

**THE**  
**BREAD**  
**MONEY**  
**METHOD**

**NICHE ATTACK**  
B O N U S R E P O R T

How To Make Over \$150 Per Day  
In The Personal Finance Market



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# Introduction

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In the **Bread Money Method**, we covered how to identify a niche within the Financial Advice industry, how to structure and create your information product, how to get a website online and where to find your initial traffic.

Now, in this report, we're going to expand on the sub-niches that were mentioned in the core **Bread Money Method** report. These sub-niches are highly focused on specific, profitable areas within the general Personal Financial market.

We'll show you how to pin-point your audience for each of these sub-niches and find out exactly where they hang out (and how to start getting traffic to your site as a result.)

However, these sub-niches are still pretty competitive. So in order to succeed, you need to tackle these markets with a different angle.

You see, getting started in these markets is **NOT** about doing laborious keyword research or trying to outrank the big guys in Google. My approach to big money markets like these is different, because it needs to be.

[My approach is more like this:](#)

## 1. Understand WHO your market is

If you don't know who your market is, then you'll have a hard time finding them, let alone selling to them.

## 2. Find out WHERE your market is hanging out

If you can't physically find your audience online, without relying on SEO or expensive PPC ads, then you're going to be facing a very tough few months getting traffic. The truth is, you don't need to be #1 in Google to get traffic these days... but you *do* need to be able to find your traffic and get in front of them.

### **3. Dive into the existing traffic from other websites**

Once you know where your traffic hangs out, you'll need to put your links in front of them, which is much easier than trying to rank on Google's first page, trust me.

### **4. Create content and start picking up long tail search engine traffic**

Instead of trying to target a specific high competition search phrase in Google, we've found an equally effective way to get traffic from Google. You simply create a variety of on topic articles and publish to your blog on a regular basis, incorporating various keywords related to your niche, within each article.

What you will find, over time, is that Google will start sending you traffic for all kinds of long tail keywords. These are keywords that have multiple words within them, and are words and phrases that you would never think of targeting using keyword tools like everyone else.

This method does take time, but publishing regular content is really the secret to getting traffic from Google in competitive markets like the personal finance niches covered in this report.

**Remember, Google is just one element of your overall traffic strategy.** We'll show you more ways to get traffic within this report.

So in this report, I'll show you exactly who your audience is, where they hang out, and a specific strategy on how to get your foot in the door and start taking action, despite the competition.

This report is *not* a complete guide to niche marketing, it's simply an expansion of the **Bread Money Method**, which teaches you the basic principles of creating simple information products within the financial advice market.

Once you've finished reading this, you'll know exactly which sub-niche appeals most to you, who they are, where they hang out and how to actually start getting traffic.

# Sub-Niche #1: How to Save Money on Education Fees...

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This represents a huge market, but unlike some of the other sub-niches we'll cover in this report, this sub-niche is also a very clear market to target.

## 1. Demographics of market:

Primarily, your target market will be college and university students. Students are typically:

- \* Proactive
- \* Socially aware
- \* Between 18-35 years old
- \* Have no children
- \* Enjoy the latest technology
- \* Are interested in the news and politics
- \* Enjoy comedy
- \* Enjoy computer games
- \* Have an interest in fashion, health, and beauty subjects

## 2. Where to find your audience:

Looking at the demographics above, you can quickly begin to see all the different places that you can target your typical student. But let me break

this down for you in more detail:

### \* Proactive

In terms of websites related to students and pro-activity, student forums are a perfect place to start. Why forums? Because it's safe to assume that if you're signing up to forums and taking part in discussions, it indicates that you're at least somewhat proactive about issues relating to students. Not just financial issues, but all kinds of issues.

Forums are a great place for you to join the conversation and start offering financial advice on a regular basis. Your forum signature link is a perfect way to drive traffic to your finance advice blog.

### \* Socially aware

Students that are socially aware might visit fashion blogs, political blogs, personal development blogs and more. They would also typically read newspapers and due to their technical savvy, they may have RSS feeds or news aggregators for a number of these blogs.

Of course, the biggest source of traffic for socially aware students will surely come from Twitter, Facebook, Myspace, Youtube and dating websites.

### \* Between 18-35 years old

Many marketers assume that targeting a certain age range of people is way too broad and untargeted when it comes to getting traffic back to your website. They assume that getting targeted traffic for your student finance blog means hanging out on other student finance blogs. In fact, the opposite is usually true.



Targeting students in places where they are not already consuming that information can often work more in your favour. Picture the scene... Sally is in her student apartment, with money to go out with her friends tonight. She's eating baked beans on toast, for the second time today. She's reading a blog on local gig reviews. Then whammo, she sees your link or ad that shows her how to save money as a student. Don't you think she's going to be at least curious?

If you're not convinced, take a leaf out of Mike Geary's book (*Mike Geary is owner of Clickbank's #1 fitness product, Truth About Abs.*) Mike claims that since he and his affiliates began targeting websites that were only *related in the sense of who was visiting them*, his sales and conversions shot through the roof. The most significant point Mike makes however, is that his clicks were mere pennies, compared to running advertising on *related* blogs and websites.

#### \* Have no children

On the surface, this seems like a tricky one. Where do people with no children go? Well, think about all of the things people do before they have children. They may have more nights out, they may visit more dating websites, they may be more interested in travelling, they may have more time for hobbies.

Again, it seems like a very broad way to target your students, but remember that students fall into this demographic, so they will be visiting websites that fall into these areas.

#### \* Enjoy the latest technology

This one is easy. There are more technology websites than you can shake a stick at. Everything from CNET.com (who feature expert reviews and the latest software downloads) to places like Apple.com and iPhone app

websites. Don't forget the retail side of the market too. Remember, you're targeting students who have little money, so try to think where they would do their shopping. Auction and web comparison websites are an obvious choice here. Of course, some of these websites may not allow you to get your foot in the door with articles, comments or advertising, but you don't always have to. The whole idea is to think like your student. They want the latest technology, and at a bargain. Can you start to see some great blog post ideas here? Can you see some Google Content Network-targeted ads?

\* **Are interested in the news and politics**

In particular, we noticed that many students visit:

- \* <http://www.huffingtonpost.com>
- \* <http://thinkprogress.org>
- \* <http://wonkette.com>
- \* <http://economist.com>

What you may notice, is that many of these websites allow comments on their blog posts, hint hint. :)

\* **Enjoy comedy**

Comedy and students go hand in hand. Some of their favourite places to get their funny fix is:

- \* <http://comedycentral.com>
- \* <http://www.funnyordie.com>

And of course, don't forget sites like YouTube, where millions of funny clips are added every week. These websites all have social elements built into

them, so they're another avenue for traffic.

Again, don't just think about targeting these sites directly. Think about the intent of your student audience. They want to be entertained. They want to laugh. You can exploit this on your student finance blog with things like:

- \* "Top 10 British Comedians Who Are Broke"
- \* "Chris Rock vs Louis CK - Who is Funnier – And Richer?"
- \* "How to Make People Laugh at Parties For 5 Bucks Or Less"

And the list could go on and on. You could also replicate or duplicate this type of content on social networks and of course, on the mighty traffic hub that is YouTube.com

#### \* [Enjoy computer games](#)

The number of students that either own or have an interest in computer or smart phone games is staggering. The traffic and money in the computer games industry is overwhelming and represents a great opportunity for you to tap into your student market. Some of the major websites are:

- \* <http://gamespot.com>
- \* <http://1up.com>
- \* <http://ign.com>

But don't discount the endless list of more niche targeted computer gaming websites that either focus on a particular platform, or a particular game title. For example, one of the highest grossing games of all time, Call Of Duty: Black Ops, has multiple online forums where a larger percentage of their registered users are students. Google Content Network ads are a simple way to go if you don't have time to interact much on the forums.

\* [Have an interest in fashion, health, and beauty subjects](#)

This is another area that is so vast, you'd struggle to run out of websites, forums, and social networks to target.

If you want to drill down a little, target sites that cater for certain age groups... or even better, certain budgets. For example, a quick Google search for "budget fashion tips" brings up a whole bunch of websites where female students are likely to visit.

And don't discount the big players, where fashion conscious, cosmopolitan students like to hang out, such as:

- \* <http://vanityfair.com>
- \* <http://timemagazine.com>
- \* <http://newyorker.com>

### 3. Getting started in this market:

You can build a monster list of students in this market by offering a low ticket or even free info product that helps them to save money on tuition fees. Also, consider including a plan to get rid of debt, as most students expect to be paying debts for years into their career.

Don't forget to target potential new students who want to know how to get into the college they really want, and provide some tips on how to get accepted. There are products and an existing demand for this.

You can also include juicy tips on how to actually make money on the side. Think of all the paid survey websites, part-time online jobs, or even something more in-depth like blogging and affiliate marketing.

## 4. Potential backend sales:

The potential for backend sales in this Financial sub-niche is mind blowing. Let me give you a partial list of potential products, services and information you could offer (either as an affiliate or directly.)

- \* Debt consolidation
- \* General budgeting guides
- \* Job interview techniques
- \* Dating websites
- \* Accountancy software and services
- \* Make money products
- \* Travelling (massive industry in itself)
- \* A guide to studying, exams and time management
- \* Career specific guides
- \* Job opportunity websites
- \* Technology, gaming, and other entertainment offers

# Sub-Niche #2: How To Save Money On Daily Living Expenses

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This financial sub-niche is a lot broader than the student niche above. However, there is a lot more potential traffic and buyers out there, as you're no longer restricted to students.

## 1. Demographics of market:

This is slightly more tricky to pin down, because the market is made up of all kinds of different demographics. However, some specific examples of people that make up this market are:

- \* Students (again)
- \* Parents (particularly single parents)
- \* Elderly people
- \* Home owners

The age range is mainly 18-35, reaching up to early 40's, before we see elderly people who have reached retirement age with low pensions. During research, we found that interestingly enough, a large percentage of this market is interested in technology and gadgets.

## 2. Where to find your audience:

Again, this isn't as concise as the student market, because we're now looking at 4 potential audiences, each of which make up a huge range of

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people with different interests. **I'd recommend *not* trying to target all 4 age groups with one site.** You'll be far better off hyper-targeting your site, content, and offer for a particular group of people as you'll have a much easier time to identify with them and establish trust and respect.

### **Here are some ways you can find your audience:**

- \* **Students:** Please see previous section.
- \* **Parents:** In any number of parenting forums, particularly new mothers, work at home mothers, and parenting advice forums.

Also, you can find parents in home-schooling websites and forums and on social networking groups aimed at parents (which is popular, because many parents feel isolated either with less time for socializing, or being stuck at home, away from their usual work circles.)

- \* **Elderly people:** In many cases, you'll find that elderly people will visit websites that consist of socializing (forums, Facebook etc) or websites that cater to health issues, pensions and, of course, money saving websites.
- \* **Home owners:** There are a myriad of potential websites that home owners visit, from interior design, security, DIY, investment, cleaning and maintenance, buying, selling, re-mortgaging, mortgage advice, trade services and more. The home owner market is huge, and these people are usually money conscious but also have money to spend.

### **3. Getting started in this market:**

Depending on which of these sub-groups you want to target, will dictate the direction you attack this market from. We've already covered the student

angle, so let's look at these others:

**Parents:** You can start targeting parents by creating articles based around new mothers, baby care, time management for parents, dealing with problem behaviour, and of course, budgeting tips for new parents.

You can also go out and start participating in parenting forums, or commenting on parenting blogs. You don't have to just target new parents, as parents with toddlers and teens also have money strains at the best of times, which gives you more options to target even more websites, such as forums and blogs that cover dealing with problem teen forums, for example.

From there, you can offer an information product that is specifically targeted around parents, offering advice on saving money and funding their baby's ever growing needs for new clothes, food, safety, and eventually, nursery and education.

**Home owners:** You can start targeting home owners by publishing articles that range from interior design, security, DIY, investment, cleaning and maintenance, buying, selling, re-mortgaging, mortgage advice, trade services, or you can be more direct and publish blog posts on how to save money around the home.

As this market is so large, you could easily duplicate these articles on YouTube, then get them out to general social networks like Facebook and start pulling in some traffic for free that way. Just think how many of your own friends own homes and want to save money... and you'll start to see the opportunity here.

Home owners will always want help with budgeting, and this is where you can step in and offer your "Home Owners: How to Save Money On Your



Living Expenses" information product.

**Elderly people:** Of course, an effective way to attract the attention of elderly people is through content related to safety, health, and pensions.

I'm not saying these are the only things that elderly people are interested in, but they are directly tied into financial subjects such as saving money, which is where you can present your products on saving money with daily living expenses.

#### 4. Potential backend sales:

Again, this market holds huge potential, regardless of which type of subgroup you decide to target.

#### **For parents, you could offer products such as:**

- \* Home-schooling guides
- \* Health insurance
- \* Deals on family holidays
- \* Deals on children's toys
- \* Guides on being a better parent
- \* Guides on finding the right schools
- \* Guides on dealing with bullying and general safety of children

#### **For home owners, you could offer a range of backend products such as:**

- \* Home contents insurance

- \* DIY tips, tricks, and tools
- \* Trade services
- \* Home improvement guides
- \* Re-mortgaging advice and offers
- \* Buying and selling guides

**And for elderly people, you could offer things such as:**

- \* Selling leads to local financial or investment planners
- \* Healthcare offers and services
- \* Natural supplements
- \* Hearing aids, walking aids, general mobility products
- \* Basic guides to technology (technology made simple)
- \* Security products (personal, domestic, and digital)
- \* Pension advice and offers

# Sub-Niche #3: How To Get Out Of Debt

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Quite possibly the largest Financial sub-niche of them all, and also one of the biggest overall markets in the world.

Considering the fact that everybody owes money at some point in their lives, and that the entire world is drowning in debt, this sub-niche could be considered a "top level" market with lots of potential drilling down needed.

## 1. Demographics of market:

This really is an ocean of different people. The demographics of this sub-niche encapsulate all of the previous demographics we've covered in this report, with the possible exception of elderly people.

Ultimately, students and home owners make up the largest segment of this market, carrying the most debt out of all of us. But there is another group of people that come into play here... *business owners*.

This opens up an entire world of opportunity for you to sell your **Debt Advice** products, whether you want to go back and target students, or you want to tap into the millions of debt ridden business owners who are one step away from a cash flow crisis.

The motivations to get out of debt will vary massively, depending on which group you decide to target.

For example, a student may be aware of their debt but might also be able to skim along without making any dent in the repayments for years, just

riding the interest... however, a business owner will be more motivated to clear debts so they can start hitting profits and actually start making money from their hard work. Equally, home owners would revel at the thought of being able to pay off their mortgage sooner, so would be open to suggestions on how to do that.

Of course, there are many different kinds of debts too, which will dictate the type of information product you decide to create.

Do you want to target business owners by showing them how to reduce their business debt, or home owners by showing them how to pay off their mortgage early, or students by showing them how to eliminate their credit card debt?

**Decide on a *specific* audience, then plan for attack.**

## 2. Where to find your audience:

Again, we've already covered where to find these main groups of people in earlier sections, but we haven't mentioned business owners yet. There are many places to find business owners online, such as:

- \* <http://www.businesslink.gov.uk>
- \* <http://www.entrepreneur.com>
- \* <http://www.forbes.com>

These are major, top level websites of course. Don't discount the many other blogs, websites, and forums that cater for businesses of all sizes. It really is a huge market with a very engaged and passionate audience, in all types of business.

And if you're looking for business owner traffic, remember that YouTube and Facebook are very big sources of this free traffic too. There are many groups on Facebook that cater for business owners, which you can easily join and begin to participate in.

### 3. Getting started in this market:

Once again, getting started depends on who you've chosen to target within the "Get Out Of Debt" sub-niche. We've already covered how to get started with both student and home owner focused products and websites, so let's focus on the business owner demographic.

Ideally, you should start a blog that focuses on the money management side of business, from cash flow to budgeting, finding cheaper suppliers and services, to staff management and beyond.

Really, every area of business is about money in some way or another. Whether you focus your blog on saving money on advertising, or how to outsource for pennies on the dollar, it's always going to attract a savvy business owner who is keen to save money (aren't we all?)

So of course, by attracting these types of business owners, you stand a much greater chance of offering your "How To Get Out Of Business Debt In 90 Days" product and making sales or generating leads.

### 4. Potential backend sales:

No matter who you decide to target within the debt market, you have many potential backend sales opportunities available:

- \* Anything to do with making more money in the future
- \* Investment opportunities

- \* Financial planning services
- \* Accountancy software

Of course, the more targeted you are with your demographic selection, the more backend opportunities open up.

For example, if you target home owners and teach them how to pay off their mortgage five years early, then you could follow up with offers on products and services specifically related to buying and selling homes, DIY, home improvement and so forth.

It doesn't have to be all about debt. **Remember, you're marketing to certain people, not certain subjects.**

# Sub-Niche #4: How To Accumulate Money By Being Smart With Your Finances

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This is an interesting sub-niche, because the people within this sub-niche will usually be savvy and open to the idea of investing in their future.

## 1. Demographics of market:

These people consist of all the previous groups of people we've talked about in this report already. However, the subtle difference is, these people are more interested in the business of generating more money, as opposed to just getting out of debt or saving money. In other words, these people are crossing over into the investment mindset when it comes to money and their future.

This is a good thing, because people with an investment mindset are more likely to invest in something that could make them money now or in the future. That could be your product, or an affiliate product you recommend. The products you offer would typically be financial planning, accountancy, basic investments, investment loopholes, etc.

## 2. Where to find your audience:

Try looking at investment websites and blogs to find a more money savvy audience. Also, financial advice websites would be a good fit for this sub-niche.

Again, don't discount all of other groups of people, such as home owners

and business owners, who are more likely to be savvy when it comes to managing their money. This opens up a range of websites, from home and property sites, to business advice forums, to investing forums.

### 3. Getting started in this market:

Creating a targeting blog that is aimed at a certain group of people, such as home owners, business owners or investors, is a good idea. Content would vary, depending on who you target. Of course, there will always be a large amount of competition in these subjects, but that should not stop you from getting traffic from Google, Youtube and Facebook.

The bigger the market, the more traffic there is to go around. Just remember to target your content specifically for a certain group of people, then offer a product that ties into their subject. For example, you could create a blog on property investment opportunities, then offer a Money Management information product for home owners and property investors.

### 4. Potential backend sales:

Although the potential for backend sales is massive, it does depend on who you're targeting within this sub-niche. Generally, anyone who is looking for smart money management advice may also be interested in:

- \* Future investment opportunities
- \* Self sufficiency and being frugal
- \* Investment/tax/banking loopholes and other saving tips
- \* Protecting your money and assets

There is a huge market for money management products. Take a look at the Rich Dad, Poor Dad franchise. They are selling a wide range of books



into this Financial sub-niche, and sales are astronomical. Of course, they focus on generalized topics such as “How to Get Rich” or “Positive Money Attitudes” but the lesson here is that money management, both practically and psychologically, is a huge business... and one you can tap into today.

# Sub-Niche #5: How To Repair Your Credit Score

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The credit repair industry is a sub-category of the debt advice industry. People who are in debt are always facing the challenge and burden of a bad credit score.

A low or bad credit score can affect all your future life decisions, from buying a car to buying a new home, it can be a real drag in life, and therefore something that many people are highly motivated to fix.

## 1. Demographics of market:

Typical demographics for this market are students, graduates, young professionals (i.e. recent grads), and business owners. The key difference with this sub-niche is that these people are not only in debt or recovering from debt, but they are also looking to purchase something (your credit score is usually only a problem when you want to buy something, whether it's a credit card, a house, or a new business.)

This represents a double opportunity for you, as a marketer. First, you can solve these people's credit score issues and secondly, as an affiliate, you can potentially make a commission from selling them the product they originally wanted to purchase.

## 2. Where to find your audience:

This sub-niche can be targeted by thinking inside the mind of your typical bad credit score consumer. These people are:

- \* **Young or middle aged consumers:** From iPods to TVs, alcohol to

holidays, people often buy non-essential products to make life more fun. However, they also throw the bill on the credit card and forget about it for a while. When they can't pay it back, the credit rating goes south. This doesn't stop these people spending more however, so you can find these people in all the places that relate to non-essential products and services (travel websites, technology and entertainment websites etc.)

- \* **Potential new or existing car owners:** Many people don't have the luxury of buying a car with cash, so it goes on the credit card. Whilst many people pay this debt off, many more don't, or can't. Look for people selling their cars, or downgrading, and you'll find a treasure trove of potential bad credit score consumers at your fingertips.
- \* **Potential new or existing home owners:** One of the biggest investments in our lifetime is owning a home, and people looking for a new home may be plagued by bad credit and therefore unable to get a mortgage.

Equally, existing home owners with a huge mortgage to pay off may be struggling with repayments and watching their credit score deteriorate over time (if they're missing payments due to unemployment for example.) You can find these people in property and home owner advice forums all around the world.

- \* **Potential new or existing business owners:** If you're buying a new business, you'll need to borrow money. Banks won't be too quick to offer you that loan if you have a bad credit score (although a solid business plan can often counteract this.)

Equally, if you already own a business, then you're more likely to be spending money on essential products and services to keep that business afloat, which means there is a potential for a damaged

credit score if you can't cover the costs on any given month. A drop in revenue or an unexpected law suit can trigger this situation very easily. You can find new or existing business owners all over the internet, such as business start up forums.

- \* **Impulse spenders:** These are people who buy things on impulse or through emotional reasoning alone. The fashion industry is a good example, where for many people, looking good is more important than being out of the black. Also, people who buy sports cars on credit (to impress that blonde neighbour for example) or people that thrown down \$1000 on a horse, because it has good odds.

There are many different types of lavish spenders, but usually, they are the type of people who have a materialistic outlook when it comes to money, and always want to be the centre of attention. Choose your specific impulse buyer and target them with content that appeals to their exotic, wild nature and sense of excitement, vanity and pride.

### 3. Getting started in this market:

Of course, this is another market that depends entirely on which group of people you want to target. Are you going for business owners, home owners, car owners, or impulse buyers?

Whichever group you decide to target with credit repair products and services, you should cater to their specific needs and interested. Drilling down to these specific groups of people will allow you to target the credit repair industry in a much less competitive, yet targeted way.

There's nothing to stop you creating a horse racing blog, a fashion tips blog, a business budgeting blog, and a student blog, a blog about buying

your first home with bad credit... all of which will attract people who are most likely to be suffering from bad credit issues.

Of course, not every one of these groups will have credit score problems, but due to the nature of these types of spenders, a large majority will have some form of credit score issue. More importantly, many of these people will have a specific need to solve their credit rating issues, particularly if their credit score is holding them back from that next purchase.

#### 4. Potential backend sales:

Potential backend sales for the credit score market could be:

- \* How to eliminate debt
- \* Living on a budget
- \* How to simplify your money management
- \* Accountancy software
- \* Better job and income opportunities
- \* Debt consolidation
- \* Price comparison services (credit cards, mortgages, etc)
- \* Dealing with – and recovering from – bankruptcy

# Sub-Niche #6: Anything To Do With Getting The Best Insurance Deals

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Now we're getting into the more alternative sub-niches of the Financial advice market, instead of the standard debt elimination or credit score sub-niches.

There are millions of people looking for a better deal on their insurance, and there are hundreds of different types of insurance on the market today... from pet insurance to life insurance, and everything in between.

## 1. Demographics of market:

Although the demographics vary depending on which type of insurance you're looking to help people with, the underlying demographics for people looking to save money on insurance are:

- \* Credit card, mobile phone, home, and car owners
- \* Regular travellers
- \* Educated to graduate level
- \* Aged 18 - 50 on average

## 2. Where to find your audience:

People who are looking for insurance deals are people that typically have spending power, but are also conscious of their debts and expenses. Getting insurance is both a legal requirement and a luxury, depending on

the type of insurance. For example, car insurance is a legal requirement, but pet insurance is something a higher income earner might consider, as it's not a necessity, but more of a luxury.

Therefore, if you'd like to target insurance buyers and offer advice on getting great deals on insurance or generally saving money on insurance, then consider who you'd like to target.

There are a number of specific people who need insurance either legally or optionally:

- \* Home owners
- \* Car owners
- \* Travellers/holiday makers
- \* Business owners
- \* Pet owners

Again, these people have been mentioned in this report already, so when it comes to finding them online, you can find them in all the likely places. Home owners in forums, car owners in forums or auction sites, travellers/holiday makers in forums or on travel specific blogs, business owners in a variety of forums, and pet owners are usually home owners, so you'd find them in the same places as home owners.

### 3. Getting started in this market:

You can start generating traffic by creating your own content that is specifically targeted towards these different groups of people, just like all other sub-niches we've already covered. You don't have to create a blog on insurance deals. You can create a blog on new car buying tips, with an ad

for your product that teaches people how to save money on car insurance, and so forth. You can also visit the same websites that they are already visiting, and post useful content with your links back to your own blog.

#### 4. Potential backend sales:

People that buy insurance, or want a better deal on their insurance, will typically also have a strong interest in:

- \* General budgeting advice
- \* Price comparison deals
- \* Coupons, discounts, and other savings
- \* Product specific services and advice (car/home owner tips, business owner tips, health advice, pet care advice)



# Sub-Niche #7: Investing Secrets (Property and Stocks)

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It goes without saying, the investing market is both large and full of money. People in this market have money to spend, and better still, they need ongoing advice (perfect info marketing niche!)

## 1. Demographics of market:

- \* Predominantly male
- \* College or university educated
- \* Business and money savvy
- \* Ambitious, go getters

This market is made up of savvy investors right through to people who need a way to escape their debts and low incomes. Therefore, you have lots of options for targeting this sub-niche, in terms of the type of product and website you create.

Technically speaking, it would be easier to target a beginner investor crowd, as the content would be easier to produce even if you're not the expert. It would also be cheaper to outsource the creation of this content, as the research would be quicker and easier to complete for the freelance writer.

## 2. Where to find your audience:

Assuming that you decide to target entry level investors, you can typically find them on debt management websites, stock and property investing blogs, and more general websites such as About.com's financial section.

## 3. Getting started in this market:

You can target these groups of beginner investors with basic articles and blog posts targeted towards investing, and how it can solve their current money problems and ambitions for success.

Once again, remember to funnel your content out to sites like YouTube, Yahoo Answers and Facebook Groups to gain free traffic while you're waiting for Google to pick you up. In terms of a product, there are many different information products that sell well in this sub-niche.

Guides to property investing, stock investing, and other types of investing are always popular. If you're targeting beginners specifically, then make this clear with your sales copy and product description/title.

## 4. Potential backend sales:

For investors, there are many potential backend sales that would tie in well with your front end information products, such as:

- \* Stock trading software
- \* Access to property investment newsletters
- \* Monthly investing tip offs
- \* Advanced trading guides
- \* Investment portfolio software

# Sub-Niche #8: Mortgage Advice

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As I previously mentioned, home owners carry one of the largest and most significant forms of debt in society... the mortgage. If there's a way to reduce payments, or speed up the repayments in general, then you can be sure that a home owner will want to know about it.

## 1. Demographics of market:

Of course, this one is very clear. Home owners are your target market. Home owners are typically couples, with at least a college level education and they're employed full time. A large percentage of home owners have at least one child and at least one car in the driveway.

They have disposable income, with lines of credit available to them. This also suggests that they may be considering marriage or are already married, along with possibly having children and/or pets. And of course, home owners spend money on their homes, for market value reasons, as well as for pride and comfort.

## 2. Where to find your audience:

Home owners are a tricky bunch to find, because they span a wide range of ages and lifestyles. However, you can be sure to find home owners in places that offer content on:

- \* Insurance
- \* DIY

- \* Home improvement
- \* Interior design
- \* Household goods reviews/purchases
- \* Gardening
- \* Home security
- \* And of course, mortgage related content

### 3. Getting started in this market:

The best way to approach this market with your mortgage advice product (or any information product that relates to financial advice for home owners) is by reaching out to them through these areas of content, both from your blog and on social networks and video sharing websites.

Again, it's best to target a specific category of content, so you can focus your blog and content effectively, without feeling overwhelmed. Remember, all of these types of content will attract the same common audience – the home owner, or more specifically, the *mortgage holder*.

Even if you create a DIY blog, you can be sure that the people reading will have a mortgage that they're trying to pay off as quickly as possible, and that's where you step in with your mortgage advice products.

### 4. Potential backend sales:

The real potential in this sub-niche is cross selling related products and services that are all relevant to the home owner. The home owner/property industry is worth trillions of dollars, because there are so many products and services that home owners will buy... sometimes through choice, but

most often through necessity.

So if you create a blog on saving money on home expenses, you can sell your mortgage advice product to home owners, and then follow up for an entire year with related offers such as DIY, Interior Design, and so forth.

The best way to approach this cross selling technique is to offer products and services that match the intention of the buyer.

For example, a keen gardener might be more practically inclined than others, so cross selling your DIY guide would be a better option than some kind of guide on insurance.

On the other hand, someone who's interested in the security of their home might be more responsive to extended insurance deals. Of course, these are backend offers you can test, to see which combinations work best.

# Sub-Niche #9: Retirement Planning Advice

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Again, this is another sub-niche that is very clearly defined as people approaching their later years, typically aged 50 onwards. This would also involve advice on pensions too.

## 1. Demographics of market:

- \* Usually aged 50+
- \* Not technically savvy
- \* Predominantly well educated
- \* Possible health problems/disabilities
- \* Frugal living, strong family values

## 2. Where to find your audience:

The 50+ audience can be found in many places, not necessarily related to pensions, healthcare, or anything you would immediately associate with somebody planning for their retirement. People of this age group tend to have more home-based hobbies such as gardening, music, writing, cooking, knitting, soap making, yoga, walking, wood work, collecting, to name a few.

So immediately, you can see a wide range of potential niche hobby sites that you can target, and attract a lot of this age group who would also be interested in pension and retirement planning advice. However, you'll also attract a lot of people who are already retired, and therefore not in need of

your retirement planning products and advice.

You can also target people of this age range on Facebook through paid advertising and groups. That's the great power of demographic targeting on social networks like Facebook; they fit perfectly with these types of markets, where age plays a critical role in finding your perfect audience.

### 3. Getting started in this market:

As previously mentioned, there are two low cost and low competition ways to target people who would be thinking about – and planning – their retirement.

The first is to target niche hobbies and activities that people of 50+ are likely to enjoy, and get your links and/or ads in front of these people directly through other people's websites.

The second is to create your own niche hobby websites and create content that caters for that niche.

Of course, you could shoot straight for the bullseye and create a blog that focuses on retirement planning advice, but as with all of these sub-niches, you will find the competition much stronger than using this “backdoor method” of targeting the people's interests, instead of shooting directly at the core subject.

### 4. Potential backend sales:

The 50+ market are rabid buyers and although smart with their money, they have more disposable income than many other age groups, generally speaking. Things that this group of people would also be interested in are:

- \* Healthcare products and services
- \* Security (personal, property)
- \* Cosmetics
- \* Keeping fit
- \* Hobbies, leisure and entertainment
- \* Staying connected with friends and family
- \* Price comparisons, deal hunting



# Sub-Niche #10: Tax Relief (Aimed at Business Owners)

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The tax relief niche is really aimed at business owners who want to reduce their taxes (and subsequently increase their profits.) Again, this is a fairly large sub-niche that you can target with your financial advice products. There are many books, products and services that cater for tax relief, so just like all of the others I've mentioned above, it's a sub-niche that works.

## 1. Demographics of market:

Of course, we're aiming this tax relief solely at business owners. It doesn't really matter which type of business, or even the size. The only thing that matters is that the advice you give them is accurate and actionable. Business owners have varying budgets, but if they are certain that your product can save them "X" amount of tax in a year, then it's usually an easy sale.

One thing to watch out for is hard selling. Business owners tend to be the most resistant to any form of hard sale, because they're so used to it (and often use those tactics themselves.) If you're offering a solid product with a clear benefit, you really shouldn't need to hard sell anyone anyway.

## 2. Where to find your audience:

Again, business owners can be found in many places online. Typically, you'll catch them in forums or on blogs, and often on YouTube, Twitter, and Facebook groups. It may be a comparatively small market when you look at the debt niche, but business owners are much more engaged and easier to locate online, which is great for you as a marketer.

### 3. Getting started in this market:

Tax relief for business owners is a lot more niche than other subjects, so you could create a blog that covers a variety of business tax saving tips, with your main tax saving product clearly on display at the end of each article or blog post. Of course, there will always be competition, but it'll be considerably less than trying to build a blog around mortgage or debt advice.

To start getting traffic, hit the forums and join discussions offering advice and providing useful answers. You can also try YouTube and Facebook, targeting specific content and groups of business owners.

It's best to target content that is complimentary to your business tax relief advice, so you're not competing directly with others. For example, if you want to get traffic from Facebook, target marketing groups, instead of money management groups, so you stand out with a totally different angle within that group (and therefore, not stepping on the group owner's toes.)

### 4. Potential backend sales:

Selling a tax relief product holds a lot of potential backend sales, as you're selling to business owners who need and buy a lot of products and services, such as:

- \* Marketing products and services
- \* Advertising products
- \* New business opportunities
- \* Time management solutions
- \* Accounting software
- \* Other products and services that reduce business expenses

# Conclusion

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After reading through each sub-niche breakdown, you may notice that the underlying strategy is the same... instead of setting up a website on SUBJECT A to reach BUYER A, you set up a website on SUBJECT B (which is closely related to A) and attract BUYER A traffic with much less competition and cost.

And furthermore, instead of trying to target super competitive keywords in your market, you'll find that by creating blogs with lots of related content, you'll naturally attract long tail keyword searches from Google. This search engine traffic only makes up a small percentage of your overall traffic, but if you approach it this way, you don't have to fight so hard for those fiercely competitive keywords that everyone else is fighting for... and you'll still get targeted traffic from Google!

This is a proven strategy, especially in competitive markets such as those listed above. Of course, these are fierce markets, but they are penetrable when you use this back door method of attracting your target audience with a different angle.

You will also notice how we mention the same sources of traffic for almost every sub-niche listed in this report which are:

- \* Forums
- \* Facebook
- \* YouTube
- \* Blogs

These are just a few of the potential traffic sources out there, but they are, in our experience, the most effective and most highly populated sources of

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targeted traffic online, regardless of your niche. Forums are of course the most targeted, but can take more work to embed yourself into the community (regular posting and building a reputation.)

If you have the budget, you can outsource this task. There are people who will build forum profiles for you, and post regular answers and new threads in any forum you like, for a small fee. Search for "forum posting service" and you'll see just how many of these affordable services exist today.

The same applies with any content posting or social networking tasks. **If you can afford it, there are many people that will offer to do these tasks for you, while you focus on product development or new opportunities.**

But even if you don't outsource this, you will find that it's not difficult to engage in your niche audience and start generating traffic. **The trick is having a resource of content that you can refer to, when answering forum posts, Yahoo answers, or commenting on other people's blogs or YouTube videos.**

For example, if I had a mortgage advice product on sale, and I wanted to generate traffic to my home owner blog, I would first create a list of popular questions/topics/subjects within the mortgage advice area, which I could use as a basis for all my activity. This way, I could essentially duplicate my answers across blogs, YouTube comments, forums and answer websites, without having to start from scratch every time.

Of course, the major work is creating the content for your product and for your website, but it's not hard if you break it down into daily steps, and don't feel overwhelmed by it.

Simply outline your product contents (based on the steps provided in the original Bread Money Method report) and then create a list of potential articles for your website.

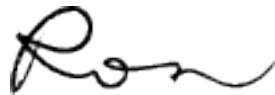
How many articles will you need? That's hard to say, but for your website, I would recommend at least 10-15 base articles to give the search engines something to feed on.

And remember, you don't have to directly compete with the big financial sites here, as you can target smaller niches that are still closely related to your main product. For example, a small gardening blog would still attract home owners who have mortgages, and therefore, you're pulling in targeted traffic for your mortgage related product, without competing against the mortgage giant websites in Google.

Best of luck on your journey to \$150 per day in the personal finance niche!



To your success,



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