



**CLIENT:** Advantage Financial Group  
**CATEGORY:** Total Marketing Campaign  
**TITLE:** “Debt In To Equity” 2007

### OBJECTIVES:

Kearney, Neb.-based Advantage Financial Group wanted to more aggressively grow their debt management business. Before the campaign, they had a steady growth of 1.5 new clients per week. When Hardy Communications Development asked Advantage Financial Group if they could comfortably double their new business with their current infrastructure and staff, they confirmed they could. The objective was simply set at 3 new clients per week.

### EXECUTION:

The stigma attached to overwhelming personal debt leads the debtor to succumb to the allure of free credit offers, while maintaining the facade of success. Hardy Communications Development began by re-branding Advantage Financial Group’s debt program as a process, and re-named it “Debt In To Equity.” To illustrate this process, a series of TV commercials serialize their program’s process, and to demonstrate the Debt In To Equity program’s success. To put potential new clients at ease, the client, Sally Bernard, is introduced in the campaign to assure them that she will work with them throughout the process.

Radio and Outdoor supports the campaign’s “Debt In To Equity” process message.

### RESULTS:

This campaign is tracked by the number of new clients who sign on for the “Debt In To Equity” program, and a simple questionnaire that asks how they learned of this program. For the last 12 weeks in 2007 the Debt In To Equity campaign has given Advantage Financial Group an average of 1.50 new clients per work day, or 7.5 new clients per week. This 500% increase in business far exceeded the set objective of 3 new clients per week – making the client add staff.

### OTHER:

During Fourth Quarter 2007, there was no national talk about recession, sub-prime mortgage crisis or any downturn in the US economy, so the current state of economic perceptions was not a factor. There was one unique circumstance that worked in Advantage Financial Group’s favor – one week before the campaign aired, Sally Bernard was interviewed by (STATION ID)’s local news about how to get out of debt and buy a new home. This paired with her featured in the TV and Radio commercials gave her more credibility regarding money management. Today, Sally Bernard’s professional opinion and advice on money matters is regularly sought out by the local media and civic groups.

### SUMMARY:

The stigma attached to overwhelming personal debt leads the debtor to succumb to the allure of free credit, while maintaining the facade of success. Hardy Communications Development began by re-branding Advantage Financial Group’s debt management program as a process, and re-named it “Debt In To Equity.” The campaign’s creative profiled a typical couple who hit a financial wall, and how they turned their debt into equity using this process. This campaign grew Advantage Financial Group’s debt management business by 500% during Fourth Quarter of 2007.



*Many financial companies claim they can get you out of debt. But only Advantage Financial Group does it without charging hidden fees. A unique service they offer is they not only help solve your immediate financial problems, but educate you to stay out of debt. Unfortunately, financial life saving has been up.*

