FINCON 2026

What's Actually Working in Personal Finance Media

10 strategies from a 7-figure publisher

Robert Farrington

THE COLLEGE INVESTOR
NAVIGATING MONEY AND EDUCATION

⚡ HOW THIS WORKS

There’s no story arc here. It's a list.

01 10 things. All working right now.

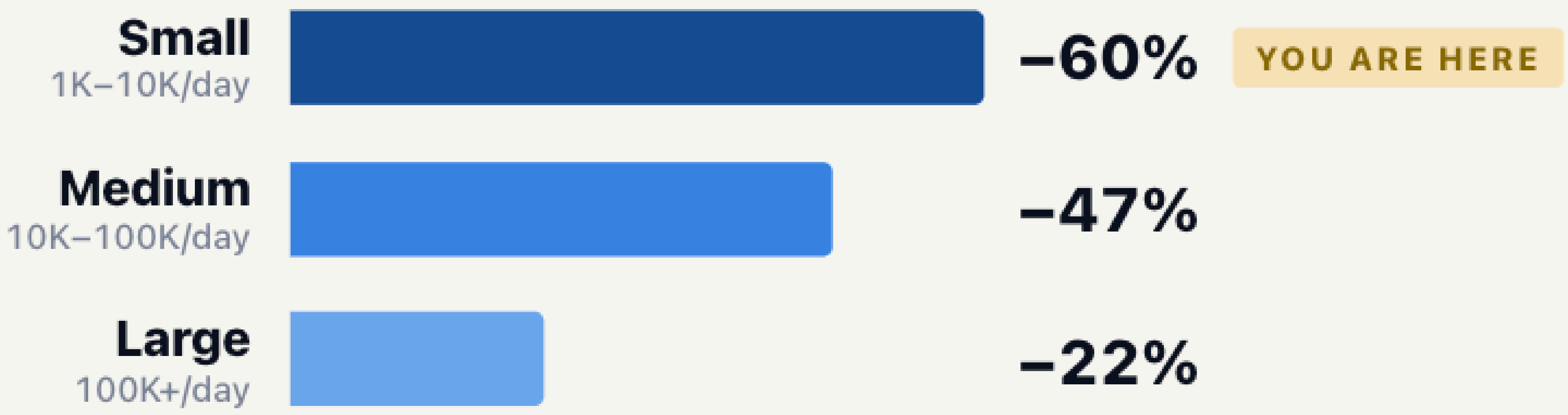
02 Every one is something you can do tonight.

03 Tools and questions at the end.

–38%

Search referral traffic

And it hit this room hardest — search traffic change by site size



Chartbeat, in Reuters Institute Trends & Predictions 2026 (US figures, 797 sites) · size tiers via Axios / Chartbeat, March 2026 (Dec 2024 → Dec 2025)

★ WHAT HAPPENED TO MONEY CONTENT IN SEARCH

"WHAT IS" FINANCE QUERIES WITH AN AI OVERVIEW

91%

Was 70% in 2024

TAX QUESTIONS WITH AN AI OVERVIEW

0% → 55%

2024 → Now

FINANCE AI CITATIONS FROM TOP-10 PAGES

11.3%

Ranking is barely the qualifier

CITATIONS FROM OUTSIDE THE TOP 100 RESULTS

65.7%

Two-thirds come from nowhere near page one

Positive Spin: being #1 stopped buying you the answer.

★ OUR CORE THESIS

01

Google became a feed.

02

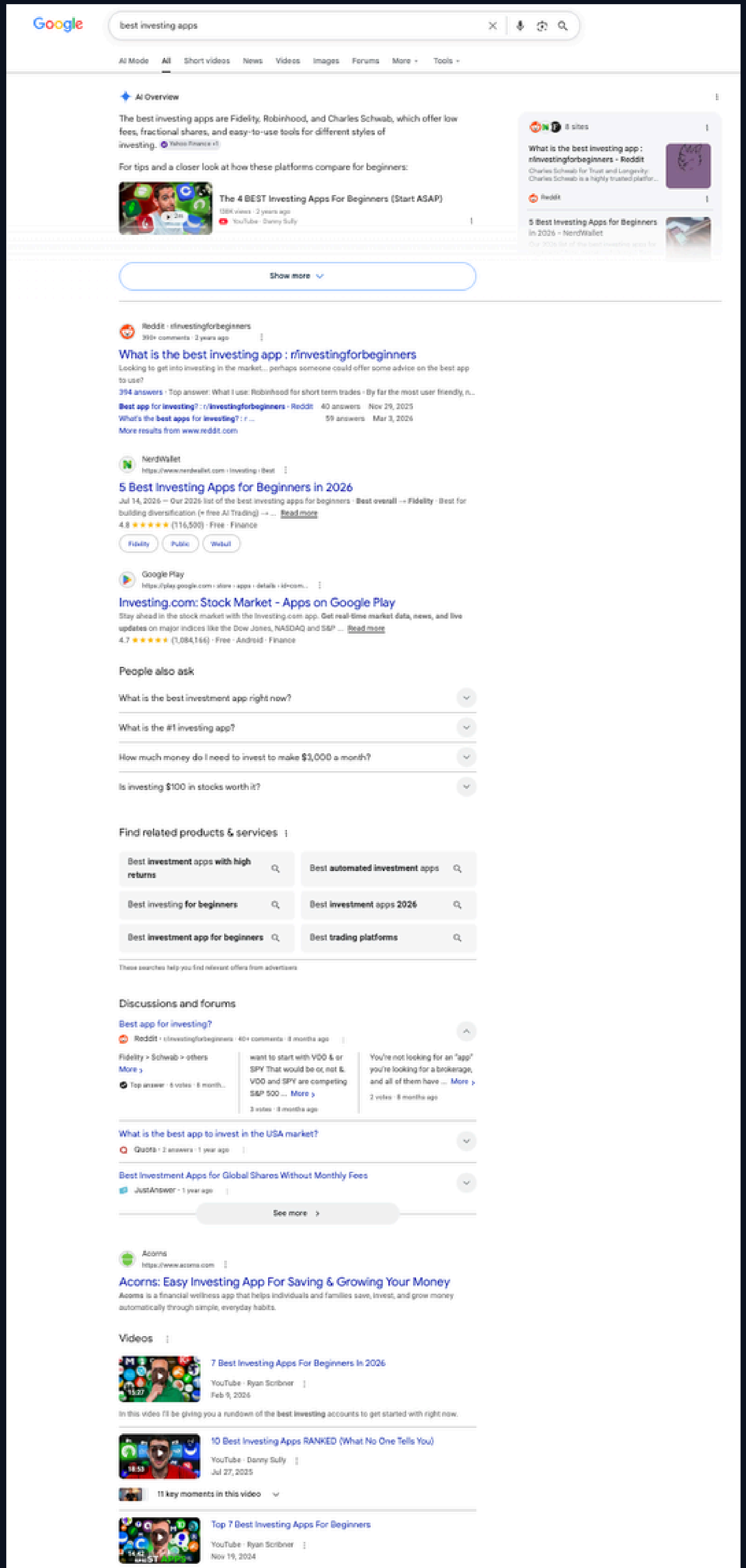
Feeds have lifespans. Evergreen content is dead.

03

Social media is where people have moved, and entities win.

PART 1

Search is DEAD
Long Live Search

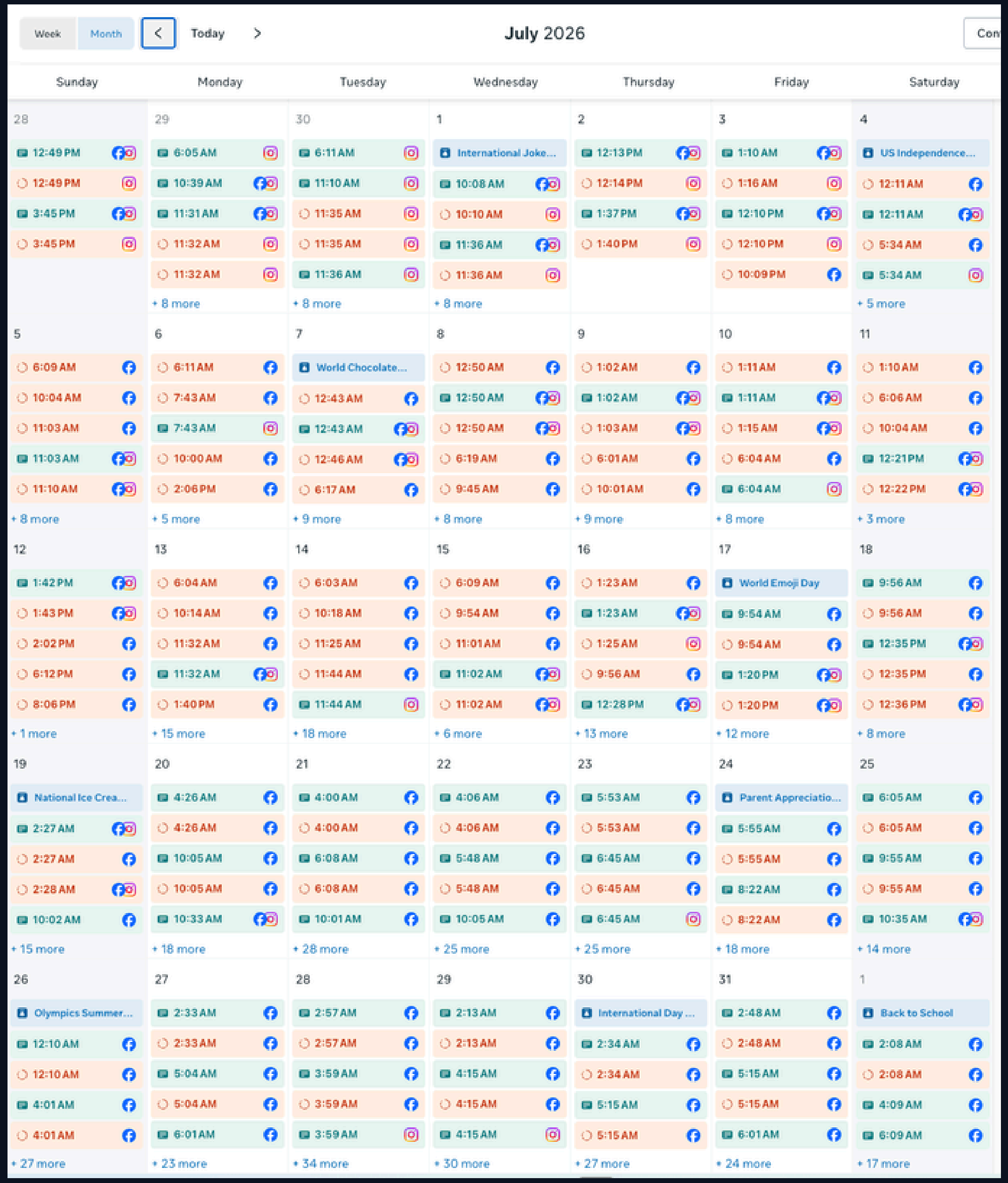


There is no such thing as evergreen content anymore.

WHAT WE CHANGED

3–5 articles a week

→ 10–14 articles a week
→ 7+ videos a week
→ 70+ social posts a week



In August 2026, we published 771 pieces of content.

★ WHY THAT'S EVEN POSSIBLE

The unit of content changed.

Then	Now
3,000-word skyscraper	**600–800 words**
Epic evergreen guide	**17 Small Pages**
Definitive resource	**90 seconds of you talking**
One daily social post	**Many small social posts**

"I didn't quadruple my output by working four times harder. The thing I'm making got smaller and can be reused."

WHY IT WORKS

Search now ingests social content as organic (link social profiles in Search Console)

Refresh cadence is the single largest variable in citation share.

Google now runs Discover-specific core updates. February 2026's explicitly favored timely content.

One piece of content should become six to ten assets.

Live Q&A on TikTok

→ Full upload to YouTube

→ Clips to Shorts and TikTok

→ Article on your site, full of links

→ Screenshots to Stories

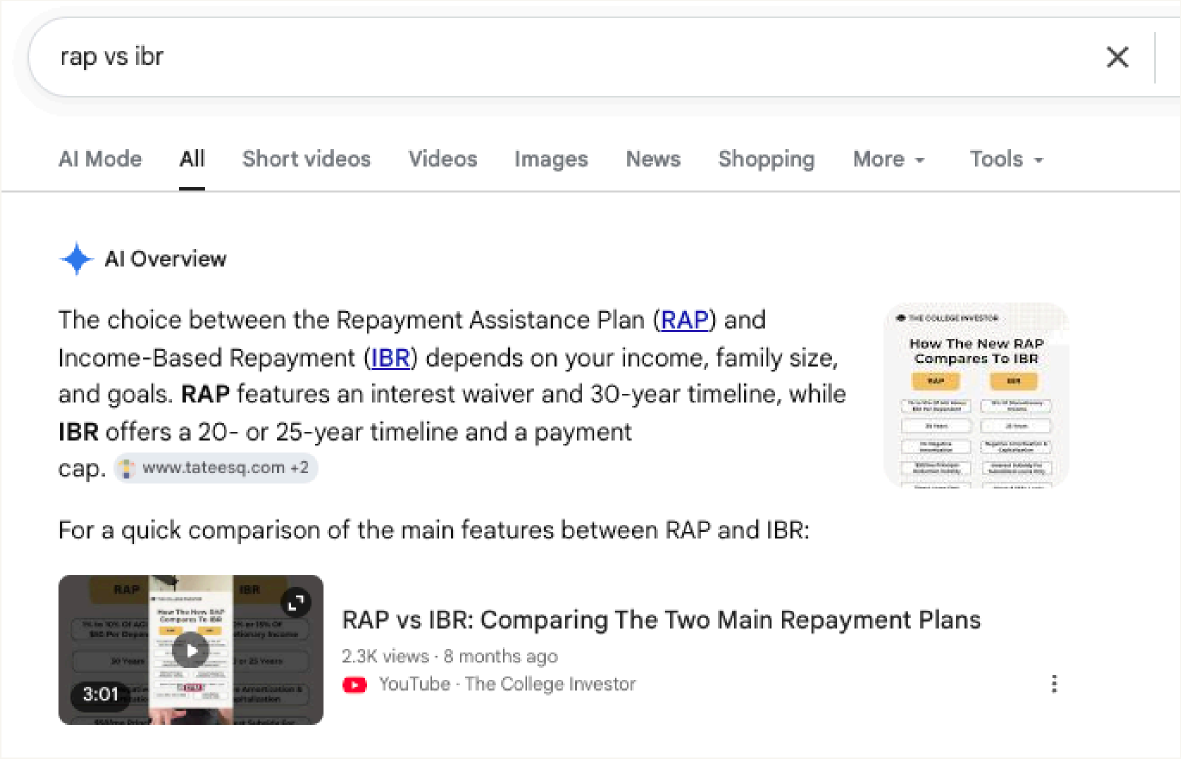
→ Out to syndication

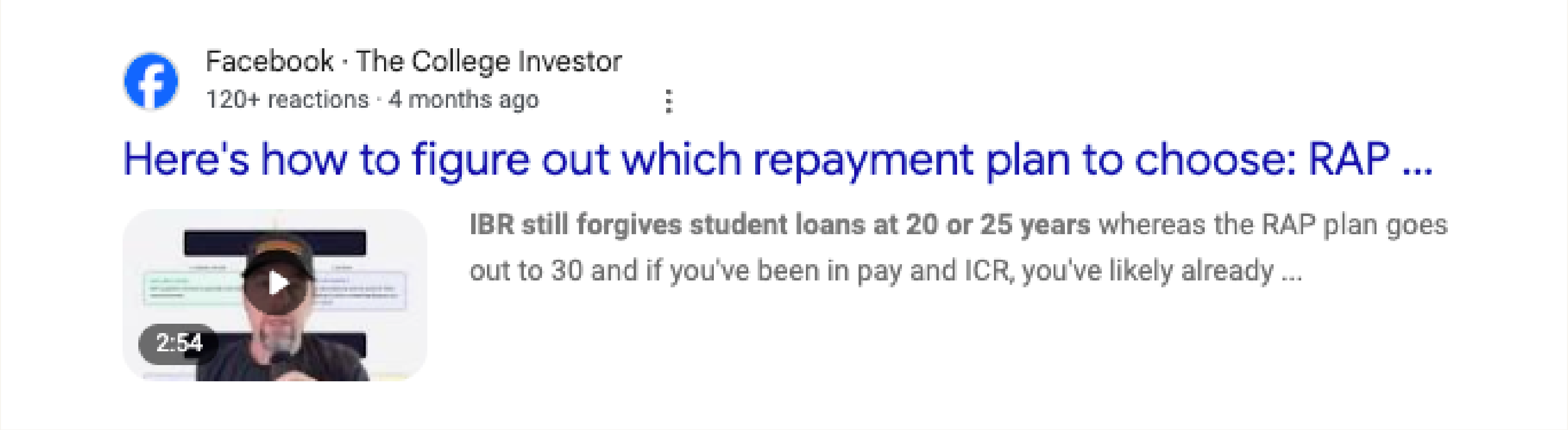
→ If it performs above-average, repost

★ POST THE SAME VIDEO TO ALL THREE. ON PURPOSE.

- Google embeds video in the search feed — usually **position 3 or 6**
- Google **does not de-duplicate** across video platforms
- Google **indexes social media content** just like normal web content

YouTube + TikTok + Instagram Reels + Facebook + X + LinkedIn = six content items, three slots on page one. One afternoon's work.





⚡ BUT KNOW WHAT EACH ONE IS FOR

Post to all three for the **search real estate**. Expect **native reach** from two.

INSTAGRAM

2.25x

More engagement for under 50k size accounts

TIKTOK

#1

Highest average reach of any platform

YOUTUBE SHORTS

+30%

Views per video

Metricool 2026 · 1M accounts, 39.7M posts

★★ "BUT I DON'T KNOW WHAT TO MAKE"

19 formats. Pick one you've never done.

- Green screen
- Talking head / yapping
- Interview
- Man on the street
- Text over B-roll
- Split screen
- Clone
- Back and Forth
- Video reaction
- Ranking
- Listicle
- Object lesson
- Play / pause / reaction
- Top down
- Carousel
- Whiteboard
- Ask me anything
- Hyper-cinematic
- Change of aspect ratio

★ STRATEGY 3 · OWN YOUR GOOGLE SURFACES

Google News And Discover

Massive traffic driver in 2026 as Google transitions to a feed approach.

- Google News moved to automatically generated publication pages
- Preferred sources get more coverage in individualized search results.
- Content qualifies automatically on relevance, prominence, authoritativeness, freshness, location, language

Add as a preferred source on Google

SO THERE ARE TWO LEVERS

1 · Meet the logistical requirements

- Clear dates and bylines
- Author, publication and publisher information
- Company or network details
- Contact information

2 · Freshness

One of the six factors Google names by name.

★ HEADLINES

No clickbait titles.
Entity. Entity. Entity.

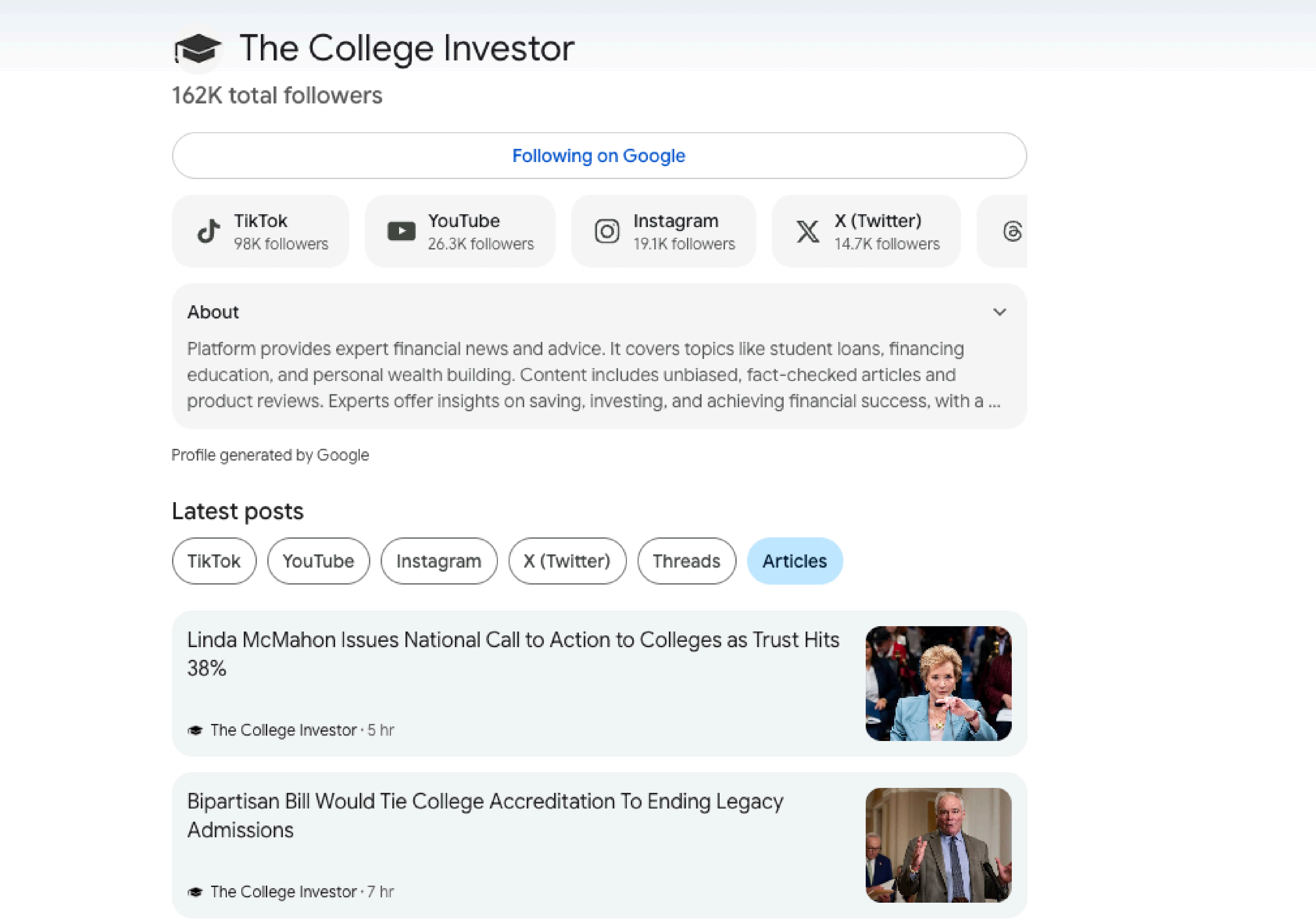
- Google's Feb 2026 Discover update explicitly targeted sensationalism and clickbait
- Name the thing — the person, the program, the product, the dollar amount
- Drop the curiosity gap.
- Structure: [Known Entity]- Hard Number - Stated Action/Consequence - [Known Entity

  IRS: Tipped Workers Can Deduct Up to $25,000 Under the One Big Beautiful Bill Act

⚡ CLAIM YOUR PROFILE

creators.google/profile

Free · 20 minutes · requires 100k followers



PART 2

On social media, entities win.

**You are an entity. Your brand is an entity.
Treat them separately.**

And everything on social media plays directly back to search.

Go claim every handle. Twice.

One for the brand. One for you.

Don’t forget the rel=me on your website.

★★ CLAIM THESE

TIER 1 — TONIGHT

Facebook	Instagram	YouTube	Threads
TikTok	X	Reddit	Pinterest
LinkedIn	Snapchat	Bluesky	Substack

TIER 2 — CLAIM DEFENSIVELY, DON'T HAVE TO POST

Discord	Twitch	WhatsApp Channels	Telegram
Medium	Quora	Mastodon	Patreon
Spotify for Creators	Apple Podcasts	profile.google.com	

MySpace owners announced a comeback effort in July 2026, without Tom.

★ WHY IT'S WORTH 90 MINUTES

0.656–0.709

Correlation between branded web mentions and AI visibility

Backlinks matter, but visibility matters more.

"What gets you cited by AI is your name appearing consistently in a lot of places. Not links. Mentions. If your name is inconsistent across these, you're not one entity with 20 mentions — you're 20 fragments AI can't add up."

★ STRATEGY 5: REDDIT

01 **Create r/[yourbrand].** You control it. Nobody can ban you from it.

02 **Build a personal Reddit account** with real karma and real history.

03 **In everyone else's subreddits:** follow the rules, don't self-promote, be helpful.

⚡ WHAT NOT TO DO

Don't spam slop.
Don't drop links.
Don't sound like a brand.

Redditors clock it instantly. And they'll find you on their own if you're actually helpful.

⚡ WHY REDDIT

Referrals +220% since 2019 — best-growing social source there is

Logged-out daily users now exceed logged-in — it's a search destination, not just a community

Among the most-cited domains in AI answers

Facebook/Meta is still the only social platform sending real clicks at scale.

A lot of this comes from groups and native post COMMENTS.

★ BUT IT PUNISHES LINKS

97.3% of US Facebook post views contain no outbound link.

MAY 2026

Meta launched **Forum —** a Reddit-style app built entirely on Facebook Groups.

JUNE 2026

Meta wired **Group content into Facebook AI search**.

Public Group content is a massive discovery play. It’s indexed in search. Brands will pay for mentions and sponsorships (Part 3).

Threads still lets links work. That will not last.

Facebook closed this window years ago. Threads hasn't yet. Go now.

★ INSTAGRAM, TONIGHT

Kill your hashtags

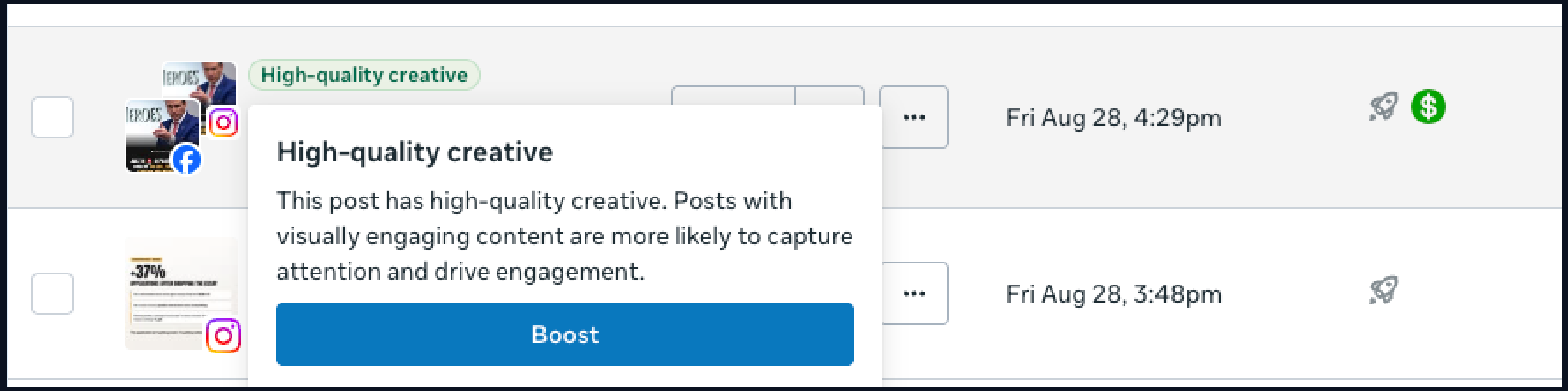
Posts using them got 31.70% fewer views

Manychat

Drive people back to your site

High quality images

Meta has a “high quality creative” signal that boosts the algorithm



PART 3

Let’s talk making money!

Facebook. Instagram. TikTok. YouTube.

All four pay. All four are paying us.

THE SCALE

$3B

Paid to creators by Facebook alone in 2025 — up 35% year over year.

Creators earning $10,000+/year grew 30%.

Creator Programs

Facebook	Content Monetization Program (Posts, Reels)
Instagram	Bonuses For Photos And Carousels
TikTok	Creator Rewards Program
X	Creator Revenue Sharing
YouTube	YouTube Partner Program

Cross post your same content across all the platforms!

AI is destroying search.

But brands struggle to get their own AI mentions.

You can sell it to them.

★ BRANDS ARE BUYING TWO THINGS NOW

01 **The impression:** what they've always bought

02 **The ingestion:** your content is grounding data for every AI model

TPG + NERDWALLET + BANKRATE

62%+

Of all credit card citations across ChatGPT, Claude, Perplexity, Gemini, AI Overviews

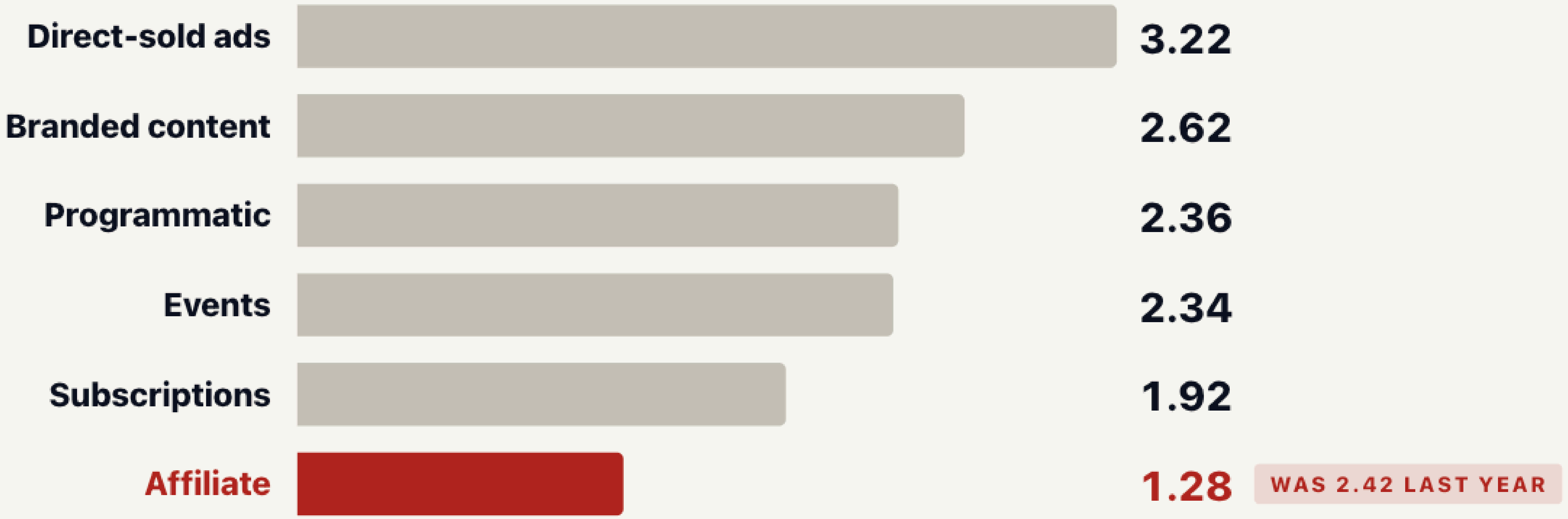
CHASE.COM + AMEX.COM + CAPITALONE.COM

<6%

Combined. The issuers cannot win this on their own sites.

5WPR Credit Cards AI Visibility Index 2026 — "They have to be inside yours. That's a long-term value argument you can make in a sales call Monday."

Weighted building-priority scale



★ STRATEGY 10 · OWN YOUR OWN DOMAIN

Own your own website.

Your website is still by-far the best place to earn money.

"Mobile or desktop?" is the wrong question.

Everybody wants to know which device converts. I pulled our sitewide affiliate numbers for this talk. Conversions aren't happening at scale on a link in bio page on mobile.

★★ OUR YEAR-TO-DATE AFFILIATE CONVERSION RATES

Category	Mobile	Desktop	Desktop advantage
Brokerage / Investing	1.2%	11.2%	9.3x
Other	1.4%	3.3%	2.4x
Banking / Savings	2.3%	5.1%	2.2x
Insurance	20.0%	29.2%	1.5x
Student Loans	14.7%	17.7%	1.2x
Gig / Rewards apps	13.2%	13.2%	tie

The College Investor, year to date.

★ IT CUTS BOTH WAYS

Desktop has the highest conversion rate in almost every category. Clicks do skew mobile, but people take less action on a phone. That's real.

BUT DON'T WRITE MOBILE OFF

- Mobile student loans convert at 14.7% — higher than desktop in four of the six categories
- Mobile gig/rewards at 13.2% — beats desktop brokerage, desktop banking, desktop "other"

The right offer on mobile beats the wrong offer on desktop. Every time.

Always remember consumer friction!

HIGH FRICTION

Brokerage, banking, anything needing a bank login or a Social Security number

→ desktop, 2x to 9x

LOW FRICTION

App downloads, rate checks, quick signups

→ device barely matters

⚡ AND THIS IS THE ANSWER TO THAT REVENUE CHART

The majority of our revenue comes from our website. Unique and helpful content wins.

80% of all our revenue still comes directly from the content created on our website.

Even the remaining 20% of social media and video directly ties into it.

Affiliate conversions, display ads, brand/sponsored partnerships, syndication, AI licensing rights.

★★ ALL TEN

01 Evergreen is DEAD (publish more, update more)

02 Repurpose Everything (each piece of content 6-10 places, and repeated)

03 Own Your Google Surfaces

04 Claim Every Social Handle, Twice (Personal and Brand)

05 Reddit

06 Facebook (Groups and Native Feed)

07 Threads

08 Creator Platforms And Walled Gardens

09 Sell Sponsorships

10 Your Own Desktop Content Is Still Critical

★ THE STACK

ANALYTICS

Plausible · Occasio · LinkClicky

AI

Claude · Wispr Flow

SOCIAL

The native apps. All of them. No scheduler.

THE WORKFLOWS WORTH STEALING

Daily finance news brief. Social content creating and repurposing.

Pick three. Do them tonight.
Find me tomorrow and tell me which one worked.

THE END | THANK YOU

Find Me

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