



How NerdWallet Earns More With Every Visitor

By The HOTH

Nerdwallet does a great job of getting more value out of every visitor that hits their site.

If you're looking to get more out of what you already have, then this is for you.

Here are 6 ways that NerdWallet maximizes the revenue they get from each visitor:

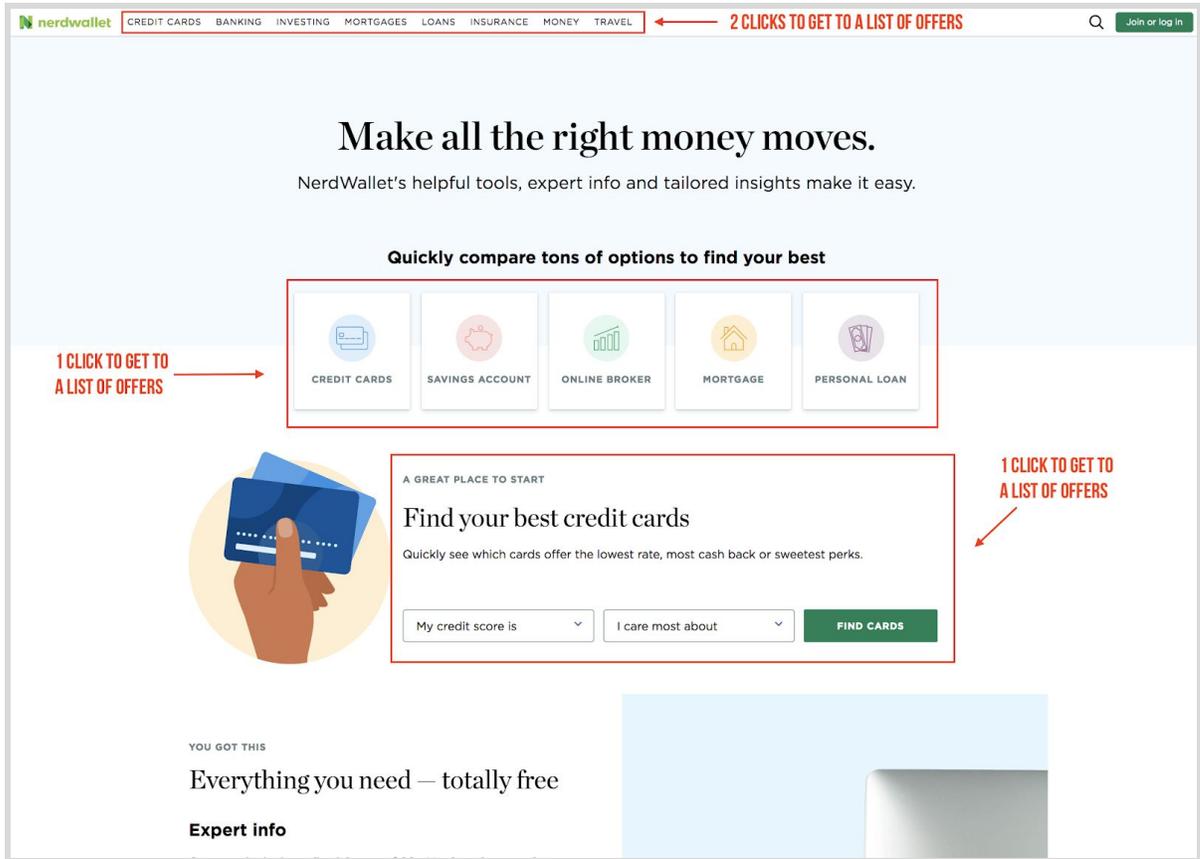
1. Optimize For Conversions With Strategic CTAs

Nerdwallet's site is fully designed to segment traffic and lead them to an offer.

The affiliate offers they monetize on their site include credit cards, mortgage lenders, banks and other companies in the financial services niche. NerdWallet answers financial questions, and promotes financial products.

Nerdwallet's clean UI makes it very easy to get to and take advantage of their offers:

On the homepage:



The navigation menu dropdown:

nerdwallet CREDIT CARDS BANKING INVESTING MORTGAGES LOANS INSURANCE MONEY TRAVEL Join or log in

Best of	Compare accounts	Reviews	Read & learn
Best savings accounts	Savings accounts	Marcus by Goldman Sachs	How to open a bank account
Best checking accounts	Checking accounts	Synchrony Bank	Savings accounts 101
Best bonuses & promotions	CD rates	Ally Bank	Checking accounts 101
Best money market accounts	Money market accounts	Barclays	CDs 101
Best prepaid debit cards	See all interest rates	Discover Bank	Overdraft fees 101
Best banks		See all bank reviews	

1 CLICK TO GET TO OFFERS

Whether you're looking for a high-yield savings account, a low-fee checking account, or a CD, we'll make your options a lot clearer.

2 CLICKS TO GET TO OFFERS

CHECKING ACCOUNTS	SAVINGS ACCOUNTS	CERTIFICATES OF DEPOSIT
		
Compare your options	Search for savings	Find CD rates
Find a free or low-fee checking account.	Save smartly with a little shopping around.	Earn returns while you stash your cash.

In the sidebar:

How Much Should You Save for Retirement?

Experts recommend saving 10% to 15% of your income each year, but you can calculate a more personalized goal in four simple steps.



ARIELLE O'SHEA
Aug. 8, 2017

Investing, Retirement Planning



NerdWallet adheres to strict standards of editorial integrity to help you make decisions with confidence. Some of the products we feature are from partners. [Here's how we make money.](#)

Highlights

- Your current expenses can help you estimate future spending
- The earlier you start saving, the less you have to save overall
- A retirement calculator will help you check your progress

What's next

[Try our retirement calculator](#)

It's the million-dollar question — literally: How much should I save for retirement?

As a rule of thumb, most experts recommend an annual retirement savings goal of 10% to 15% of your pretax income. High earners generally want to hit the top of that range; low earners can typically hover closer to the bottom since Social Security will usually replace more of their income.

But rules of thumb are just that, and how much you should save for retirement will depend a lot on your future, both the known and unknown parts, such as:

- Your life expectancy
- Your current spending and saving levels
- Your lifestyle preferences in retirement

USING THIS CALCULATOR LEADS TO A PRODUCT RECOMMENDATION.

REQUIRES AN EMAIL IF YOU'RE NOT A MEMBER...

ALL THESE PAGES HAVE LINKS OFFERS:

Best Online Brokers

- [Best Online Brokers for Stock Trading](#)
- [Best Brokers for Beginners](#)
- [Best IRA Accounts](#)

Best Online Advisors

- [Best Robo-Advisors](#)
- [Wealthfront vs. Betterment Comparison](#)

Recent Broker Reviews

- [Merrill Edge](#)
- [Ally Invest](#)
- [E-Trade](#)
- [TD Ameritrade](#)

Recent Online Advisor Reviews

- [Wealthfront](#)
- [Wealthsimple](#)
- [Betterment](#)

More In Investing



[How to Retire Early](#)

In content:

- **Traditional or Roth IRA:** If you're already contributing to a 401(k) or don't have one, you can open an individual retirement account. In a [traditional IRA](#), your contributions are tax-deductible but distributions in retirement are taxed as ordinary income. A [Roth IRA](#) is a cousin of the traditional version, with the opposite tax treatment: Contributions are made after-tax, but money grows tax-free and distributions in retirement are not taxed. There are also retirement accounts [specifically designed for self-employed people](#).

Ready to open an IRA? See some of our top picks below:

 ★★★★★ Read Full Review	 ★★★★★ Read Full Review	 ★★★★★ Read Full Review
Open Account	Open Account	Open Account
Trade Fee \$6.95	Trade Fee \$6.95	Trade Fee \$4.95
Account Minimum \$500	Account Minimum \$0	Account Minimum \$0
Promotion 60 days of commission-free trades with a qualifying deposit	Promotion \$100-\$600 in cash bonus with a qualifying deposit	Promotion \$50 in cash bonus with a qualifying deposit

For more options, view our roundup of the [best IRA providers](#).

Bottom line: Make sure that your offers are a easy to find and apparent feature of your site by including paths to the offers on every page.

Diversify With Paid Traffic

SEO is undoubtedly the main focus of NerdWallet's strategy, but being able to run paid traffic profitably is one of the most valuable things you can do.

Although NerdWallet doesn't seem to talk about it much, they DO in fact run paid traffic through Adwords, Display, Facebook, Native Ads (outbrain, taboola) and more..

NerdWallet spends most of its PPC advertising on keywords that direct people to their:

- [Credit Cards Marketplace](#) (most of it goes here)
- [A landing page for online stock brokers](#)

- A landing page for pre-approved mortgage lenders

Paid Keywordsⁱ

Volume ▾ KD ▾ CPC ▾ Word count ▾ Search in results Q

🇺🇸 1,476 🇪🇸 5 🇮🇹 2 More ▾

Keyword	Ads ⁱ	Block ⁱ	Volume ⁱ	KD ⁱ	CPC ⁱ	Traffic ↓ ⁱ	Results ⁱ	URL ⁱ
best credit cards	Ad _Q	▬	173,000	47	25.00	16.7%	79	www.nerdwallet.com//credit-cards-marketplace ▾
nerd wallet	Ad _Q	▬	61,000	25	0.80	14.6%	49,700,000	www.nerdwallet.com//credit-cards-marketplace ▾
credit cards	Ad _Q	▬	160,000	71	18.00	14.2%	824,000,000	www.nerdwallet.com//credit-cards-marketplace ▾
credit card	Ad _Q	▬	152,000	77	15.00	7.2%	1,160,000,000	www.nerdwallet.com//credit-cards-marketplace ▾
discover credit card	Ad _Q	▬	158,000	38	3.00	5.1%	319,000,000	www.nerdwallet.com//credit-cards-marketplace?category=discover&titleid=0 ▾
credit card offers	Ad _Q	▬	47,000	65	19.00	4.2%	614,000,000	www.nerdwallet.com//credit-cards-marketplace ▾
best credit card offers	Ad _Q	▬	25,000	46	20.00	3.0%	86	www.nerdwallet.com//credit-cards-marketplace ▾
compare credit cards	Ad _Q	▬	13,000	56	15.00	1.2%	255,000,000	www.nerdwallet.com//credit-cards-marketplace ▾
best airline credit card	Ad _Q	▬	18,000	37	17.00	1.1%	74,500,000	www.nerdwallet.com//credit-cards-marketplace ▾
best miles credit card	Ad _Q	▬	4,800	41	20.00	1.1%	98	www.nerdwallet.com//credit-cards-marketplace ▾
credit card comparison	Ad _Q	▬	11,000	39	15.00	1.1%	276,000,000	www.nerdwallet.com//credit-cards-marketplace ▾
best balance transfer credit card	Ad _Q	▬	4,000	40	25.00	1.0%	110,000,000	www.nerdwallet.com//credit-cards-marketplace ▾

Nerdwallet also runs Facebook ads, many to their various credit card offers.

However, they segment these by goal. Most of the ads do NOT go to their main credit card comparison page, but are segmented by which ones are best for students, for travel, cash back etc. This can help with targeting.

Here are some example:



NerdWallet

Sponsored ·



Looking for free flights, hotel stays and constant rewards?

2018's Excellent Travel Cards



NERDWALLET.COM

Excellent Travel Credit Cards of 2018

[Learn More](#)

With a travel card, you can take advantage of aweso...

Like

Comment

Share

 **NerdWallet**
Sponsored · 

This card has one of the best sign-up bonuses in the business.



NERDWALLET.COM
Must-Have Card For Any Traveler [Learn More](#)
If you're in the market for a new travel card, this is on...

 Like  Comment  Share

Thanks to Facebook's new feature, [You can see all their current ads here](#)

Segment Users To The Right Offers Through Quizzes

For other offer categories on the site, NerdWallet has quizzes that are designed to qualify users for more relevant offers that they're then shown.

They take some information...

Example: [Refinance Student Loans](#)

nerdwallet CREDIT CARDS BANKING INVESTING MORTGAGES LOANS INSURANCE MONEY TRAVEL

Personal Small business **Student** Auto

Join or log in

Refinance your student loans.

Refinancing your student loans can save you thousands and reduce your monthly payments.

Compare custom offers now

State of Residence [?]
Alabama

Credit score [?]
700-724

Annual income [?]
\$50,000

Highest education level [?]
Undergraduate

Loan balance [?]
\$30,000

SEE YOUR OPTIONS

...and then direct you to specific offers based on your inputs:

Advertiser Disclosure

Student loan refinancing options for you

Refinancing replaces your current student loans with a new, private student loan at a lower interest rate, saving you hundreds or thousands over the lifetime of your loan. [Get answers to your refinancing questions here.](#)

Lender –	Fixed APR [?] ^	Variable APR [?] –	Min credit score –	
 EDUCATION LOAN FINANCE ★★★★★ View details	3.09-6.69% ¹ <small>Est. fixed APR</small>	2.55-6.01% ¹ <small>Est. variable APR</small>	680 <small>Min credit score</small>	APPLY NOW [?] <small>on Education Loan Finance's secure website</small>
 Pre-qualify before you apply <small>It's free, won't affect your credit, and will provide a personalized rate.</small>				CHECK RATE [?]
 commonbond ★★★★★ View details	3.20-6.25% ² <small>Est. fixed APR</small>	2.48-6.25% ² <small>Est. variable APR</small>	660 <small>Min credit score</small>	APPLY NOW [?] <small>on CommonBond's secure website</small>
 PENFED CREDIT UNION <small>Student Loans provided by purely</small> ★★★★★ View details	3.25-7.03% ³ <small>Est. fixed APR</small>	2.69-7.43% ³ <small>Est. variable APR</small>	670 <small>Min credit score</small>	APPLY NOW [?] <small>on PenFed's secure website</small>
 LendKey ★★★★★ View details	3.49-8.72% ⁴ <small>Est. fixed APR</small>	2.47-7.99% ⁴ <small>Est. variable APR</small>	660 <small>Min credit score</small>	APPLY NOW [?] <small>on LendKey's secure website</small>

They make sure to provide CTA's to these personalized comparisons by their free tools, which also collect information:

Mortgage calculator

Use our free mortgage calculator to estimate your monthly mortgage payment, including your principal and interest, taxes, insurance, and PMI. See how your monthly payment changes by making updates to your home price, down payment, interest rate, and loan term.

Home price [?] Down payment (20%) [?]

Your monthly payment
\$1,779
30 year fixed loan term

Monthly payment | Compare common loan types | Amortization

Principal & interest [?]	\$1,271
Property taxes [?]	\$275
Homeowners insurance [?]	\$233
Homeowners association (HOA) fees [?]	\$0

See latest mortgage rates
Get personalized mortgage rates from Sarasota, FL.
CHECK RATES

Location

Interest rate [?]

Loan term [?]

The personalization NerdWallet provides by collecting a little bit of information before sending a user to a money page likely does a lot to help with the conversions on those pages.

Test, track and tweak to increase conversions

In an [AMA](#) on GrowthHackers with NerdWallet's Sr. User Researcher, Theodore Chao, he detailed how they do a ton of research and testing after designs launch on the site. Including A/B tests and conducting follow up interviews with users.



Theodore Chao

almost 2 years ago #

Hi Hila!

Happy to be here.

1) User research fits in many places here. Because NerdWallet covers a breadth of financial decisions, there's always a lot of unknowns when it comes to consumer behavior in new growth areas. Qualitative research is essential during this discovery phase to help us dispel any assumptions we may have. This research helps unify the teams by driving a consensus of what the real users look like and what their problems really are.

Research also sits closely with designers, so user testing/usability testing is also a crucial part of the process. This is where we test as often as possible, in low-medium-high fidelity prototypes to improve our designs as much as possible before we go into development.

We also conduct user testing after designs have launched. We conduct follow-up interviews with users of our products/tools, and even make sure to user test our variants of A/B tests to help triangulate why things are happening.

▲ 2 SHARE REPLY

We can look at their credit cards comparison to demonstrate just how much they tweak:

Here's what it looked like in 2010:

nerdwallet
We do the homework for you.

Money
2010's Best Credit Card Site

Compare **586** credit cards at once

What best describes you?

- Working or Retired
- Student
- Business
- Not Sure

Do you pay off your cards each month?

- Yes
- No
- I don't qualify for most credit cards

What are you most interested in?

- I'm open to all sorts of rewards credit cards
- I'm only interested in cash back credit cards
- I'm only interested in gas credit cards
- I'm only interested in airline miles credit cards

Or jump straight to one of these rewards programs...

American Express Blue Sky Points | Capital One No Hassle Miles
Capital One No Hassle Points | Chase Flexible Rewards Points | Discover Miles

nerdwallet
We do the homework for you.

Money
2010's Best Credit Card Site

REWARDS CREDIT CARDS LOW INTEREST CREDIT CARDS OTHER CREDIT CARDS

Rewards Cash Back Travel Gas Low APR Balance Transfer Business Student Bad Credit Reviews & News

Find a Card

Too complicated?

Check out our list of the best credit cards. Otherwise, get super-customized credit card recommendations by answering the questions below.

What types of cards apply to you?

- Student
- Business
- Personal
- Auto & Retail
- Brokerage Firms
- Credit Unions (Bank)

How is your credit?

- Poor FICO 300-499
- Average FICO 500-649
- Good FICO 650-719
- Excellent FICO 720-850

What's my credit score?

What is your average bill?

Monthly Spend: \$ **1,800**/mo

Spending categories

- Gas: \$ **200**/mo
- Grocery/Drug: \$ **200**/mo
- Dining: \$ **200**/mo
- Other: \$ **1,200**/mo

What networks do you prefer?

- Visa & MasterCard
- American Express
- Discover Card

How long do you plan to hold this card?

2 years

What is the max annual

Results 1 - 25 of 223 Results per page: 10 | 25 | All Page 1 of 9 | Next >

Escape by Discover® Card
Ranks #4 out of 223 cards, sorted by estimated annual Net Rewards, based on your inputs.

Net Annual Rewards	Reward Rate	Annual Fee	Signing Promo
\$497 of Gasoline Miles	2.00%	\$60	25,000 Discover Miles Bonus - 1,000 extra miles a month for first 25 months

[Apply Now](#) [Show Details & APRs](#)

Blue Cash® from American Express
Ranks #4 out of 223 cards, sorted by estimated annual Net Rewards, based on your inputs.

Net Annual Rewards	Reward Rate	Annual Fee	Signing Promo
\$359 of Cash	0.30% for first \$5,000/yr then 1.25% thereafter	\$0	25 Cash Bonus after spending \$500

[Apply Now](#) [Show Details & APRs](#)

United Mileage Plus® Select® Visa Card
Ranks #3 out of 223 cards, sorted by estimated annual Net Rewards, based on your inputs.

Net Annual Rewards	Reward Rate	Annual Fee	Signing Promo
\$343 of United Airlines Miles	1.00%	\$95	36,000 United Airlines Miles Bonus after spending \$200 and a \$50 discount voucher after you spend \$200

[Apply Now](#) [Show Details & APRs](#)

Disclaimer: This content is not provided or commissioned by American Express. Opinions expressed here are author's alone, not those of American Express, and have not been reviewed, approved or otherwise endorsed by American Express. This site may be compensated through American Express Affiliate Program.

In 2012 they tweaked the design a bit to accommodate other offer categories, but the concept was generally the same:

In 2014 they tried something a lot different:

Credit Card	Annual Fee	Rewards Rate	Sign Up Bonus	*Annual Savings
Chase Freedom	\$0	1.00% ⁽¹⁾	For a limited time, earn a \$200 ⁽²⁾	\$388 ⁽³⁾
Capital One Quicksilver Cash Rewards Credit Card	\$0	1.50%	One-time \$100 bonus after you sp... ⁽⁴⁾	\$374 ⁽⁵⁾
BankAmericard Cash Rewards Credit Card	\$0	1.00%	Online-exclusive \$100 cash rewards bonus after you spend at least \$500 on purchases in the first 90 days of account opening.	N/A ⁽⁶⁾
Citi Dividend Platinum Select Visa Card	\$0*	1.00%	Earn \$100 cash back after \$200 L... ⁽⁷⁾	\$266 ⁽⁸⁾

Then in 2015, they decided they didn't need a CTA on their homepage to compare and save anymore!



Your source of **clarity** for all of life's financial decisions.

NerdWallet can help you find the best financial products

-  Credit Cards
-  Checking Accounts
-  Savings Accounts
-  Investment Accounts
-  Mortgages
-  Auto Insurance
-  Life Insurance
-  Health Insurance

Have a question about finance? Ask now for free.

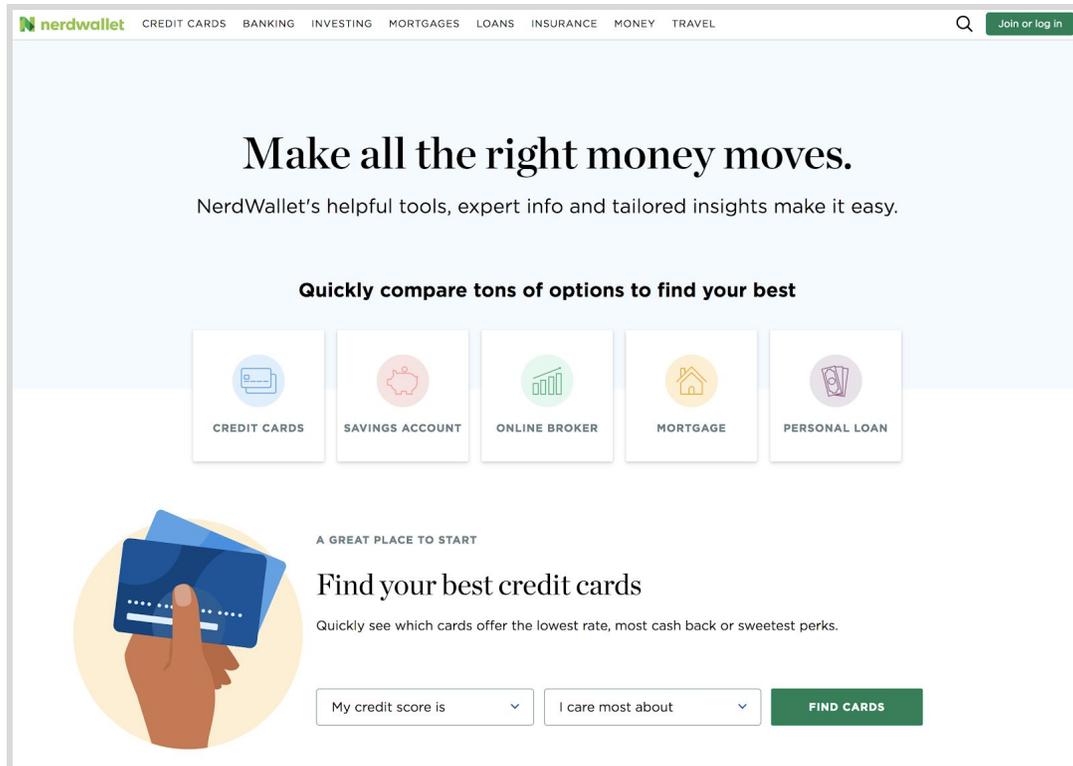
You can consult one of thousands of financial professionals for free.

YOUR QUESTION

I'm 26, make 50k per year, and have never contributed to my 401k. How should I get started?

[Ask for free](#)

Fast forward to the NerdWallet of today, and you can see that the CTA's to start comparing offers is key to their conversion:



You can do the same type of A/B testing with tools like [Optimizely](#) or [VWO](#).

When you track these factors before and after each change you make to your site, you get a better idea of whether or not you're actually improving.

Keep Users Coming Back Again And Again With Sticky Tools

On their homepage, NerdWallet encourage users to become a "Nerdwallet Member" which gives them access to benefits like improving their credit score, tracking their spending, and saving more:

STILL FREE

Get even more as a NerdWallet member

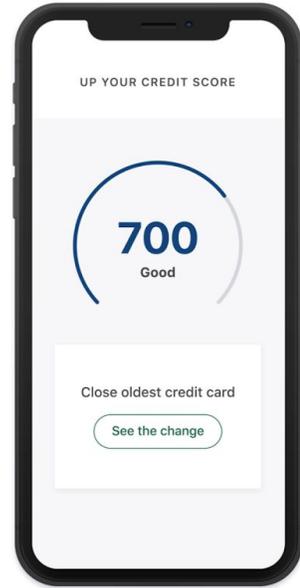
Finding a better credit card or mortgage rate is just the beginning. Become a NerdWallet member and we'll help in even more ways. Yep, it's still free.

Up your credit score >

Track your spending >

Uncover smart ways to save >

GET STARTED



Actual results may vary

Then, when you sign up for an account, it asks you a series of questions to segment you:

What are you most interested in?

Don't worry, you can choose more later.



Build and monitor my credit score



Take control of my debt



Save on bills, fees and more



Stay on top of my spending

Carpe diem. Let's make today the day you get more from your money.

Cut your bills down to size. NerdWallet members save an average of \$50/month.

Your bill provider

Your monthly bill amount

Let's do it

Don't miss out on earning 20x more interest. Let's find a savings account that works harder for you.

Bank of America

Your savings balance

See how much you could earn

And based on your answers, helps funnel you to more offers:

Trim your bills and grow your savings.

Your bill provider: AT&T Wireless

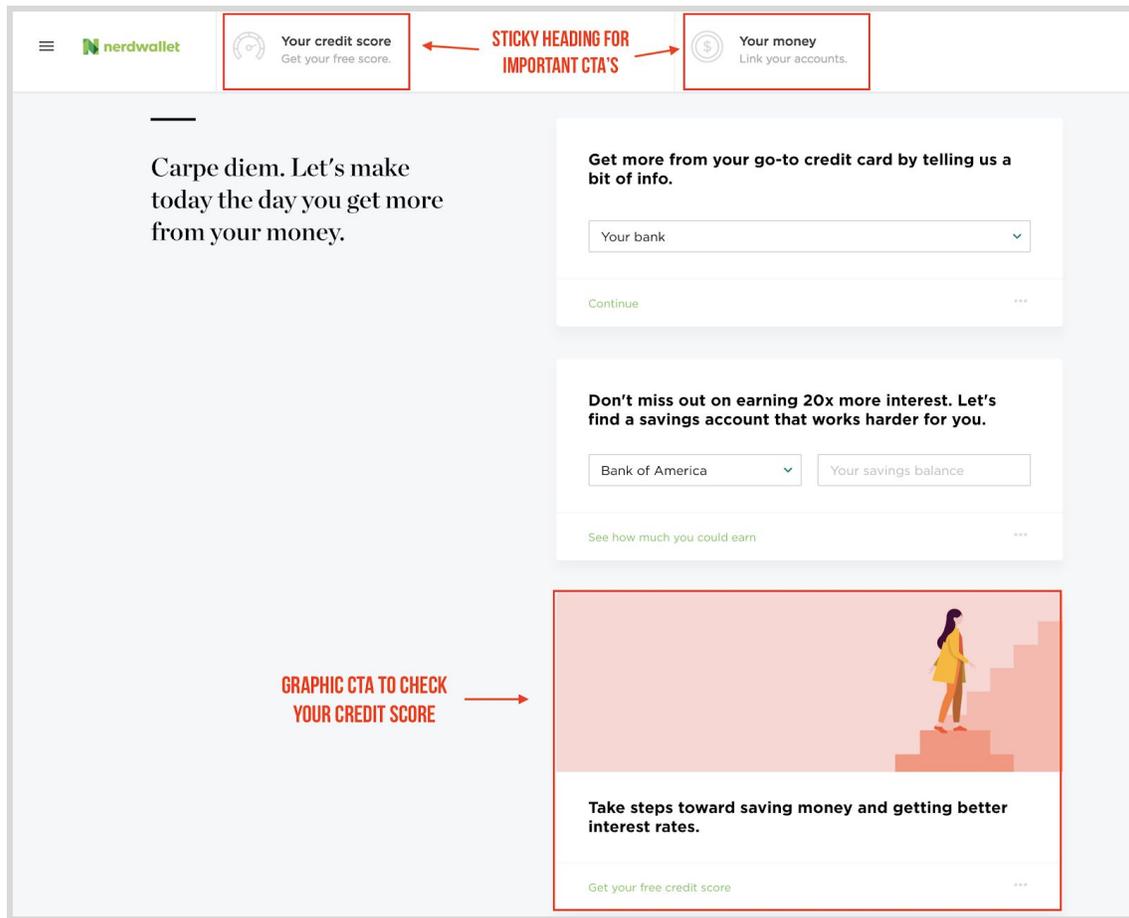
Your monthly bill amount: \$300.00

ESTIMATED ANNUAL SAVINGS
\$680.02

How do you want to lower your AT&T Wireless bill?

<p>Do it yourself</p> <p>More time and effort, but no extra cost.</p> <p>Time involved 1-3 hrs</p> <p>Fees \$0</p> <p>SEE NEGOTIATION TIPS</p>	<p>Do it with Billshark</p> <p>Pay a fee to get the hard work done for you.</p> <p>Time involved 2 min</p> <p>Est. fees \$238.01 ⓘ</p> <p>NEGOTIATE FOR ME</p>
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Additionally they offer more tools to segment and push to offers:



By having sticky tools, Nerdwallet keeps their visitors coming back again and again, and gives them more opportunities to buy!

Build A Relationship Through Email Marketing

Nerdwallet also does email marketing to keep people coming back and interacting more after they signed up for an account:

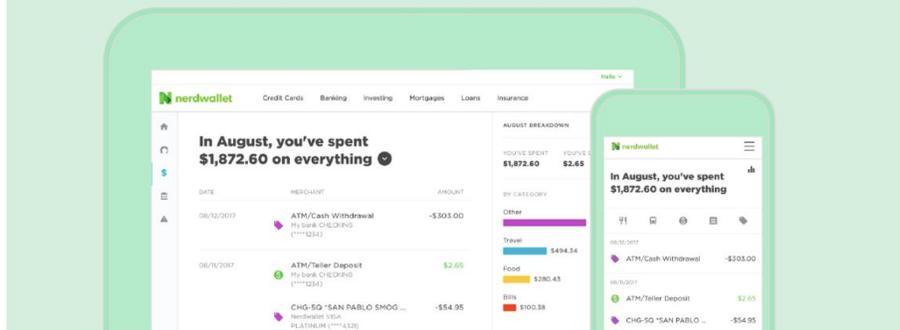


WELCOME BACK LOREM

Link your accounts to get the big picture

Now you can link your financial accounts for a clear view of your spending, savings, investments and way more. It's never been easier to take charge.

Get started



Bring it all together in three easy steps



1. Log in to your new dashboard



2. Link your accounts (it's simple and secure)



3. Get a better view of your finances

Source

Email is a fantastic way to get more traffic as it is "owned media" - Meaning, once someone is on your list, YOU control when and how much you want to send to them (vs. Google algorithm changing, Facebook algo changing, etc).

You can leverage email by:

- Segmenting users by goal
- Sending helpful content to answer their top questions
- Pushing them towards offers

- Sending them news & updates

Conclusion

I hope this gives you some insight and some ideas how you can get more value out of YOUR search traffic.

If you like this kind of analysis and you'd like some help with your site, [schedule a consultation with us!](#)

www.thehoth.com