peppermoney

A really helpful **social media guide**

Module 2: Creating content that connects

A quick guide to good content

Here are some general tips:

Be authentic

Let your personality come through.
People connect with people, not polished brands.

Keep it short and simple

Stick to one idea per post. Make it easy to read and act on.

Keep it bite sized

Short, helpful posts perform best. Think quick tips, myth-busting or simple explainers.

Be visual

Use photos, behind-the-scenes videos or images with quotes. Visuals help your message land faster.

Use strong headlines

Questions, lists and curiosity-driven titles work well.
They help stop the scroll.

Avoid jargon

Keep your language clear and easy to understand.
If you wouldn't say it in a conversation, don't post it.

Avoid giving financial advice

Stick to general information. If you're talking about lending, refinancing or product comparisons, always include a disclaimer.

Share accurate, reliable information

Transparency builds trust and helps your audience make informed decisions. And always remember to fact check.

Matching content to where the client is on their journey

Talk to where your audience is in the buying cycle:

Awareness	Research	Comparison	Purchase	Retention
Thinking about a loan	Actively looking	Comparing options	Making a decision	On-going support
Tips for planning ahead	Guides, biogs, videos	Comparison tools	Checklists, congrats	Follow-ups, newsletters

Content for real-life situations

Looking to help more non-conforming clients? Your content should help them feel seen, understood, and show that there are options outside the banks - like Pepper Money

Talk to what they're looking for	
First home buyer	Think you need a huge deposit to buy your first home? Think again. There are options for low or gifted deposits.
Major life changes	Life happens, and it doesn't always fit the bank's boxes. Whether its bankruptcy, debt consolidation, or a big life shift, there are lending options worth exploring.
Self-employed	Self-employed and finding it hard to tick the bank's boxes? Whether you're growing your business, need to release equity, or improve cash flow - there are flexible solutions worth exploring.
Investor	Banks capping your investment journey? There are leaders who support both first-time and seasoned investors - even if you've hit the bank's property limit.
Refinancer	Refinancing isn't always just about rates - it's getting back on track, improving cash flow, or releasing equity. There are flexible options available.

Content thats right for the channel

Here's a quick guide to help you match platforms to your audience and goals:

Platform	Audience	Best for	Tips
Facebook	25-65, strong each in suburban and regional areas	Community building, local marketing, testimonials	Share client stories, local events, and referral shout-outs. Use Facebook
LinkedIn	30-55, professionals, small business owners	B2B networking, thought leadership	30-55, professionals, small business owners
Instagram	25-40, urban professionals, young families	Visual storytelling, brand personality	25-40, urban professionals, young families
YouTube	All ages, especially 25-45	Educational content	All ages, especially 25-45
TikTok	18-35, growing among first-home buyers and young professionals	Creative engagement, short-form video	18-35, growing among first-home buyers and young professionals

References: DataReportal, Australia Digital 2025 Overview. Statista, Social Media Usage in Australia. YouTube & TikTok usage, Roy Morgan Digital Media Report 2025

Using AI to create content

AI can help you create content faster, but the magic happens when it sounds like you.

1. Start with a clear prompt: The more specific you are, the better the result.

Goal	Context	Expectations
What are you trying to achieve?	Who is it for?	What should it include?
Mention the format (e.g., blog, social post, email)	Detail your target audience (e.g., ahe, life stage, where they are in the buying cycle)	Specify the tone (e.g., warm, profressional, conversational) Add key messages or themes Specify ideal length or any limitations (e.g., 100 words, 3-paragraph post)

2. Train the AI on your style: Feed it examples of your past posts or emails. This helps it match your tone, whether it's relaxed or polished. Try: "Here are three examples of my writing style. Use this tone and structure to write a new post about [topic]."

Using AI to create content

3. Make it engaging: Guide the AI to:

- Create hooks or headlines
- Use list formats (e.g., “5 tips for first-home buyers”)
- Add questions to encourage comments
- Include emojis or formatting for visual appeal

4. Refine and personalise: Use AI as a starting point. Then add your own stories, client examples or local insights to make it feel real and relevant. Remember to fact check!

5. Add a disclaimer: You can share general information like helpful tips or tools, but it mustn’t be financial advice unless you have the relevant qualifications and/or licences. Disclaimers protect both you and your clients. Ask AI to include something like “Add a short disclaimer at the end of this post to clarify that this is general information only and not intended to be financial advice. For advice, speak to a financial or tax adviser”. Your legal counsel or compliance team can provide you with what is required for each piece of content.

Using AI to create content

6. Repurpose efficiently: Once you've created a blog, video, or long-form post, ask AI to:

- Turn it into 3 social posts
- Create a short email summary
- Draft captions for Instagram or LinkedIn

7. Make your content work harder: One blog or video can become three social posts, a short email and a few Instagram captions. Repurposing saves time and helps you stay visible without starting from scratch every time.

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