

# Affiliate Classroom

**Social  
Bookmarking  
For Affiliates**

The journal of affiliate marketing and management best practices

## Financial Niche Issue



**Writing On  
Money?  
Use Best  
Practices!**

**Life Insurance  
Promotions:  
A Great Choice**

**PPC That Pays  
For Itself**

Volume 2, Number 7  
June, 2006

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

**On June 27th, 12:00 pm Eastern...**



**The Most Comprehensive Affiliate Manager Training System Will Make Its Debut!**

**4 Hour Affiliate Manager Boot Camp on DVD (taped January 2006 at Affiliate Summit West)**

**15 Hours of Audio with Industry Leaders and Top Managers**

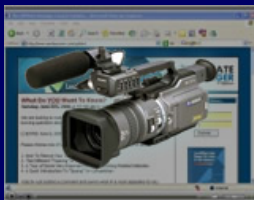
**10 Learning Modules (350 pages of text and self-assessment tests)**

**Checklist and Template Pack (letters, newsletters, and more)**

**Where To Find It In Affiliate Marketing (directory & glossary)**



**Plus Premiums and Bonuses from Shawn Collins (AffStat 2005), Revenews.com, PayDotCom, Revenue Magazine, and Affiliate Classroom Magazine**



**Read testimonials at our Pre-Launch Blog**

**<http://amclassroom.com/update>**

**Watch an educational video clip at**

**<http://www.AMClassroom.com>**



**The Affiliate Manager, 1st Edition was developed by the Staff and Consulting Faculty of Affiliate Classroom, Inc.**

## TABLE OF CONTENTS

June 2006

### In This Issue

- 4**    **Top 5 Affiliate Programs for June, 2006**
- 6**    **COVER STORY - Writing About Money? Follow These Best Practices!**
- 12**   **Promoting Life Insurance: A Great Option For Affiliates**
- 16**   **PPC That Pays For Itself**
- 20**   **Web 2.0 – Social Bookmarking and Shopping Sites**

### About Affiliate Classroom Magazine

© Copyright 2006, Affiliate Classroom, Inc.™ and the individual authors. All rights reserved. Unauthorized reproduction of any portion of this publication is forbidden. Contact the Managing Editor to request permission to reprint articles. All contents of this issue, including design, photos, graphics, and text are copyrighted. All brand names and trademarks are the property of their respective holders.

#### Staff

Helen Swann Montgomery, Managing Editor  
Jeffrey Perren, Research Assoc. & News Writer

Affiliate Classroom Magazine is published monthly by Affiliate Classroom, Inc.™ Back issues are available at [www.AffiliateClassroom.com](http://www.AffiliateClassroom.com). Article submissions should be 1250-2000 words, on one affiliate marketing subject. No general marketing articles. We reserve the right to edit all articles. Send articles or letters to [editor@affiliateclassroom.com](mailto:editor@affiliateclassroom.com) with the words AC MAGAZINE LETTER in the subject line.

Affiliate Classroom, Inc.™  
387 Technology Drive  
College Park, MD 20742

### June 2006 Sponsors

Click to view each sponsor site.

- 3...** [AffiliatePrograms.com](http://AffiliatePrograms.com) - Visit us for the highest earning programs, affiliate resources, and a friendly community that's ready to help!
- 7...** [AmericanLifeDirect.com](http://AmericanLifeDirect.com) - High payout CPL.
- 8...** [Partner Weekly](http://PartnerWeekly.com) - One-On-One Service, Highest Payouts, Zero-Cost Impulse Offers
- 9 & 10...** [Net Margin](http://NetMargin.com) - List Management, Email Services, Optimized Pages, Exclusive Offers, Rewards. Join Now & Maximize Your Net.
- 10...** [Action Gold](http://ActionGold.com) - Earn 50%, Lifetime Cookie.
- 16...** [Professional Affiliate Management Course](http://ProfessionalAffiliateManagementCourse.com)

### Coming June 27, 2006...



### The Affiliate Manager 1st Edition

**How to Build and Manage  
an Unstoppable Online  
Sales Force**

**Written and Developed by the Staff and  
Consulting Faculty of Affiliate Classroom, Inc.™**

**Get on the advance notification list here:**  
<http://www.amclassroom.com/>

**Read the blog and preview samples here:**  
<http://www.amclassroom.com/update/>

## Top 5 Affiliate Programs



# AffiliatePrograms.com

Sponsored by [AffiliatePrograms.com](http://AffiliatePrograms.com)

[AffiliatePrograms.com](http://AffiliatePrograms.com) is a comprehensive affiliate portal for affiliate marketers. Each month we will prescreen and choose the programs with the highest earning potential. We are here to help!

### FEATURED PROGRAM: Neverblue Media

<http://nbads.com/signup/CD2326>

Neverblue Media is one of the top lead generation networks on the internet. They have over 300 exclusive campaigns to choose from which gives them a huge edge over their competitors. They own numerous sites and have no problem paying their affiliates the best rates.

Neverblue Media operates on a CPA model which means they always pay on time making sure you never have to worry. Neverblue Media also provides a two tier program that pays 5% on the second tier for the first year of the referral. They provide a dedicated team for affiliate support to ensure their publishers are able to reach maximum potential.

#### 1 - Revenue Gateway

[http://revenuegateway.directtrack.com/index.html?super\\_affiliate\\_code=CD2734](http://revenuegateway.directtrack.com/index.html?super_affiliate_code=CD2734)

Revenuegateway is a trusted affiliate network that is focused on giving its affiliates the best top quality advertisers online. Revenuegateway's affiliate network has the most unique exclusive offers of any affiliate network. At Revenuegateway, you won't have to worry about late payments because they put their affiliates first.

A 5% referral bonus is also available every time an affiliate is referred, and right now you have a chance to win a Mini Chopper. We recommend you get your motorcycle license and check them out!

#### 2 - Globat

<http://affiliates.globat.com/cgi-bin/affiliates/clickthru.cgi?id=affiliateprograms>

Globat is stepping up to the plate with their affiliate program GloFlex. Their program gives you flexibility, responsiveness, quick payments, top-notch support, enhanced tracking tools, 24/7 real-time reporting and more.

Globat's top performers receive President's Club, a one-of-a-kind premiere level program which provides the most comprehensive incentives, such as a **\$200 commission level**, individual 1-800 numbers for President's Club members only and access to exclusive custom coupon codes. We don't know of many hosting companies offering payouts this high.

## AFFILIATE PROGRAM ANNOUNCEMENTS

### 3 - Forex-Affiliate

<http://www.forex-affiliate.com/Affiliates?Page=apcom1>

Forex-Affiliate is a premier online trading platform that provides round-the-clock professional staff, including specifically designated account managers to each campaign. They also have online 24/7 reliable stats, fast payments, and numerous creative materials for you to download to help you increase your traffic.

Forex-Affiliate has the highest payout percentages and conversion rates that we have seen in this market to date. They have all the best brands in the Forex industry available for your use to make sure you can have unlimited growth and revenue.

### 4 - NCS Reporting

<http://cap.ncsreporting.com/ncssignup.htm>

NCSReporting.com has paved the way for credit card affiliate marketing. NCS prides itself in featuring top payouts from of the largest banks in the country and feature over 100 financial offers. They are able to do this because of their personal relationships with these banks created from years of experience. NCS has superior customer service that is second to none and an experienced staff that is trained in all the latest marketing trends.

NCS also offers a newly designed reporting system that places you on the edge of today's tracking capabilities. If you are an online marketer looking to make money in credit cards then you will definitely have a hard time finding any company that will pay or service you better.

### 5 - Lead Flash

<http://affiliates.leadflash.com/z/2035/CD1>

Lead Flash has been building its network from the ground up. Many of you may not know that Lead Flash is a major provider of payday loans leads and will prove they can compete with anyone. They are a performance based advertising network that focuses on putting the needs of their affiliate publishers first.

LeadFlash offers individual excellent personalized account management, on-time payments and campaigns averaging well over \$1.50 per click. LeadFlash's top affiliates earn over \$20,000 per month with exclusive payday loan offers and numerous others.

### Until next time...

Check this space next month for even more great programs! In the meantime, come check us out at our [Affiliate Forum at http://www.affcommunity.com](http://www.affcommunity.com). In our community you can "meet and greet" fellow marketers in a friendly and informative atmosphere. Here you can learn about the latest SEO techniques, newest affiliate trends, and the most up-to-date news on the affiliate marketing industry. Our community is divided into sections that allow for an organized area for communication for you to learn about the most profitable affiliate programs. We also have monthly contests and prizes to reward all the most innovative affiliates.

## COVER STORY

## Writing About Money? Follow These Best Practices!

by Jeffrey Perren  
Research Associate & News Editor



[Editor's Note: Jeffrey Perren has three decades of experience in writing for the Financial arena. He was employed by several Fortune 500 financial institutions, including banks and mortgage lenders, and worked on Wall Street for many years. Now a free-lancer, he writes financial content that is distributed to dozens of websites monthly.]

---

**First and foremost – do your homework. Apart from legal and ethical considerations, the financial arena is one area where everything is not a matter of opinion.**

---

Writing for financial websites is challenging. The material is often inherently more complicated and less familiar to the average reader. Long time investors, even successful ones, often aren't adept at grasping the written word. They're usually more comfortable with numbers.

But it remains true that writing good content is one of the best ways to generate traffic and to encourage conversions. Note that innocent-looking word "good." How exactly do you do that?

### Research

First and foremost — do your homework. Apart from legal and ethical considerations, the financial arena is one area where everything is **not** a matter of opinion.

Certainly people have favorites and make predictions on less than rock solid information. But the basis of those has to be grounded in reliable sources or personally verified facts. Credibility counts tremendously, and it can be lost quickly. Once lost, it's doubly difficult to reclaim (after having been hellishly tough to earn in the first place).

Thankfully, with the growth of the Internet, information is easy to find and cross-check. There are a dozen or more trustworthy sites that regularly publish finance and investment oriented.

Some of the better known sites include <http://www.investopedia.com>, <http://money.cnn.com>, <http://finance.yahoo.com>. There's even a site, <http://www.teenanalyst.com>, run by a couple of college students that produces outstanding content for younger readers. They don't have any professional credentials and sometimes the writing is less than perfect, but they present information clearly and well.

[Click Here To Visit This Sponsor](#)

**Join the #1 Life Insurance  
Affiliate Program**

 **American Life Direct**  
The World's Fastest Life Insurance Policy?

AmericanLifeDirect.com's  
"instant-issue" policy can be  
purchased online in just 15  
minutes with No Medical Exam!

**EARN HUGE PAYOUTS**  
for every consumer that  
completes a short 5 field lead  
form at our website.

[www.AmericanLifeDirect.com](http://www.AmericanLifeDirect.com)  
[affiliates@americanlifedirect.com](mailto:affiliates@americanlifedirect.com)

## Cross-checking

Reporting the same information on multiple sites doesn't, of course, mean it's true. That's especially relevant when what is reported is either a prediction or simply a wide-spread opinion. But when reporting facts, using the data from multiple trustworthy sites is a good way to be confident the data is reliable.

Examples are: the rate of inflation, the size of the Federal budget, the amount one company paid to acquire another, and similar data. You might be surprised at how much variation there is in these figures as reported. Daily data, such as stock prices, can be gleaned from any number of official sources. Reporting it accurately is covered by a number of SEC regulations, NYSE or NASDAQ rules, etc.

## Tutorials

When writing about more tutorial-style subjects it's just as important to get things straight. Some concepts are tricky to convey, like selling short. Some subjects, such as trading options, are inherently more complex than others.

Using simple, concrete examples helps the reader new to these areas understand the topic. But it's important that the example be correct in every detail. Look around for real-life examples, such as the current price of Microsoft call options.

Do the math yourself and execute some imaginary trades using different scenarios. There are several sites and software packages that have this feature, but pen and paper helps build confidence. Imagine you don't have a calculator or a spreadsheet. If you can't carry out simple calculations by hand, the finance arena may not be for you. Good salespeople understand the products they are selling.

## Hype

The one thing to avoid is any appearance of hyping a particular product. Selling is fine; indeed, it's expected in many cases. After all, as affiliates that's the very reason for the site in the first place. But promoting in a way that suggests: "You can't lose!" or "The greatest investment ever to come along!" is unwise.

It's unethical, sometimes illegal, and will lose you credibility — and therefore readers who are potential customers — very quickly. On the Internet, word gets around lightning fast. If you need concrete examples just look at some of the sites touting gold and other commodities.

Metals are a perfectly legitimate investment and most who deal in commodities are honest businesspersons. But it's an area that seems to attract a large percentage of those individuals who are willing to bend a phrase to make a buck. Don't join them.

Anytime you see something that reads like "Inflation is about to lead to the next Dark Ages, buy Gold!" you know you are reading something you don't want to emulate. (Among other

reasons, if there really were an imminent economic collapse, gold would be just as worthless as everything else but an invisible self-sustaining farm.)

## Technique

Good writing techniques for general topics apply to financial subjects as well. Keep sentences and paragraphs short. Any sentence longer than 30 words is probably too long. Any paragraph over 65 words is a good candidate for revision. People visually scan a page before they read it. Big blocks of text discourage delving deeper.

Misspellings and typos are a big no-no. Nothing will make the writer appear as an amateur quicker. Your information and style would have to be truly exceptional for readers to overlook sloppiness in presentation.

More specifically, when writing financial content it's important to keep things simple, but not so simple as to be misleading. To paraphrase Einstein: "it should be as simple as possible, but not simpler."

Finance and investment are tough topics for the average person. Professionals spend years trying to understand the intricacies of economics, trading, and so forth. But a careful balance is required not to make the reader think the subject is so easy that "anyone can get rich doing that."

Stock trading, for example, is pretty straightforward. (Obviously, that doesn't mean getting rich trading stocks is easy. Knowing how and picking well are two

[Click Here Now To Visit This Sponsor](#)



## The Only Affiliate Tool You Need.

Imagine unlimited earning potential from your website, email list or newsletter. Receive your own personal account representative that will help you achieve your highest level of success. Access to customizable stat reports, that fit your specific needs. Best of all, you don't have to wait to see your earnings, PartnerWeekly pays you weekly.

**Exclusive Offers**  
**Highest Weekly Payouts**  
**Dedicated Support**

**Join Today.**

[Click Here To Visit This Sponsor](#)

# Opt In:

## Advertiser's Checklist:

- Creative Development and Optimization
- Dedicated Account Management
- Diverse and Trusted Media
- Email Services
- List Management

Want to get more acquisitions? With NetMargin you'll never have to make a list and check it twice. As a leading affiliate network, Netmargin has all the tools you'll need to drive meaningful results on a performance basis. Visit [www.netmargin.com](http://www.netmargin.com) and start making more money today!



Better Creative. Better Deals. Better NetMargin.

separate things.) Writing a tutorial to explain how the market works, then sending the reader to a site where you get a commission, is not complicated.

By contrast, Forex (the foreign currency exchange markets) is riskier and more complicated. Explaining how to play that game is do-able, but less easy because of the complexity of the game.

The plot thickens. More complex financial products are being developed all the time. Once upon a time, mutual funds were the latest invention. Now ETFs (exchange traded funds) are the new craze. There are derivatives of derivatives of weather futures. The list goes on.

Writing about these more complex topics is inherently tough. Helping non-professionals understand the subjects, which ultimately — one hopes — leads to them making a purchase that leads to a commission is difficult. But simplifying the subject to the point that you lose what it's about is going to lead to lower conversions in the long run.

### Keywords

Many content producers design a page for keyword optimization. It makes sense. You want to rank well for specific keywords, so you need to make sure the search engine bots understand what that keyphrase is.

But the days when writing to include specific keywords

## COVER STORY...

guaranteed high placements faded long ago.

If you write in a natural way, you'll more or less automatically include all the relevant keywords. Plus you're more likely to get plenty of links from other sites, which is more important in the long run.

So to the extent that including your keyphrase in the article helps get good rankings, it should happen spontaneously. Don't waste time struggling with it.

### CYA

Since this is a family program, I won't spell out that acronym. Let's just say it's important to keep yourself out of legal trouble.

Professional stock or bond brokers, financial planners (in the UK, financial advisors), etc. are bound by a dizzying array of rules and regulations. They have to take multiple qualifying tests and spend years in apprenticeships to recommend and sell financial products.

Being an affiliate, you may be lulled into believing you get to bypass all of that. And to a large extent you can.

But emulating some of those professional guidelines is the best way to ensure you're following ethical business practices. It also helps make sure your website stays around. Some sites have been shut down for making claims that, shall we say, were in the gray area.

Depending on the nature of your site and content, you'll want to include something like:

[Click Here To Visit This Sponsor](#)

# :Cash Out

## Affiliate's Checklist:

- Winning, Proven Offers
- High and Timely Payouts
- Exclusive and Unique Offers
- Email Delivery Services
- Optimized Ads and Offer Pages
- Rewards Program

Looking to monetize your traffic with highly-effective offers and products? With NetMargin you'll never have to make a list and check it twice. As a leading affiliate network, Netmargin has all the tools you'll need to drive meaningful results. Visit [www.netmargin.com](http://www.netmargin.com) and start earning today!



Better Creative. Better Deals. Better NetMargin.

Click Here Now To Visit This Sponsor



**! .com**  
**ACTION**  
**GOLD**

Industry experts believe that Online Poker's global annual rake/commission in the next 2-3 years will be more than USD 4 billion.  
- *ResearchAndMarkets.com*

**We offer the most popular games online.**

- Earn Up to 50% Commissions!
- Lifetime Earnings, No Expiring Cookies!
- Daily Stats, Monthly Summaries!
- Dedicated Affiliate Support!
- Fast, Reliable Payouts!

**Claim your share of a multi-billion dollar industry!**  
You send us players, we send you money. It's that easy.

**www.ActionGold.com**

**Sign Up today!**

"Examples are hypothetical and for illustrative purposes only."

"Figures do not represent any actual investment's performance, price or yield."

"Share price and return will vary, so investors may lose money."

"Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity."

"Your investment is subject to risks, including the possibility that the entire amount may be lost."

Making recommendations is tricky. So long as you're clear that it's just your opinion, based on x, y, and z, you're doing nothing other than what financial writers do all day long. Motley Fool (<http://www.motleyfool.com>) makes a good living that way.

But it's important to include one or more of the caveats above, or something similar. It's also incumbent on the writer to state whether or not they have an investment themselves in the product being recommended.

For example, if you sing the praises of Microsoft stock, you should say whether you own some. But you're not required to say how much.

However, if you own enough to be required to follow SEC regulations specific to that class of investor, what you write puts you into a different category of writer altogether. Always due your legal due diligence if you own substantial quantities of stocks, bonds, etc. before you start putting your opinions on the record.

## Wrapping Up

As with any of the recommendations given, except for specific legal requirements, they're guidelines only. Great writers break the rules all the time. There are few great writers.

Depending on the kind of site you have, you may or may not have a fiduciary duty to your readers/customers. But even when you don't, this is one area where good ethics and smart business practices are in alignment.

Always err on the side of too much honesty. When writing financial content, it's both ethical and practical.

## EXPERT PERSPECTIVES

# Promoting Life Insurance: A Great Option For Affiliates!

by Debra Rabin, Business Development,  
Spectrum Direct

<http://www.americanlifedirect.com/>

<http://www.libertydirect.com/>



There are many financial products for savvy affiliates to include in their stable of performance offers. The financial field is pretty crowded; there are banks, investments like stocks and bonds, mortgages and the related field of home equity loans. Of course there are credit cards, consumer and auto loans. It's a large, diverse field.

---

**How big is the audience for financial products? Ask your friends and family and you'll soon find out everyone needs several. But which ones and what drives consumers to those products?**

How can you evaluate financial products to decide where your efforts are most likely to pay off and earn big pay-outs? Simple. Find out what everyone needs!

### Financial Product Options

How big is the audience for financial products? Ask your friends and family and you'll soon find out everyone needs several. But which ones and what drives consumers to those products? That's the million dollar question.

---

At different points in the average person's life they will require different financial products. Consider the recent college grad. They are just getting their lives started. They're setting up their own first homes, so they may need help paying off their student loans.

They need a checking account and credit cards. They are starting their careers and need financial advice. Buying their first car means they will need an auto loan and insurance. These are just a few common financial products you can easily market to this audience.

As the typical consumer ages and marries they begin to need mortgages, retirement funds and insurance, especially life insurance. As this consumer starts a family his or her financial product needs expand. Most will buy a home. So, there will be mortgages and home improvement loans to consider..

He or she will want to plan for the future. That means seeking advice on 401K's, retirement plans, lawyers and wills, health, dental and vision insurance plans, supplemental insurance and, for those who can afford vacations, travel insurance.

Parents will probably want to send their kids to college so the teen's needs will also include 529 Plans and other college savings plans. And, it is very likely they'll need the most commonly purchased financial product – life insurance.

As an affiliate, you might find life insurance the perfect product to promote. Here's why...

## **The Web and Life Insurance: Natural Partners**

Insurance is the perfect product to be sold on the web. As an intangible there are no shipping problems, no backorders, and no inventory issues. Those advantages for merchants are even bigger advantages to you, the affiliate marketer.

---

**17% of US households applied for auto and life insurance during the past year. Of those, 27.8% used the Internet during part of the buying process. 10.5% researched online, 3.2% applied online, and 14.1% both researched and applied for insurance online.**

**(Source: Forrester Research August, 2005)**

---

Here's a product you can advertise and never hear from the merchant that there is a limited supply. Backorder and inventory constraints don't exist. When you stop to think about it, insurance is a perfect affiliation product, financial or otherwise. It doesn't go out of style. It never has manufacturing problems and there are no delivery issues.

There are some technological advances, like term life insurance that don't require a physical ("No Medical Term Life Insurance"). Ecommerce insurance doesn't require a life insurance agent Yet the product is both mature and continues to be useful to new generations. Yes, life insurance is both pedestrian and sexy all at once!

## **Online Shopping Habits**

17% of US households applied for auto and life insurance during the past year. Of those, 27.8% used the Internet during part of the buying process. 10.5% researched online, 3.2% applied online, and 14.1% both researched and applied online (Source: Forrester Research August, 2005). The group that tended to use the Internet for both research and to apply on line was in the middle of the pack in age, income and investment assets.

What does this mean to you, the affiliate marketer? Since all age groups used the Internet for some stage of the process you'll be able to find these consumers waiting for your ads or your content driven website.

## Life Events and Marketing

Who is the most likely candidate to click on your ad and shop for life insurance? The typical life insurance consumer is experiencing one of several life events that drive him or her. Consider these events and the many ways to market to this type of consumer. The typical insurance shopper is (1) recently married, (2) starting a family, or (3) buying a home (or a combination of all three).

---

**Who is the most likely candidate to click on your ad and shop for life insurance? The typical life insurance consumer is experiencing one of several life events that drive him or her.**

**Consider these events and the many ways to market to this type of consumer:**

- **Recently married.**
- **Starting a family.**
- **Buying a home.**
- **A combination of the above.**

Does your affiliate program cater to Moms and kids or weddings and brides, or mortgages and real estate agents? Bingo, you have a ready made audience that wants to know about life insurance!

Now, which life insurance product will you choose to affiliate with?

### Term Life Insurance

Life Insurance comes in a few different varieties, but among the biggest sellers is Term Life Insurance. Why is that? It's the most inexpensive way for a consumer to insure his or her life for a period of time.

The consumer buys a policy covering 10, 20, or 30 years, that covers the family in the event of his or her untimely death. They pay for this policy monthly or annually, and only while they need it.

---

Why is this important to you as an affiliate? Because you want to market something that is well accepted, an industry standard, easy to sell, and in demand. Right? That's term life insurance!

## Adding Sizzle to Steak

Life insurance is a commonly purchased product, so demand is always out there. That's good, right? If you're searching for something that will make that dull but necessary product unique you'll need to do your homework.

What does the consumer have to do to buy insurance? Most of the time, to purchase a policy the consumer has to talk to an insurance agent, which many people would rather not do.

There are medical tests that usually have to be run. People often want to avoid those. They want a simple product that they can purchase online with no moving parts – no doctor visits, no agent calls. That product would be different from the term life insurance offered online today. So do your homework and find the product that will make most consumers sit up and take notice.

---

**The choice of financial product should come down to the one you can most successfully market to consumers.**

**If you select a product for an audience you are already attracting, you'll be closer to earning the additional revenue you seek. Remember to find a financial product that has a wide audience – one people really need!**

---

## **Wrap-Up**

There is an endless variety of financial products for affiliates to market. The choice of product should come down to the one you can most successfully market to consumers.

If you select a product with an audience you are already attracting, you'll be closer to earning the additional revenue you seek. Remember to find a product that has a wide audience – one people really need!

Also check the site usability. Is the site easy to use? Is information easy to find and the product simple to purchase?

Once you've found the right product, marketing to the financial niche will be much more attractive to you. After all, it's yet another marketing space for a savvy affiliate like you to make money. And since life insurance is such a natural fit with many other financial products, it can add a nice revenue boost to your existing sites.

---

## **About the Author**

Debra Rabin is in charge of Business Development for Spectrum Direct, a life insurance sales and marketing organization and the largest seller of E-Commerce Life Insurance in the United States through its <http://www.AmericanLifeDirect.com> and <http://www.LibertyDirect.com> websites. Ms. Rabin is responsible for developing relationships with affiliate marketers who drive 100% of sales on both websites. She can be contacted at (949) 600-7912 or at [drabin@spectrumdirect.com](mailto:drabin@spectrumdirect.com).

## FEATURE ARTICLE

## PPC That Pays For Itself

by Tiffany Guarnaccia,  
<http://www.Searchfeed.com>,  
Corporate Communications



Pay Per Click (PPC) advertising can be an essential tool in promoting financial affiliate programs online, but that's not the only great use for the PPC model. Becoming an affiliate of a PPC engine is an often overlooked option with many advantages.

As a PPC affiliate, a website owner integrates relevant sponsored ad content provided by the PPC network onto their website. When a website visitor clicks on the sponsored ad content, the webmaster earns a percentage of the click-through revenue. How much a webmaster earns is based on several factors, including but not limited to traffic levels, traffic quality, and the way the content is integrated.

By becoming a PPC affiliate, webmasters can enhance their site content while earning additional revenue from existing Web traffic. Another benefit of being a PPC affiliate is the ability to fund online advertising efforts.

---

**“Moving beyond break-even for self-funding ad campaigns can be difficult. The secret lies in how sponsored results are integrated.”**

---

### Free PPC Advertising?

Interested in running a free PPC advertising campaign across the main networks? By becoming an affiliate of a PPC network, you can. Just advertise on that same PPC network. Many PPC engines will then redeposit earned click-through revenue directly into your advertising account.

By taking advantage of this payment option, you can run an advertising campaign and promote products and services virtually for free. Most of the top ten PPC engines offer this option on affiliate programs, including [Searchfeed.com](http://www.Searchfeed.com).

### Beyond Breaking Even

Moving beyond break-even for self-funding ad campaigns can be difficult. The secret lies in how sponsored results are integrated.

Affiliate PPC programs can be used by almost any portal, especially sites that offer financial information. They are potentially very high traffic sites and make ideal distribution outlets for sponsored ad content.

The screenshot shows a web browser window displaying the 'BookSaloon.com' website. The site features a search bar at the top with the text 'SEARCH THE WEB:' and a search button. A yellow arrow points to this search bar with the text 'SearchFeed.com search'. Below the search bar is a 'DIRECTORY' section with various categories like Art, Fiction, Computers & Internet, Family & Relationships, History, Poetry, Language Arts, and Philosophy. Below the directory is a 'POPULAR SEARCHES' section with categories like Bestsellers, Childrens Books, New & Used Textbooks, Book Publishing, Comic Books, and Sports Books. At the bottom of the page is a 'SPONSORED LINKS' section with a yellow arrow pointing to it and the text 'SearchFeed.com results'. The sponsored links include 'Anna's Book Shop - Children's Books' and 'Best Selling Novels at SF Books'. The website also has a 'BROWSE BESTSELLERS' sidebar on the left and a 'The New York Times' section at the bottom left.

## Attractive Integration: An Example

*Shown above is an sample layout for a fictional website with sponsored content that is successfully integrated. The "sponsored links" section at the bottom of the site shows Searchfeed.com's results co-branded to the site. The search box at the top was also co-branded to match the site and provides Searchfeed.com results.*

For example, <http://www.NaftaTrade.com> and <http://www.LowRiskIncomes.com> are great examples of PPC affiliates in the financial vertical. They offer sponsored ad content, provided through Searchfeed.com, that does not overlap with their sites' core offerings, provided through Searchfeed.com.

LowRiskIncomes.com, like many Searchfeed.com affiliates, experienced overall positive results through the addition of relevant ad content. These results included increased site "stickiness" and visitor satisfaction rates, achieved by offering new options for web surfers when visiting the site.

In addition, the owner of [www.LowRiskIncomes.com](http://www.LowRiskIncomes.com), T. Brunson, increased return visits by adding relevant Searchfeed.com ad content. Visitors came back more often to access specific search results. "I have many visitors who specifically click through to multiple Searchfeed listings," said T. Brunson.

To gain the same benefits as these successful affiliates, it is essential to follow a few basic steps. Two of the chief steps are: targeting the site content and being conscious of site aesthetics.

## Targeting Content

There are many different sub-niches and topics. As a result, webmasters need to narrow the choices. For example, in the financial industry alone, there are topics such as insurance, credit cards, mortgages, etc.

This makes it hard to determine what the optimal content focus should be when adding ad content to a site. Informational-based sites, especially, should provide relevant ad content that matches their site's theme or focus.

---

**“Content placement should be above the fold, where it is clearly visible upon first viewing the homepage. This places the information at the tips of the visitor's fingers.”**

---

E-commerce sites can integrate content that is relevant but does not overlap their core offerings. This allows the webmaster to include a wider variety of products or services offered on their site. For example, sponsored links can even be added to product invoice pages to be viewed when a customer is checking out, to monetize additional exiting traffic.

Studying and understanding visitors' activity patterns can offer valuable insight and allow for fine-tuning of site content to further satisfy Internet visitors' needs. This will capture their interest and help to establish a more solid site audience. That way, webmasters can derive further value from being a PPC affiliate.

## Site Aesthetics

Site aesthetics should also be an important consideration when adding sponsored ad content as a new PPC affiliate. Site aesthetics can greatly influence an Internet visitor's experience. Two essential factors for good visual appeal are the proper placement of sponsored ad content and how the content is customized.

Content placement should be above the fold, where it is clearly visible upon first viewing the homepage. This places the information at the tips of the visitor's fingers, allowing them to explore further or click on an ad to outside sources.

PPC affiliates should however, avoid overpowering features. For instance, putting ad content in banners that overwhelm a visitor when they first enter a site can lead to lower click-through rates. Most networks discourage this practice.

After determining optimal placement on the page, ad content should be customized to ensure maximum brand equity. Coordinating all fonts and colors to be consistent with the sites' branding creates a visually pleasing PPC affiliate implementation. With most types of sponsored ads, the look and feel can easily be adjusted to match a site exactly.

## Content Customization Options

Many PPC providers offer tools to customize ad content. Searchfeed.com allows users to fully customize their content to have it appear as though it is coming from the webmaster's site. By

not including a “Sponsored by Searchfeed” notation near the ad content, the webmaster is able to maintain their branding and increase site retention rates.

There are various methods of customized content integration available including search boxes and private label feeds using JavaScript, XML or text formats.

LowRiskIncomes chose Searchfeed.com’s Dynamic Feed Creator for integrating content onto their site. This simple cut-and-paste tool helps webmasters create dynamic text links, or groups of text links, based on site content. This method maintains site branding and creates an additional resource for visitors.

Other networks offer similar capabilities, such as MIVA's Ad Revenue Xpress Dynamic Content feature.

Using tools that maintain branding through seamlessly integrated ad content further secures a higher percentage of return visits. Ad content that does not match a site could look displeasing to Internet visitors, leading to reduced click-through rates and decreased visitor return rates.

## Ensure Future Success

To ensure the best PPC affiliate implementation, take advantage of the tools made available by the PPC provider. Also, use the provider’s expertise and assistance in determining the optimal implementation for your specific site.

It is also important to monitor industry trends relevant to your market sector. Keep up-to-date on new integration methods that can be incorporated to increase benefits derived from affiliate campaigns.

By following the tips above — integrating relevant, targeted ad content while being conscious of site aesthetics — you can obtain an optimal PPC affiliate implementation creating an additional revenue stream for your website.

---

### About The Author

**Tiffany Guarnaccia is the Public Relations Manager for the pay-per-click search engine, [Searchfeed.com](http://Searchfeed.com). In this position, she helps to provide the public and national media outlets with information regarding pay-per-click (PPC) technology and Search Engine Marketing (SEM) relating to industry-specific Web sites and large Internet portals. You can reach Tiffany Guarnaccia at: Phone: 908-722-9951 ext. 205; Fax: 908-722-9953, Email [Tiffany.Guarnaccia@Searchfeed.com](mailto:Tiffany.Guarnaccia@Searchfeed.com).**

### About [Searchfeed.com](http://Searchfeed.com)

**[Searchfeed.com](http://Searchfeed.com), a leader in Pay Per Click search advertising, provides online advertisers with a cost-effective, easily tracked method of generating sales leads while offering small-to-medium sized Web publishers a better way to monetize Internet traffic. By establishing relationships with thousands of leading websites and portals, the [Searchfeed.com](http://Searchfeed.com) advertising network facilitates over billions queries each month. For more information about [Searchfeed.com](http://Searchfeed.com), visit [www.Searchfeed.com](http://www.Searchfeed.com) or call (866) 722-9951.**

## AFFILIATE WEB 2.0

# Online Shopping Meets Social Bookmarking

by Katalin Torok, <http://mktg.idared.net>



Web-based social bookmarking services were the pioneers of Web 2.0 sites - replacing tech-savvy web users' computer-based bookmarks a year or two ago. They were among the first to use user-driven cataloging systems called tagging, now widely known and used by the likes of Yahoo! and Amazon throughout their online properties.

In recent months, the concept of social bookmarking and tagging started moving directly to the business of e-commerce. In this article we look at the emerging shopping applications and the opportunities for affiliate marketers.

---

**Tags are descriptive labels that users add to describe a link. Tags can be used more freely than simply categorizing links. Tags create miniature ecosystems of links that are highly relevant to a certain subject or audience.**

---

Social bookmarking is a term used to describe online bookmarking services which let users save, organize, and share their bookmarks. This definition, while it perfectly describes what a social bookmarking service actually does, really doesn't capture the value and beauty of these new services. Let's see step-by-step what's lurking behind the simple terms:

### 1 - Saving Bookmarks Online

Before the Web 2.0 era, Internet users collected their bookmarks in their browser, locally on the computer. The bookmark file was isolated and personal. Just the simple fact that the bookmarks moved online, stored by a service provider, immediately had multiple benefits. Bookmarks became accessible from multiple computers without any manual synchronization, and the need for backups and the frustration of losing all bookmarks in a browser or computer crash was eliminated.

### 2 - Organizing Features

Social bookmarking services were among the first to use tagging as an organizing concept and tool. Tags are descriptive labels that users add to describe the link. Tags can be used

more freely than simply categorizing links: while category systems are usually hierarchical and restrictive, tagging is permissive and organic. Tags create miniature ecosystems of links that are highly relevant to a certain subject or audience. They continuously evolve as users add bookmarks, and highlight the most important tags by using those links more often.

### 3 - Sharing and Collaboration

Far from being simple online repositories of bookmarks organized by tags, the most important benefit of social bookmarking sites lies in the descriptive term "social", one of the key concepts of the Web 2.0 trend.

By posting bookmarks to del.icio.us or any other of the couple dozen new breed bookmarking sites, users immediately share their links with their chosen peers and all other users of the bookmarking sites (unless they specifically choose to keep their bookmarks private).

The sharing features foster a community of users. You can find like-minded people and subscribe to their link feeds if their interests match yours. You can get your friends, coworkers or net buddies to share bookmarks with to create an instant collaborative link collection.

In addition to being a valuable service to individual users, social bookmarking services are essentially user-organized directories of websites. Such sites reflected the tastes and interests of the real user base.

---

**Social bookmarking sites automatically recognize the links that users actually use and value enough to save in their bookmarks. This organizing system leverages the collective usage patterns of the user base, creating a collaboratively edited and organized, more organic selection of links.**

---

Traditionally, link collections have been centrally selected and organized in human-edited directories like the Open Directory Project (which also powers Google's Directory). By contrast, social bookmarking sites automatically recognize the links that users actually use and value enough to save in their bookmarks. This organizing system leverages the collective usage patterns of the user base, creating a collaboratively edited and organized, more organic selection of links.

### Social Bookmarking Examples

If you are new to social bookmarks, you can take a look at these examples to see them in action:

**Del.icio.us** (<http://del.icio.us/>): The pioneer, and most popular social bookmarking site, del.icio.us, now owned by Yahoo, is the clear favorite among bloggers.. (See the most

recent links tagged as "affiliate": del.icio.us/tag/affiliate and the most popular links tagged as "affiliate": del.icio.us/popular/affiliate)

digg (<http://www.digg.com/>): digg is social bookmarking with a focus on technology news. At digg, users submit stories (links) for review, and fellow users vote with clicks to determine which links are worthy of being on the front page.

Some other social bookmarking sites are Blinklist (<http://www.blinklist.com/>), Yahoo!'s My Web 2.0 (<http://myweb2.search.yahoo.com/>), Furl (<http://www.furl.net/>), and BlogMarks (<http://blogmarks.net/>)

## New Trend: Visual Bookmarks

The Web 2.0 scene has picked up speed in the past year or so. The market has now reached a point where differentiation and specialization are essential.

One of the emerging differentiating ideas is to add visuals (screenshots or single images) to bookmarks. A couple of innovative startups are exploring ways to implement images in bookmarking. Approaches range from showing a screenshot of the bookmarked site (for an example see [www.blinklist.com/tag/shopping/](http://www.blinklist.com/tag/shopping/)), to letting the user choose a single image to be saved along with the bookmark. This, essentially creates a bookmarking site for visuals (see <http://www.kaboodle.com/> ).

---

**As pictures are an essential component of the web-based shopping process, visual bookmarking has a natural application to online shopping. Entrepreneurs started recognizing this and spinning social bookmarks with visuals into social shopping sites.**

---

As pictures are an essential component of the web-based shopping process, visual bookmarking has a natural application to online shopping. Entrepreneurs started recognizing this and spinning social bookmarks with visuals into social shopping sites.

## Social Shopping

The roots of creating shopping communities lie in the early days of e-commerce when retailers like Amazon.com added the ability for buyers to post reviews and ratings on the products they own. We have come a long way since then.

Review sites present a separate market niche within shopping-related web properties, but Amazon continues to be a pioneer in exploring the ways to apply emerging web trends to e-commerce. So, it comes as no surprise then, that social bookmarking elements have appeared on Amazon.com's web store as well.

One needs only to think of the Listmania feature introduced years ago. It allows users to save favorite products as lists, comment on them, and share the lists. The experimental tagging feature introduced last Fall is another.

Shopping is a natural partner for the emerging social web, as casual browsing and shopping is often a social activity in the offline world as well. But there is more to it than simply making shopping more fun for users.

Bookmarking and tagging features help users make the shopping decision not just for themselves but their peers, and even unknown web users as well. This human-powered, free, organic, and trustworthy filtering system provides an enormous value to shoppers facing the infinite selection of products and merchants on the web.

## The Social Shopping Start-ups

In the past year, several new Web 2.0 startups set sail in the social shopping realm. We highlight the most interesting ones, but new ones are popping up every week, so keep an eye out for them.

**Wists** - <http://www.wists.com> - Lets users save products (or any other sites) with a single picture or a screenshot, tag them, and share them with family and friends, or the general public. Users can post badges to their websites that display one or more thumbnails and link to the product page originally bookmarked, along with any notes the user added.

For a niche site fully powered by Wists, take a look at <http://www.cribcandy.com>, a photoblog for home accessories and furniture.

**Stylehive** - <http://www.stylehive.com> - Their tag line "Social bookmarking for the product and shopping obsessed" says it all. Unlike wists, the site is more specialized for product links, and allows commenting on each bookmark.

**Kaboodle** - <http://www.kaboodle.com> - Instead of tags to organize information, Kaboodle lets users create pages of items, such as wishlists, product lists for comparison shopping or research, pages showcasing collectibles, and so on.

**Crowdstorm** - <http://www.crowdstorm.com> - Not yet launched, but you can see screenshots on the developer blog at [crowdstorm.blogspot.com/](http://crowdstorm.blogspot.com/) Based on the previews, Crowdstorm looks like a promising, feature-rich social shopping site.

**Clipfire** - <http://www.clipfire.com> - Merging a coupons and deals site with social bookmarking, Clipfire lets users post deals from around the web, and users vote the best deals to the top by "clipping" them. What makes Clipfire interesting to affiliate marketers is that they encourage users to post affiliate links to earn commissions on resulting sales. Currently the site still lacks a critical mass of users, but keep an eye on this site!

**Mypicklist** - <http://www.mypicklist.com> - Mypicklist is an affiliate site, where users create lists of products and write comments and reviews on them. The site shares a cut of their affiliate commission with the users. Members can earn a commission when someone purchases something off a member's pick list.

(Mypicklist was recently featured in Commission Junction's podcast on emerging market trends - accessible through CJU in your CJ account.)

## Four Take-Away Ideas

We could fill an entire issue exploring the possibilities and the potential problems in social bookmarking. In this article our goal was only to provide an overview of why this new concept is hot, and to inspire you to investigate further. To wrap things up, here are four simple ways you can integrate social bookmarking features into your website now.

### 1 - Use social bookmarking sites as content sources.

Social bookmarking sites are equipped with all the latest syndication tools, be it RSS feeds or HTML or Flash widgets you can grab that dynamically display the latest links on a given subject. Use these tools to enhance your site with a continuously updated stream of links, that is highly relevant to your product or service offering.

Remember, place these links carefully as helpful additions that strengthen your site as an authority on the subject. This will avoid creating a "link leak" which drives visitors away from your site onto non-monetized links.

### 2 - Implement tagging on your site and take advantage of tag aggregators.

There are tagging plug-ins for almost all content management and blogging systems, which you can use to tag your pages and content. You can submit these pages to tag aggregators that display content tagged with the same labels from many sources. (See [tagcentral.net/?tag=affiliate](http://tagcentral.net/?tag=affiliate) for an example). If you have a blog, ping Technorati at which will pick up your posts and tags (<http://www.technorati.com/>). Keep your tags relevant to your content. Both social software sites and users do not like spam!

### 3 - Use social software sites in keyword research.

Because tags are chosen entirely by the users, tag-based sites are also free market research goldmines. You can tap into the minds of your target audience by studying what labels they use to tag products, pages, and sites on your chosen subject. Browse the many social bookmarking sites and pick up unusual tag (keyword) combinations or new product angles you haven't thought about.

### 4 - Add a social bookmarking tool to your pages.

There are plug-ins for most CMS tools that display an "Add to ...." link on each page of your site that enables users to quickly save your link as a bookmark on their chosen online bookmark manager. By using this tactic, every page will encourage users to save and share your site, hopefully resulting in free viral traffic from these increasingly popular services.

---

**THANKS FOR READING! In our next issue... Targeted traffic, quality backlinks, white hat content, and an instant niche presence - that's the beauty of article marketing for today's up and coming affiliates. Pick up the July issue at [AffiliateClassroom.com](http://AffiliateClassroom.com) next month!**

---