

**CLIENT:** Advantage Financial Group  
**CATEGORY:** Total Marketing Campaign  
**TITLE:** “Debt In To Equity” 2008

### OBJECTIVES:

Kearney, Neb.-based Advantage Financial Group wanted to maintain their unprecedented success levels achieved in 2007. With 2008 starting out with a steady 65 weekly clients for their debt management program, Advantage Financial Group’s schedule is always full with appointments. When the world economy blindsided everyone, Advantage Financial Group asked Hardy Communications Development how they could reach a larger mass audience and still maintain their one-on-one personal consultations. Today, the stigma of debt in this depressed economy was no longer a stumbling block; it became how to re-teach those who did manage their money fairly well to ease up on spending and to bring down the sting of being less well-off to more manageable fiscal pain levels. Plus the number of other debt management services in their market has increased and the competition was becoming fierce.

### EXECUTION:

Hardy Communications Development began by building on Advantage Financial Group’s high media profile. Sally Bernard, president and founder, has been consistently sought by the local media for her economic outlook opinions and her debt management insights. Advantage Financial Group’s “Debt In To Equity” program was rebuilt for group presentations. A Power Point presentation was created for employees of companies who had to layoff staff, and another presentation targeted employers to be aware of the 30 signs of employee embezzlement, which has increased due to this economy.

For the employees, a series of TV commercials serializing the “Debt In To Equity” program’s process and success was merged into a group employee presentation. This presentation made no assumption that the voluntary attendees were to be laid off or downsized, but they were encouraged to privately visit [www.AFGspecialist.com](http://www.AFGspecialist.com) and take the online Debt To Prosperity Quiz to gauge their financial acumen and future financial prospects.

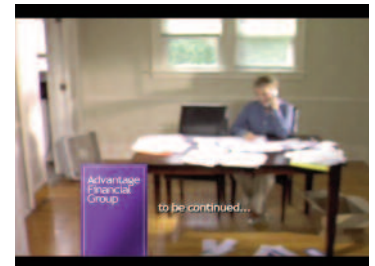
For the employers, an appointment was made ahead to hand deliver a personal letter to those employers who were in the process of reducing staff levels. This letter offered a free consultation to discuss the 30 signs of employee embezzlement, along with another offer to counsel those who were to be downsized.

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

### RESULTS:

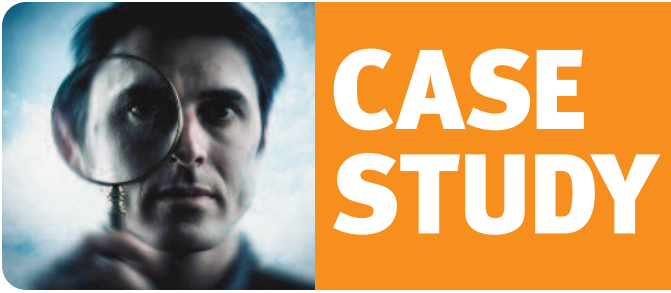
This campaign had the unintentional result of forcing Advantage Financial Group to move to larger office space which was, ironically, a former bank’s branch building. Without adding staff, the firm’s income rose 75% in 2008, with a 64% increase in new clients – and extended operating hours.

With the increased competition in the debt management industry due to this recession economy, Advantage Financial Group’s marketing goals were to only maintain a cost of living increase in income and brand recognition. By taking a personal high-touch approach to both employers and employees in this economy, and not batch process like their competition, has earned them an increase in their brand trust with their audience.



*The stigma attached to overwhelming personal debt leads the debtor to succumb to the allure of free credit, while maintaining the facade of success. Turning Debt In To Equity is a process – and the Client’s program. To illustrate this process, a series of TV commercials are used to serialize this process, and to demonstrate the Debt In To Equity’s process and success. This creative approach has also created a cult following who are intrigued with the commercial’s drama. For that audience, we’ll flip them over to the mortgage department.*





# CASE STUDY

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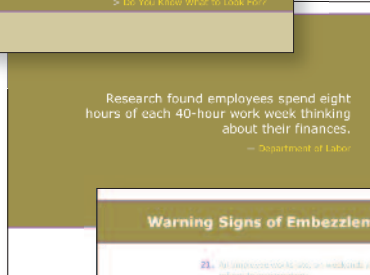
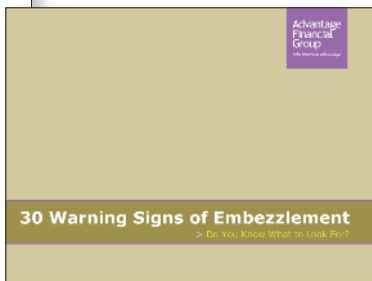
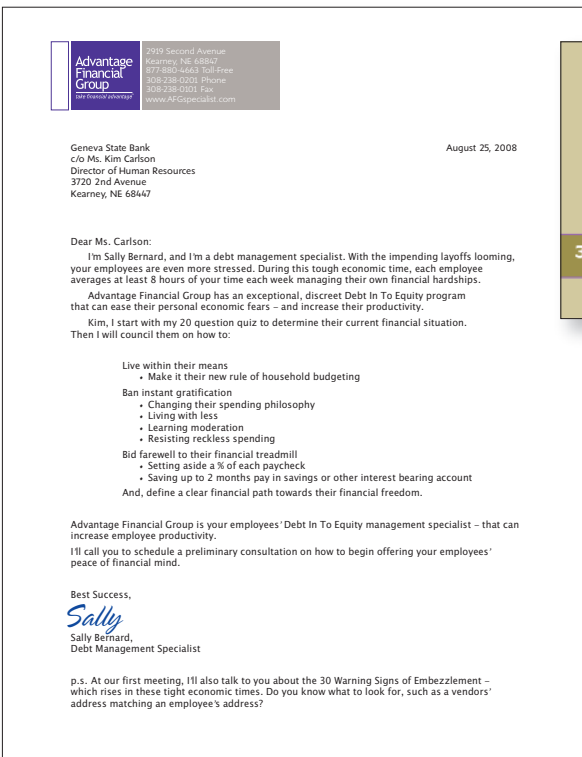
## OTHER:

During Fourth Quarter 2008, the international news about a global recession, sub-prime mortgage crisis and a huge meltdown in the world’s economy made the debt management industry highly competitive. Today, Sally Bernard’s professional opinion and advice on personal finance and money matters is increasingly sought out by employers who have to lay off staff or those who will close their doors permanently. Her fiscal transition program has helped many area families cope with the strain on their reduced incomes and adjust their financial plans.

## SUMMARY:

By taking a personal high-touch approach to both employers and employees in this economy, and not batch process like their competition, has earned them an increase in their brand trust with their audience.

This campaign also had the unintentional result of forcing Advantage Financial Group to move to larger office space which was, ironically, a former bank’s branch building. Without adding staff, the firm’s income rose 75% in 2008, with a 64% increase in new clients – and extended operating hours.



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