed, it really is anyone’s ballgame to write a free for all when it comes to personal finance.

That is why I created this ebook guide for those considering personal finance blogging, for those needing extra guidance, or for the expert personal finance blogger who just needs to come up with new ideas.

The guide starts with defining personal finance blogger, finding your voice as a personal finance blogger, blog posts ideas, building your brand using social media, resources to help you get your blog started, and top personal finance blogs.





## What is a personal finance blogger?

To define a personal finance blogger let's break down personal finance blogger. According to Investopedia, personal finance is defined as, "the science of handling money involving financial decisions such as saving, spending, investing, and earning." A blogger is defined as an individual who regularly writes for a blog. A blog is defined as an updated online personal journal put on a platform for the world to read. Therefore a personal finance blogger is a storyteller who regularly writes content and posts it on an online platform with the goal of taking the reader on a financial journey from how the financial problem started, what ways the issues were solved, and what to do about the issue/s.

It is the responsibility of the personal finance blogger to be truthful, not give financial advice unless licensed, and not provide advice you yourself would not take.

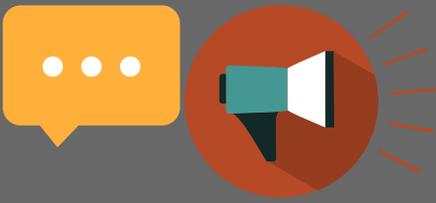
I say this with personal finance blogging on my mind. There are hundreds if not thousands of individuals in the U.S. alone who write about personal finance yet lack any type of credential to their name, write about the same dull topics in personal finance with no personal perspective (e.g., budgeting 101), or lack audience focus.

I've seen time and time again individuals discussing how they paid off \$100,000 debt in less than two years and they want others to follow their plan but not giving any thought to who their audience is or what steps need to be taken to pay off their debts.

I have read the countless budgeting tips blog posts that provide the same advice with no new perspective for a specific audience. Instead of "Budgeting 101: How to save money" why not write, "Budgeting 101: Saving money while earning less than \$25,000" or going in more focused, "Budgeting 101: Saving money in a one parent household." Now that captures attention, and it speaks specifically to a specific audience. Personal finance blogging is about writing to a specific audience, and the job of the blogger is to capture the audience and provide advice that fits the audience.

Everyone has a story to tell, and everyone brings in new experiences that others can learn from and take advice from, but you have to let others know and not follow the norm.





## Finding Your Voice

Every successful music artist, athlete, celebrity, and writer has their own voice. They do not try to imitate others. The same goes for personal finance blogging. As a personal finance blogger, you have to find your voice and stick to your experiences, knowledge, and base. It makes no sense to be a personal finance blogger that writes about how to create a budget for a family when you don't have a family.

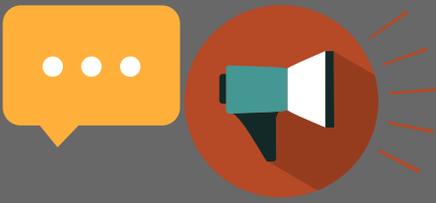
Many times personal finance bloggers write just to write without any sense of connection, credibility, or experience in what they are writing. You have to find that voice that describes your personality, experience, and credibility. I am not saying to be a Certified Financial Planner what I am saying is have the credibility to back up your words, have a personality and most of all tell the audience your experience with what you are writing.

You have to build your credibility:

- Why should someone read your blog post on saving tips?
- Do you have a personal story about the topic you are writing about?
- Do you have work experience in personal finance?
- Do you have credentials?

Answer the questions and before doing so give it some deep thought.





## Example of Personal Voice

A few years ago, I was on my lunch break sitting at a table writing down all my credit card expenses, which totaled to \$10,000. I could not believe how much my credit card expenses had been rising over the last few years. I asked myself, “What in the world did I buy? Why did I keep making purchases that I did not need?”

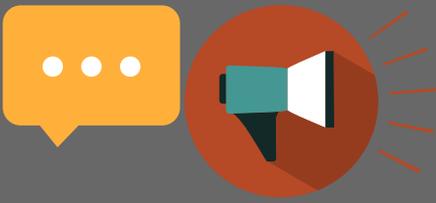
I finally had enough and called my mom for advice. I decided to tackle the debt once and for all and made a plan to pay off my credit card debt in less than three years. I paid off my credit card debt in 41 months and felt a huge relief when I paid it off. Because of my credit card debt experience and other financial experiences such as college student loans I started to blog about my adventures and continue to do so.

My financial pain became my voice. Not only are my pains my reasoning but I am also a Certified Personal Finance Educator and Certified Personal Finance Counselor, which gives me credibility for the general audience.

You have probably gone through a difficult financial situation whether that is being a military serviceman coming back from service and managing to pay off your debts or being a young professional that graduated with debt and managed to pay it all off. Whatever your background is everyone has a personal finance story that they can write about and share with the world on how they managed to pay off debt, set up a budget, select the right mortgage, or pick the right retirement plan.

Make your voice related to a niche population. All types of people are going through financial hardships; veterans, teachers, retired people, college students, immigrants, Women, and so on. Find a niche group that you can relate to and write to them. Your success is determined by the goals you set out to reach. The only way to have a successful personal finance blog is to consistently blog, stay up to date, and remain true to your audience.





## Top Personal Finance Blogs

Before you start writing your first blog post, I highly recommend you look over some of the top personal finance blogs. See how the bloggers write their posts, keywords they use, the message in their writing, call to action, and the audience they are reaching. In order to become one of the best, you have to learn from the best and what better way than to read from the best.

I recommend you follow at least five of the top personal finance bloggers on social media to get a sense of their writing and to share your posts. At the end of the day, personal finance bloggers want smarter consumers, and that can be better done by working as a community to get consumers educated on personal finance topics.

The Penny Hoarder

<https://www.thepennyhoarder.com/>

Money Girl

<https://www.quickanddirtytips.com/money-girl>

WiseBread

<http://www.wisebread.com/top-100-most-popular-personal-finance-blogs/>

AAACredit Top 50 Personal Finance Blogs of 2018

<https://aaacreditguide.com/top-personal-finance-blogs/>

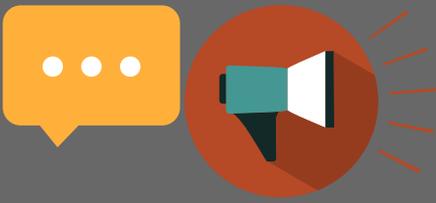
Feedspot - Top 100 Personal Finance Blogs Everyone Must Read

<https://blog.feedspot.com/top-50-personal-finance-blogs-worth-reading/>

The Motley Fool - 8 Personal Finance Bloggers You Should Know

<https://www.fool.com/retirement/2017/03/22/8-personal-finance-bloggers-you-should-know.aspx>





## Search Engine Optimization (SEO)

SEO is the visibility of a website or webpage in a web search result. To put it simple SEO is how your website comes up in a search via search engine such as Google or Bing. SEO is a science in itself, and if not done correctly people will not know that your blog site even exists.

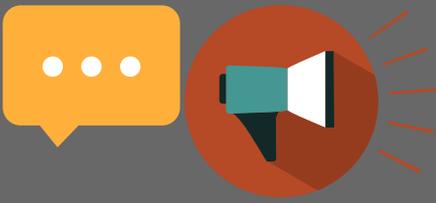
Google Adwords is a typical start to get your blog site noticed. In order to master the SEO game you have to know the keywords that will get clicks on your site. Keywords such as personal finance blogger , money tips, budgeting are generic and may need to be condensed to more focused keywords. I suggest checking out Word Tracker, which is a free keyword research tool.

<https://www.wordtracker.com/>

Below are links that will help you get in the right direction of finding the right SEO resources. Before you think about paying a professional to work on your SEO, try to figure it out yourself. You don't want to pay money for something you can do yourself.

- SEO YouTube [https://www.youtube.com/results?search\\_query=SEO](https://www.youtube.com/results?search_query=SEO)
- Search Engine Land <https://searchengineland.com/guide/what-is-seo>
- Beginners Guide to SEO <https://moz.com/beginners-guide-to-seo>
- SEO: A Comprehensive Guide for Beginners <https://blog.kissmetrics.com/seo-guide/>
- Google AdWords <https://www.google.com/adwords>





## Resources to Start your Blog

There are plenty of websites available to help you get your blog started and here I will mention a few popular sites. I do recommend having a web address that is easy to remember, type, matches with your social name, and don't have people confused with the writing of your blog space URL. Check before thinking of using the web address.

If you have a name for your site, type in the name in the search box and hope that no one else took the name. A simpler thing to do is type in the name you want to use in a search engine and see if the name is already being used. Coming up with a catchy, simple, easy to remember name goes a long way.

Once you have a blog name, you can use one of the following sites to get your blog up and running. Some of the most popular web hosting platforms are:

- Blogger
- Squarespace
- WordPress
- Weebly
- Wix

The platforms listed may or may not have a free version I highly recommend you register your domain name. Once you have created a domain name and registered the domain you have to start writing. Below are a links to websites that provide strategies for starting a blog.

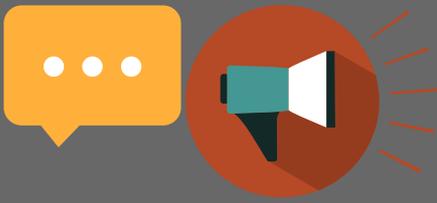
YouTube search [https://www.youtube.com/results?search\\_query=blogging](https://www.youtube.com/results?search_query=blogging)

Copy Blogger <https://www.copyblogger.com/blogging-writing-guide/>

Blog Basics <https://blogbasics.com/>

First Site Guide <https://firstsiteguide.com/>





# Ideas for Your Blog Post

## 50 Blog Topic Ideas

- 3 Realistic financial goals to accomplish
- The 3 essential tools to create a budget for \_\_\_\_\_
- 3 financial mistakes I made that cost me \_\_\_\_\_.
- DIY: \_\_\_\_\_.
- Improve your \_\_\_\_\_ by \_\_\_\_\_.
- Best \_\_\_\_\_ tip ever.
- How to create \_\_\_\_\_ that works for your \_\_\_\_\_.
- How to build a \_\_\_\_\_.
- How to jumpstart your \_\_\_\_\_.
- How I became financially literate and how you can too.
- How \_\_\_\_\_ is ripping you off.
- How to \_\_\_\_\_ in # of steps.
- How to \_\_\_\_\_ when you earn \_\_\_\_\_.
- How to \_\_\_\_\_ your \_\_\_\_\_.
- The complete checklist to \_\_\_\_\_.
- Why \_\_\_\_\_ makes sense.
- The step by step guide to \_\_\_\_\_.
- The # shortcut(s) to \_\_\_\_\_.
- The complete guide to \_\_\_\_\_. Ultimate guide to \_\_\_\_\_.
- The truth about \_\_\_\_\_.
- # Biggest \_\_\_\_\_ mistakes and what you can do about them.
- # Great budget friendly tips for \_\_\_\_\_.
- # Clever tools to simplify your \_\_\_\_\_.
- # Steps to turn \_\_\_\_\_ into \_\_\_\_\_.
- # Simple things you can do to be a \_\_\_\_\_.
- # Things \_\_\_\_\_ can teach us about \_\_\_\_\_.
- # Tips for traveling abroad.
- # Habits you need to do away with right now.
- # Lessons about how not to \_\_\_\_\_.
- # \_\_\_\_\_ Guaranteed to make you \_\_\_\_\_ easier.
- # Quick ways to \_\_\_\_\_.
- # Simple rule(s) to \_\_\_\_\_.
- # Resources to help you \_\_\_\_\_.
- # Ways to \_\_\_\_\_
- # Tips for surviving a \_\_\_\_\_.
- The best places to buy \_\_\_\_\_.
- # Methods that work to \_\_\_\_\_.
- # Common mistakes everyday does
- # Reasons you didn't get \_\_\_\_\_.
- # Quick Ways to \_\_\_\_\_.
- # Informative \_\_\_\_\_ to \_\_\_\_\_.
- # Amazing tools to solve your \_\_\_\_\_.
- # Secrets to financial success in your \_\_\_\_\_.
- # Simple \_\_\_\_\_ to get financially ahead.
- # Reason(s) why you should \_\_\_\_\_.
- # Reason(s) why you should not \_\_\_\_\_.
- # Top \_\_\_\_\_.
- # Financial topics I wish I knew as a kid
- # Financial secrets every you know.

Writing a personal finance blog should be short, to the point, and address the problem and how to solve the problem. A good blog post should be no more than 400 words or at the most 600 words. Remember that a person just wants the bullet points and will more than likely skim your post.

I had the habit of writing long blog posts that would be 1000 words but than I asked myself, am I going to read this myself? When you write be clear and to the point. Shorter versions are better than longer versions because your audience is only interested in what is in the best interest for them. [Download](#) my collection of personal finance blog posts that provides writing examples.

One of the best posts I've come across for getting blog topic ideas was from Carolyn McRae. Carolyn's post has 501 blog topic ideas that will provide content for more than a year. Check out her post.

<https://blog.blueleaf.com/501-blog-topic-ideas-for-financial-advisors/>

Sources for topics:

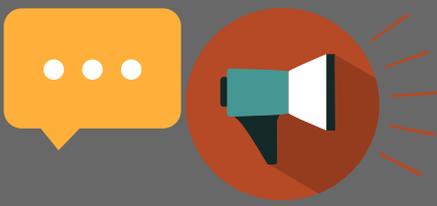
[www.twelveskip.com](http://www.twelveskip.com)

[www.startamomblog.com](http://www.startamomblog.com)

[www.verveuk.eu](http://www.verveuk.eu)

[www.olyvia.co](http://www.olyvia.co)





## Building Your Blog via Social Media

Do you need to use all the social media platforms available to grow? Yes and no. Establishing social media accounts will help promote your posts. However, if you are using social media make sure that you stay consistent with your social media accounts. It does not make sense to open a Facebook page if you don't intend to post on the page. I've seen social media accounts where the last post dates back to 2015. Also, don't make the mistake of thinking that every social media platform works the same.

Each social media platform has its own unique science with certain times to post for effective results, word counts, and how to word your posts. To put it simply, social media requires different techniques for maximum results for each individual platform. For example, Twitter allows 240 characters, LinkedIn is a professional networking platform best used during the workday, and Facebook provides both the space for a long post and the famous like button.

You have to build your social media network and keep a consistent social media name across all your social media platforms. I made the mistake of not keeping my social media accounts consistent. I suggest making your username easy to remember. For example, you can probably remember @FinancialHero123 rather than @ZarcotziakWFGHY2897

*Here are the best and worst times to post on social media platforms*

Note that the times are based on marketing websites. You be the judge of your own posting, but here at the results, I found from a source.



Best Times: Mon-Friday and Sat at 11am  
Worst Times: 11pm - 8am



Best Time: weekends, 1-3pm  
Worst Times: 8pm-8am



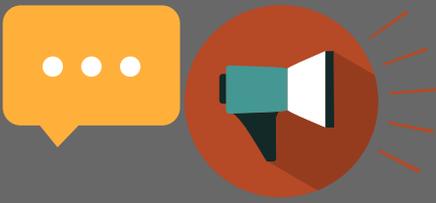
Best Times: Saturday morning, 2-4pm & 8-11pm  
Worst Times: 5-7pm, 1-7am



Best Times: Monday and Thursday, 2am, 8-9am, and 5pm  
Worst Times: 12am-8am



Best Times: 7-8:30am, 5-6pm  
Worst Times: Mon and Friday 9am-5pm



## Build Your Network

Along with building a username, you should also build a hashtag for your blog. A hashtag helps people search your blog. Think of hashtags as a bucket. When people type your hashtag on Twitter, Instagram, and Facebook, they will see all of the posts associated with the hashtag. You have to own the hashtag. What I mean by that is that it has to be part of your calling, your call to action, and part of your social media outreach. For example, people can use your hashtag to ask questions, post links, and reference you as a resource. When you type #mrjrealtalk on social media, you will see my links, videos, and information.

I will caution to try out your hashtag first before announcing to the public. You don't want to create a hashtag for your blog that is already being used. Also, just like your username, you want to create a hashtag that is short, simple, and easy to remember.

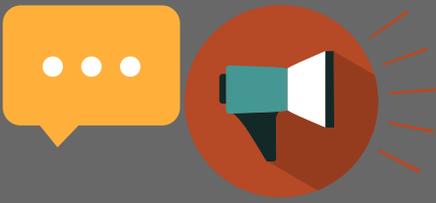
There are plenty of people who have paid off their student loan debt writing blogs, and there is no reason why you can't be one of the people.

How to Create Powerful Social Network Platform <https://www.inc.com/john-rampton/how-to-create-powerful-social-network-platform-in-.html>

Six Steps to Building a Huge Social Network  
<https://www.pcworld.com/article/2454263/six-tips-to-building-a-huge-social-network.html>

8 Tips to Grow your Business Using Social Network  
<https://www.entrepreneur.com/article/278598>





## Making Money

There are numerous ways to make money from your blog. The most common is affiliate marketing. Affiliate marketing is when an online retailer pays a commission to an external website for bringing in traffic to their site. Sites like Amazon, Flexoffers, CJ Affiliate, and ShareASale are popular affiliate marketing programs.

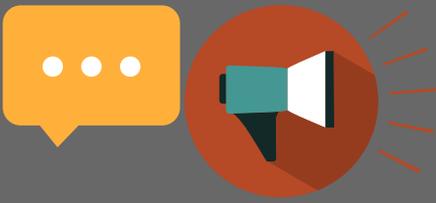
The following are a few other ways to make money from blogging:

- Advertising
- Sponsorship
- eBooks
- Syndication
- Merchandise
- Donations
- Promotions
- Services

ProBlogger website offers a great article that discusses ways to make money blogging. <https://prologger.com/make-money-blogging/>

Make A Website Hub offers a great article on best affiliate marketing programs. <https://makeawebsitehub.com/affiliate-marketing-networks/>





## Final Words

After reading this ebook, I hope that you are ready to launch your personal finance blog with your own voice, have your social media account ready to go, and are ready to tell the world how to get financially fit.

Practice makes perfect and that is what you will have to do. My blog posts have appeared in places such as SALT, Money Mio, H&R Blog Talk and more.

Do not get caught up copying someone else's style of writing. Instead, focus on your own style and be yourself. Everyone has a story to tell and the only way to know that story is if you tell it yourself.

