

Reddit Cultural Primer

Financial Services

How Reddit can uniquely equip financial services brands to resonate with audiences in a crowded digital marketplace.



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01

Cultural Context





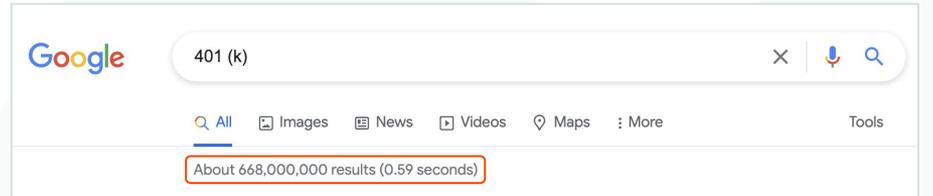
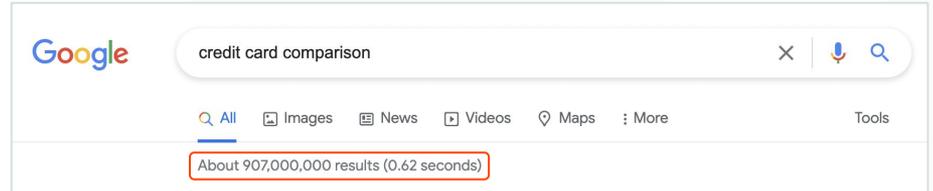
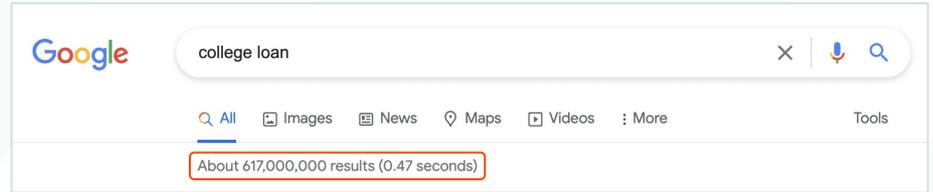
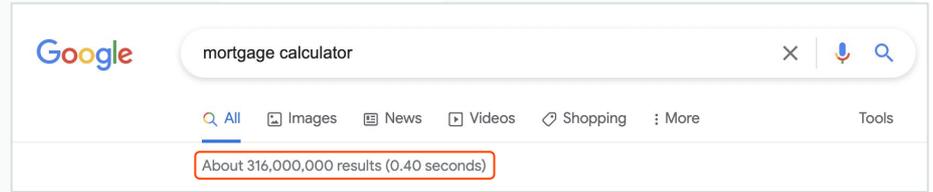
On Reddit, people aren't just aimlessly scrolling. They're actively seeking high quality financial advice that will inform life-changing decisions.



THE CHALLENGE

Whether buying a house, choosing a credit card, or planning for retirement, there's an overwhelming amount of information online

There are literally hundreds of millions of pages out there to fill the information gap on all kinds of financial choices.



“

I want to improve my knowledge in investing. Browsing the internet for answers doesn't help tbh. There are tons of websites, videos, and articles but most of them give me more questions than answers. **I'm not even sure if those are reliable. I spent a lot of time reading and watching and now it's just all information overload.**

”

– Redditor via **r/Stocks**



THE CHALLENGE

Quantity rarely equates to quality

While financial literacy is integral to reducing inequality, more information doesn't always equate to more knowledge.

On the contrary, more information can often make it harder to find trustworthy, relevant sources.

TL;DR? Amid a glut of information, audiences are finding it hard to focus.

Sources: Edelman 2022; Verizon and Publicis Media, 2021; Schroders, 2022

74%

of Americans say that they're worried about misinformation

67%

of Americans say too much content makes it hard to choose what to engage with

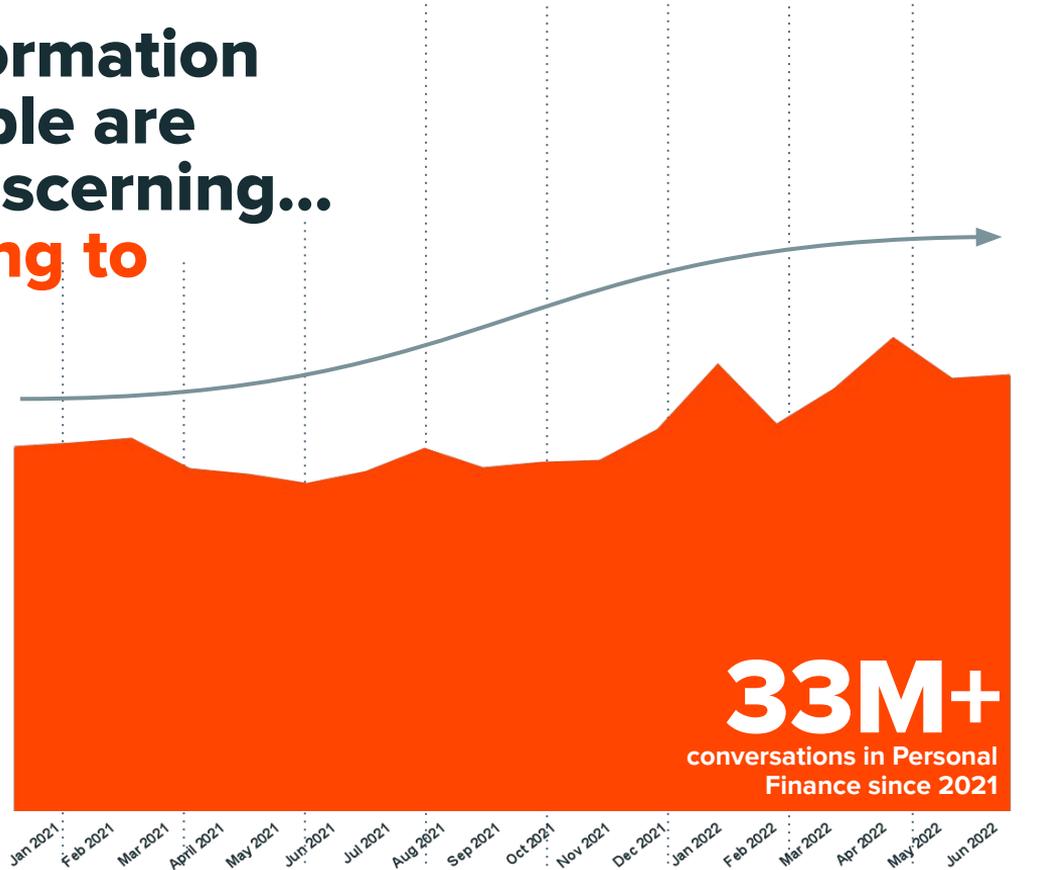
76%

of Americans say they too feel overwhelmed to make long-term financial plans



In a saturated information marketplace, people are becoming more discerning... and they're heading to Reddit as a result

67%
of US redditors say they've been visiting Reddit more often since 2020 for financial information and advice



55%

of US Redditors say they've made financial decisions based on the information they've found on Reddit

– Reddit internal data via Suzy, 2022



Reddit's focused communities guarantee users **reliable and relevant financial content**

Here, people are able to sense check intel via communities with personal experience of similar financial choices.

TL;DR? On Reddit, brands can show up to in the context of genuinely useful financial content.

Source: Reddit internal data via Suzy, 2022

45%

of redditors say financial advice they find on Reddit is most relevant to their personal financial situation

#1

US redditors are most likely to say Reddit is the social platform offering the most high quality financial advice

54%

of US redditors say financial ads on Reddit are more relevant to them than on other sites



This isn't just about good information. These decisions are being made at pivotal moments in people's lives.

Whether having kids, going to college or buying a house, many major life markers come with important financial decisions.

And in uncertain times, these important milestones are even more likely to be a source of stress.



+36%

increase in mentions of **family planning** in personal finance communities



+27%

increase in mentions of **student finance** in personal finance communities



+27%

increase in mentions of **weddings and proposals** in personal finance communities



THE VALUE OF REDDIT

r/BabyBumps

Worried about money.

Just found out I was pregnant a few days ago (with an at home urine test, have to wait to get into the doc for a blood test this week) and I'm shocked/excited/scared/ever ything! My husband and I are emotionally ready for it...but I'm worried about money.

We own a house and are able to pay our monthly bills, but don't have much of a savings account. Any tips for having a baby on a budget??



r/AskWomenOver30

Feeling like a failure because I can't afford a house

Does this feeling of being a failure for not ticking certain boxes ever go away?

No matter what I accomplish in my life, when people find out that I rent, I usually get an unsolicited lecture about why I should buy instead.

In general I am very happy with my life, but the social conditioning about this is so strong and radicated that I find myself feeling like I'm failing big time. :(



r/StudentLoans

Am I basically screwed until I get a better paying job?

I make 45k a year. I bring home just under \$3k a month after my 401K contributions.

My minimum payments on my private loans are \$281. (46K)

I have so much regret taking out this much in loans.

Has anybody been in similar or worse situation that can give me some hope or guidance? I feel so defeated already.



Reddit offers a sense of comfort and belonging at pivotal moments in people's lives

Pseudonymity and the promise of shared experiences give people on Reddit the space to open up and be vulnerable when talking about money.

TL;DR? On Reddit, brands can show up during intimate life moments without overstepping their bounds.

33%

of redditors say they feel comfortable sharing financial experiences on Reddit – more than other platform

62%

of US redditors say 'financial brands can have a conversation with me on Reddit they can't have anywhere else'

75%

of redditors say 'Reddit is a place where I feel like I belong'





So what?

Reddit brings financial solutions into focus.

*Reddit's communities cut through the chaos,
giving people the clarity they need to make
the financial decisions that are right for them.*





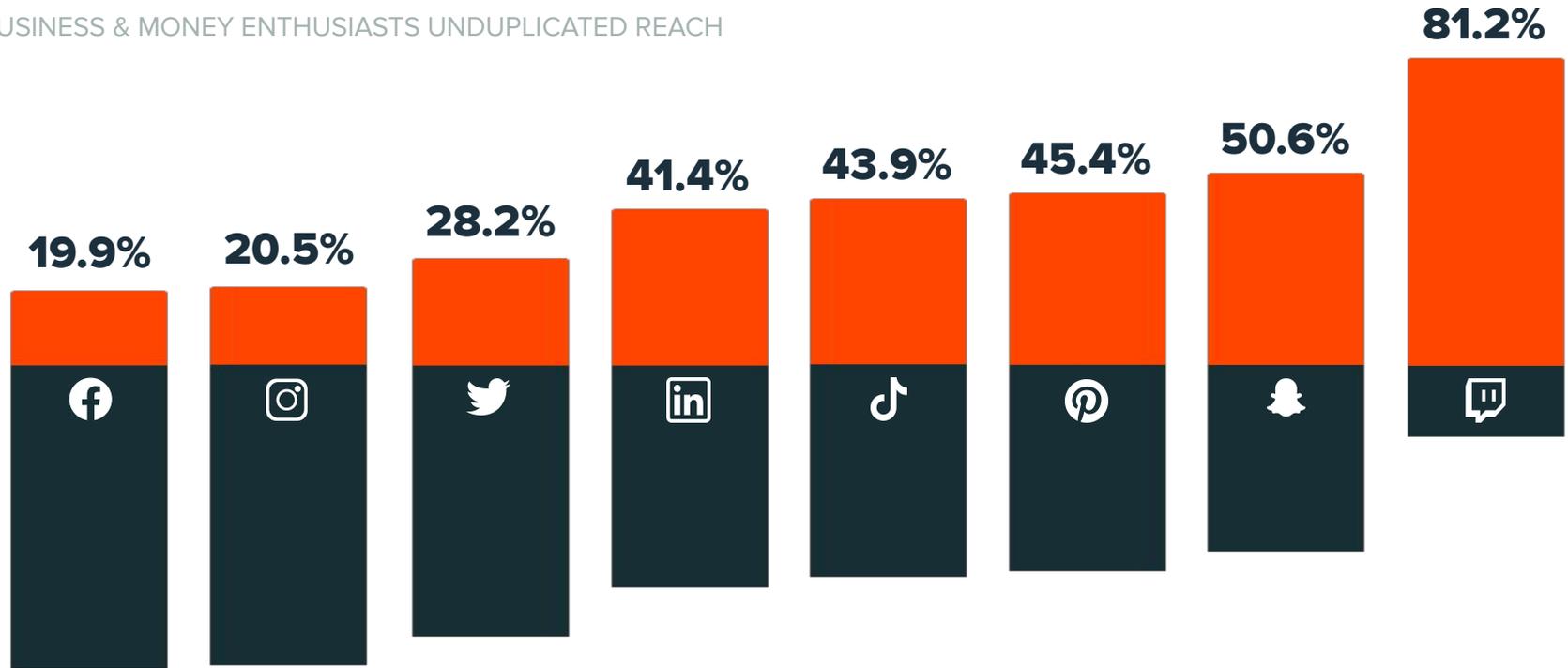
02

The Reddit Audience



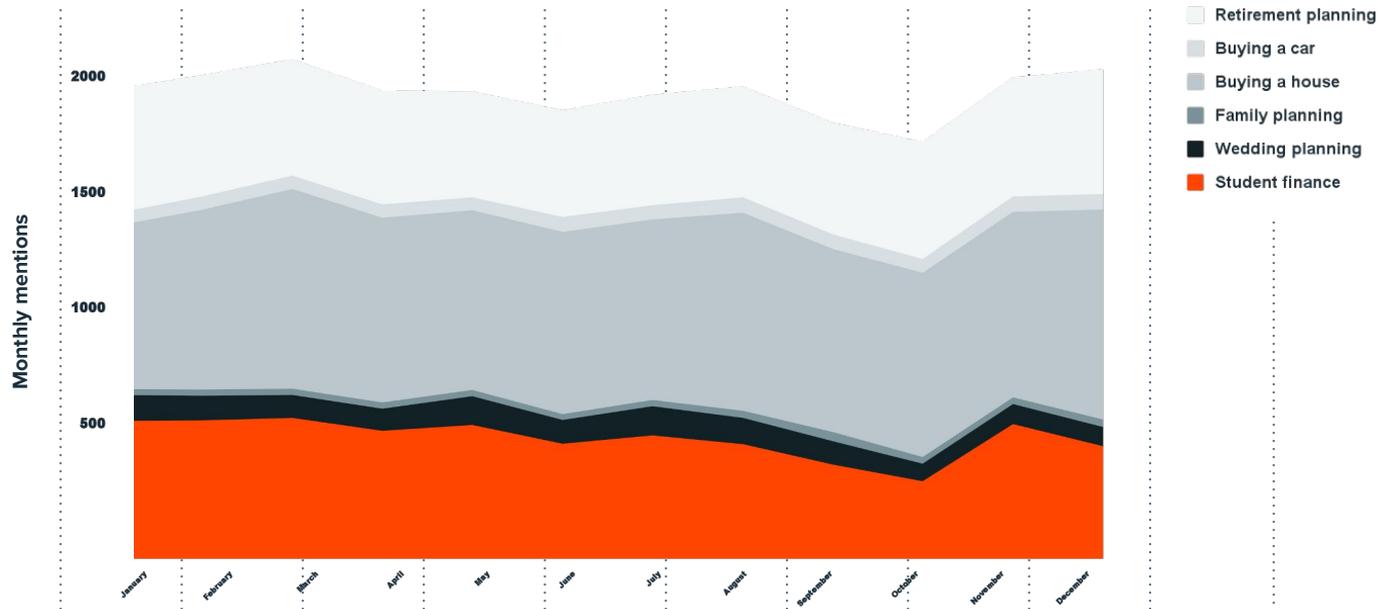
Reddit is home to passionate and engaged finance communities that cannot be found elsewhere

BUSINESS & MONEY ENTHUSIASTS UNDUPLICATED REACH



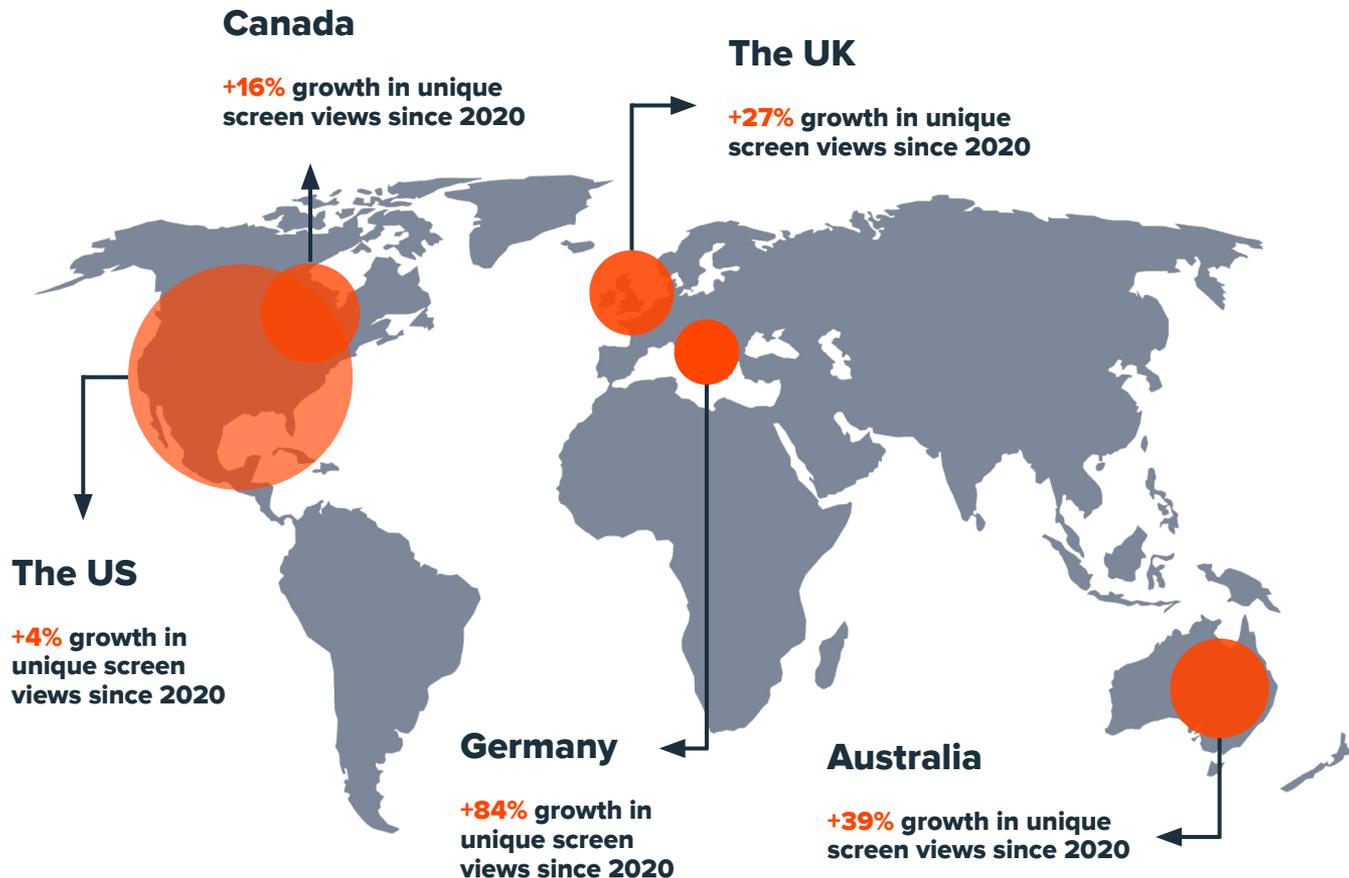
Home to an evergreen conversation that happens year-round, spanning life markers and moments

MENTIONS OF MAJOR LIFE MARKERS IN FINANCIAL SUBREDDITS THROUGHOUT THE YEAR:



These conversations are adding value to people's lives globally

SCREENVIEWS OF FINANCIAL SUBREDDITS BETWEEN 2020 AND 2022:



Reddit offers financial advice for all

Regardless of income or interests, Reddit communities offer people across the spectrum of financial literacy a space to connect with others who can support them when making important financial decisions.

While some are planning for the future as they prepare for major life moments, others are focusing on how they can make their cash work harder in the now.

TL;DR? People across pay brackets come to Reddit to seek out relevant and reliable financial information and advice.

How redditors approach money...

Shoestring Spenders

Economy-conscious, savvy spenders with a penchant for bargains and saving tactics.

System Gamers

Shrewd preppers looking to work the system to make their money work harder for longer.

Armchair Investors

Self-taught financial aficionados who're always looking out for the next big risk.

Pragmatic Planners

Cautious planners who like to gather all the evidence before making financial decisions.

Self Starters

Ambitious folks who are their own bosses, crowdsourcing advice from other entrepreneurs.



Reddit offers financial advice for all

The five actions your brand can take to resonate with finance redditors.

How redditors approach money...

Shoestring Spenders

Make budgeting and saving easier.

System Gamers

Use exclusivity to make them feel in the know.

Armchair Investors

Empower them to make decisions on their terms.

Pragmatic Planners

Inspire trust by ensuring they feel safe and secure.

Self Starters

Build legitimacy by working with real entrepreneurs.



Shoestring Spenders

Redditors are great with money. Regardless of their income, they love a bargain or a smart saving tactic – especially amid economic instability. Subreddits like **r/Frugal** are prime spots for digging up effective tips and tricks for making money go further.

Reddit is not exclusively source of financial intel for this group, though. **r/AmITheAsshole** is a great spot to explore how frugal is too frugal, while **r/EatCheapAnd Healthy** and **r/FrugalMaleFashion** apply a budget mindset to other aspects of life.

Relevant financial brands? Banks, payment apps and credit cards.

+55%

US redditors are more likely to set personal budgets than the average person

Top Subreddits

+38%

r/Frugal

+37%

r/LifeProTips

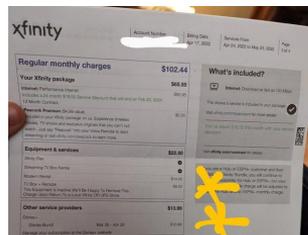
+61%

r/PovertyFinance

*increase in screenviews

r/Frugal

Check your and your elderly family's internet bills. Just found out my father in law is paying for equipment rental (from 3 modems ago) and a Disney+ account that doesn't exist.





How to win over the Shoestring Spender?

Make budgeting and saving *easier*. Show up in spaces where this audience are already heading for deals and perks, and share information on upcoming rewards or product benefits.

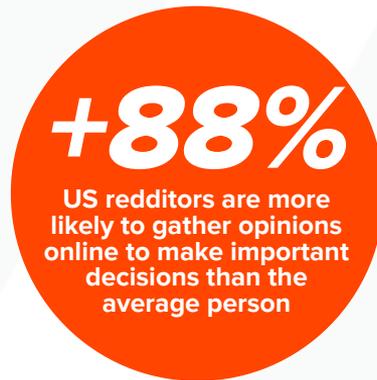


System Gamers

Redditors take a DIY approach to money management. They know there are many ways to make their money work harder, but they also know those strategies aren't always obvious to the layperson. So they're researching financial systems to hack the best deals – from **r/Churning** to maximize credit card rewards to **r/FIRE** for tips on achieving early retirement.

This is all about taking the path untrodden to unearth hacks and tricks, which is why subs like **r/LifeHacks** and **r/CryptoMarkets** are also popular with this group.

Relevant financial brands? Banks, credit cards, retirement funds, investment services.



Top Subreddits

+110%

r/FIRE

+18%

r/Churning

+128%

r/ValueInvesting

*increase in screenviews

r/Churning

What was your year-end status haul after this year of opportunity?

As we float into 2022, I think we'd all agree that 2021 was quite the year of status opportunities, between Hyatt halving Globalist status requirements, other hotels and airlines extending them, Aeroplan's generous match, etc.

What did you take advantage of and how did you use churning to help get there?





How to win over the System Gamer?

Make them feel *in the know*. Show up where they're doing their research to tease new products, programmes or perks. Offer exclusive hacks or tips to make them feel like they found them first.



Armchair Investors

Redditors are self-directed learners, who harness online community to collectively upskill. In **r/WallStreetBets** or **r/SuperStonk**, this mindset is applied to stocks and shares, where redditors can discuss the market without the stuffiness of conventional financial news.

This also means that redditors' understanding of the stock market is shaped by their wider media diet: hungry for the thrill of risk, they're not afraid to bet on pop culture, looking to subs like **r/Memes** or **r/WorldNews** to inform how they invest.

Relevant financial brands? Investment banks, investment services, banks.

+53%

US redditors are more likely to say they'd pick a high-risk investment over a low-risk one than the US gen pop

Top Subreddits

+89% **r/SuperStonk**

+149% **r/Bogleheads**

+129% **r/FluentInFinance**

*increase in screenviews

r/FluentInFinance

60 seconds of Warren Buffett's best investing advice





How to win over the Armchair Investor?

***Equip them* to make decisions on their terms. This audience enjoy doing their own research, so tease new products or leads, but give them the space to do the work and make their own decisions.**



Pragmatic Planners

Organised and methodical when making major life decisions, these are redditors who aren't big on risk, but will put in the research so they can grow in a way that feels secure.

More now than ever, there is no 'right way' to do life milestones – whether having kids, relocating or switching careers. When these moments happen, communities like **r/BabyBumps** or **r/SameGrassButGreener** offer this audience the support they need to make important financial decisions that feel as free from risk as possible.

Relevant financial brands? Banks, mortgage brokers, insurers, tax services.

42%

of US redditors use
Reddit to financially
plan for major life
milestones

Top Subreddits

+68% **r/BabyBumps**

+29% **r/PersonalFinance**

+198% **r/SameGrassButGreener**

*increase in screenviews

r/SameGrassButGreener

**How does someone
move to a new state?**

This may seem like an obvious question but I'm unsure of what it takes to successfully relocate. Do you need to have a job there first before a house or apartment will accept you? Is it feasible for someone to get hired with a zoom interview only (as a public school teacher)? How much money did you have to save before relocating? Are there any other steps or factors I haven't thought of that are important?

About me: I'm in my 30s and early on in my career as a...





How to win over the Pragmatic Planner?

Make them feel *safe and secure*. Host AMAs or Reddit Talks with experts who can answer their questions directly in a way that prioritises expertise without compromising on empathy.

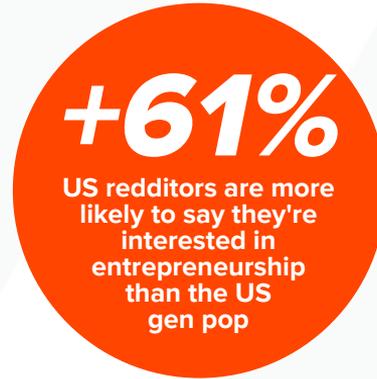


Self Starters

Entrepreneurial spirit defines many of Reddit's biggest financial communities, where self-employed redditors – independent contractors, small business owners, emergent creators – come together in communities like **r/SmallBusiness** or **r/Entrepreneur** to pool intel on the logistics of being your own boss.

This is an ambitious audience who're comfortable harnessing social platforms to achieve their dreams. They're also visiting subs like **r/RealEstate** and **r/Technology** to inform wider career and business decisions.

Relevant financial brands? Banks, insurers, tax services.



Top Subreddits



*increase in screenviews

r/Entrepreneur

6 Years ago I quit my full time job to start a business. We've bootstrapped it to over \$50 million/year in revenue and just won Top 25 Fastest Growing in SC for 4th year in a row. AMA!

We are debt free, 185 employees (trying to hire another 20...), and I started it with less than \$1000. We've just won Top 25 Fastest Growing Companies in South Carolina for the 4th year in a row, and we're still growing...





How to win over the Self Starter?

**Work with with *real entrepreneurs*.
Showcase services through people who've
actually used them by hosting AMAs or
Reddit Talks with influential entrepreneurs
with a point of view on products – and the
experience to back it up.**





03

Category Analysis





**Reddit communities inform
decision-making across financial
services categories.**



We surveyed redditors to understand their relationship with major financial products, and the role that Reddit and its communities play within it.

- 01. Personal Banking**
- 02. Credit Cards**
- 03. SMB Finance**
- 04. Insurance Providers**
- 05. Investment & Stocks**
- 06. Filing Taxes**
- 07. Payments**



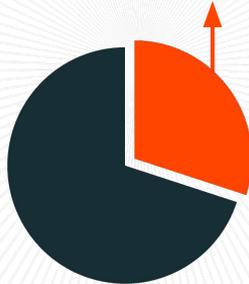
Personal Banking

01.

Redditors exploring their personal banking options come to Reddit for advice and support...

THE OPPORTUNITY

30% of redditors would be willing to switch banks for better rates



THE AUDIENCE NEED

44%

of redditors say they **seek out advice** when making financial decisions

REDDIT'S ROLE

58%

of redditors who've considered getting a checking account in the past year say Reddit is the platform where they'd **feel most comfortable sharing personal experiences** around banking



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND PERSONAL BANKING IN 2021:

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here for...
practical advice for financial predicaments

r/FinancialIndependence

This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

Redditors come here for...
advice about long-term saving strategies

r/LegalAdvice

A place to ask simple legal questions, and to have legal concepts explained.

Redditors come here for...
legal advice relating to personal finance

r/AmITheAsshole

A catharsis for the frustrated moral philosopher in all of us, and a place to finally find out if you were wrong in an argument that's been bothering you. Tell us about any non-violent conflict you have experienced...

Redditors come here for...
advice on how to deal with awkward financial situations

r/AskReddit

r/AskReddit is the place to ask and answer thought-provoking questions.

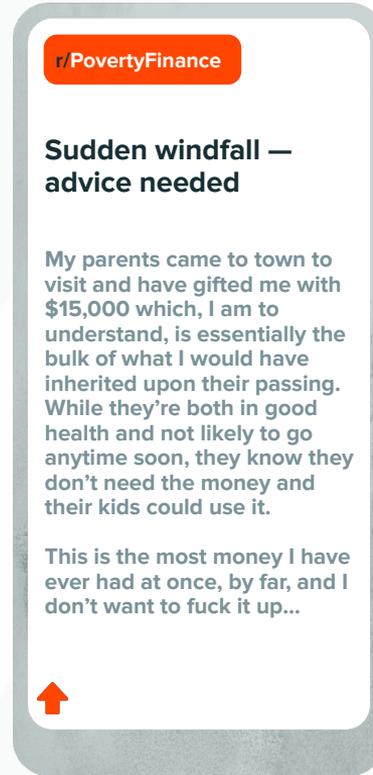
Redditors come here to...
discuss what shapes our relationship with cash



Community Spotlight: r/**PovertyFinance**

Touted as ‘Personal Finance For The Financially Challenged’, this community sees redditors come together to collectively improve their financial literacy during uncertain times – whether through frugal tips, expert guidance or simply validating someone else’s cathartic vent.

TL;DR: Financial services brands can show up by seeding discounts, deals or hacks in spaces where people are already seeking them out.



+52%

YoY growth in **subscribers**

+61%

YoY growth in **screenviews**



02. Credit Cards

Redditors exploring their credit card options come to Reddit to do their research...

THE OPPORTUNITY

38% of redditors have considered getting a credit card in the past year



THE AUDIENCE NEED

70% of redditors say getting a credit card requires **extensive research**

REDDIT'S ROLE

62% of redditors who've considered getting a credit card in the past year say Reddit is the platform they'd be most likely to come to for **information and advice** about credit cards



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND CREDIT CARDS IN 2021:

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here for... **product comparisons & referrals**

r/CreditCards

A subreddit for discussing any aspect of credit cards. It is important to pay them in full and on time. Please ask questions and contribute to the knowledge surrounding credit cards.

Redditors come here for... **product comparisons & life stage advice**

r/Churning

A place to discuss credit cards to profit from sign-up offers. Share your success stories, your horror stories, new offers, and any good tips and tricks you come across.

Redditors come here for... **product comparisons & rewards**

r/PovertyFinance

Financial advice, frugality tips, stories, opportunities, and general guidance for people who are struggling financially. No judgement, just advice!

Redditors come here for... **payments & responsible budgeting**

r/AskReddit

r/AskReddit is the place to ask and answer thought-provoking questions.

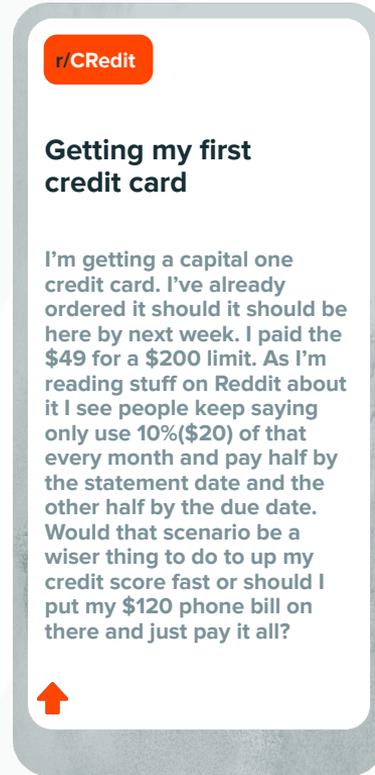
Redditors come here to... **learn how credit & credit cards work**



Community Spotlight: r/Credit

Here, redditors are rallying around each other to share responsible advice and tips when building their credit scores. They're sharing personal success stories, and motivating each other to take out or pay off their own credit cards to build better credit.

TL;DR: Credit card providers can show up in the context of productive conversations about responsible usage at the point of purchase.



+30%

YoY growth in **subscribers**

7.4M+

annual **screenviews**



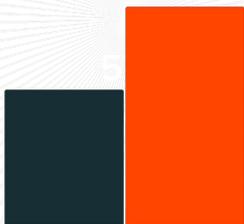
03.

SMB Finance

Redditors exploring their SMB finance options crowdsource advice from others like them on Reddit...

THE OPPORTUNITY

Redditors are **+61%** more likely than the average American to be interested in entrepreneurship



THE AUDIENCE NEED

85%

of redditors say starting or expanding a business requires **extensive research**

REDDIT'S ROLE

31%

of redditors say they'd use Reddit to seek out **information and advice** relating to starting or expanding a business



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND SMB FINANCE IN 2021:

r/SmallBusiness

This sub is not for advertisements! Questions and answers about starting, owning, and growing a small business only.

Redditors come here for... advice from real business owners

r/Entrepreneur

A community of individuals who seek to solve problems, network professionally, collaborate on projects, and make the world a better place. Be professional, humble, and open to new ideas.

Redditors come here for... analysis of others' success stories

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here for... guidance on starting a business or side hustle

r/LegalAdvice

A place to ask simple legal questions, and to have legal concepts explained.



Redditors come here for... legal advice relating to owning a business

r/FinancialIndependence

This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

Redditors come here to... remind each other of their business goals



Community Spotlight: r/SideHustle

Side hustles are a fast growing form of self-employment, as people look to top up their main revenue streams amid economic precarity. From gig workers to emergent creators, on Reddit these groups can crowdsource advice on where to start when expanding their creative and financial horizons.

TL;DR: On Reddit, financial services brands can show up for emergent entrepreneurs when they're starting out to build long-term relationships from the offset.

Source: Internal Data, Aug 2021-Aug 2022



+178%

YoY growth in **subscribers**

+164%

YoY growth in **screenviews**



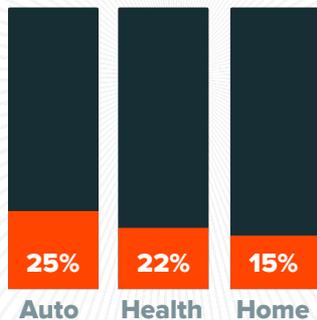
04.

Insurance Providers

Redditors exploring their insurance options come to Reddit to research the finances attached to major life markers...

THE OPPORTUNITY

Redditors are most likely to take out **auto cover, health cover or home cover** in the next six months



THE AUDIENCE NEED

51%

of US redditors say **price** is important when picking insurance, making it the **#1** factor

REDDIT'S ROLE

42%

of redditors say they use the platform to financially plan for **major life milestones**



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND INSURANCE PROVIDERS IN 2021:

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here for... general advice on future planning

r/LegalAdvice

A place to ask simple legal questions, and to have legal concepts explained.



Redditors come here for... legal advice over insurance disputes

r/AmITheAsshole

A catharsis for the frustrated moral philosopher in all of us, and a place to finally find out if you were wrong in an argument that's been bothering you. Tell us about any non-violent conflict you have experienced...

Redditors come here to... unpack awkward insurance disputes

r/FinancialIndependence

This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

Redditors come here to... compare the long-term payoffs of products

r/RealEstate

Real estate, investing landlords, landlord borrowing, lending, mortgages, foreclosure loan, houses, house, apartment financing, loans, buying a house, foreclosures, foreclosure, forbearance.

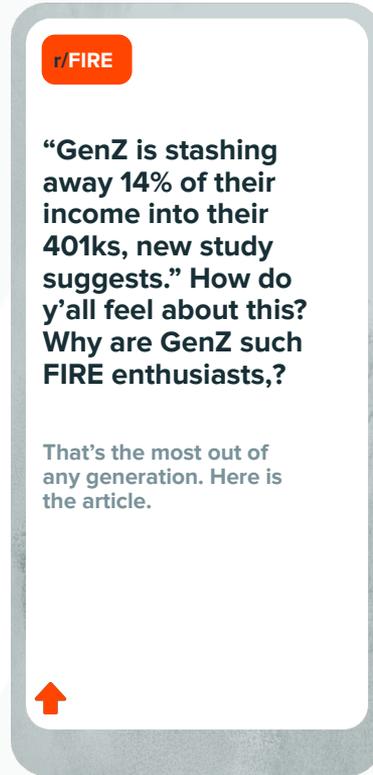
Redditors come here for... advice about home and property insurance



Community Spotlight: r/FIRE

Amid rising economic uncertainty, the once-niche Financial Independence, Retire Early (FIRE) movement has moved from the fringe into the fore. Defined by frugality and long-term planning, on Reddit, this future-focused audience are coming together to share and learn from one another.

TL;DR: Insurance providers can show up to an action-oriented audience who are ready and willing to spend on their future selves.



+68%

YoY growth in **subscribers**

+110%

YoY growth in **screenviews**



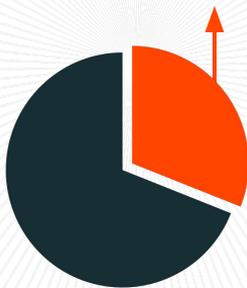
Redditors exploring their investment options come to Reddit to gather intel that informs smart decisions...

05.

Investing & Stocks

THE OPPORTUNITY

36% of US redditors say they're planning to buy stocks and shares in the next six months



THE AUDIENCE NEED

84%

of redditors say investing requires **extensive research**

REDDIT'S ROLE

56%

of redditors have **made investment decisions** based on information they found on Reddit



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND INVESTING & STOCKS IN 2021:

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here for... advice on making their savings work harder

r/StockMarket

Our objective is to provide short and mid term trade ideas, market analysis & commentary for active traders and investors.

Redditors come here for... general advice and stock market news

r/FinancialIndependence

This is a place for people who are or want to become Financially Independent (FI), which means not having to work for money. [This] is closely related to the concept of Early Retirement/Retiring Early (RE).

Redditors come here for... advice on investing as a passive income

r/Options

*Let's Talk About: Options Fundamentals -- The Greeks -- Strategies -- Current Plays and Ideas -- Q&A -- **New Traders***

See the Options Questions Safe Haven weekly thread

Redditors come here for... accessible analysis of the stock market

r/Technology

Subreddit dedicated to the news and discussions about the creation and use of technology and its surrounding issues.

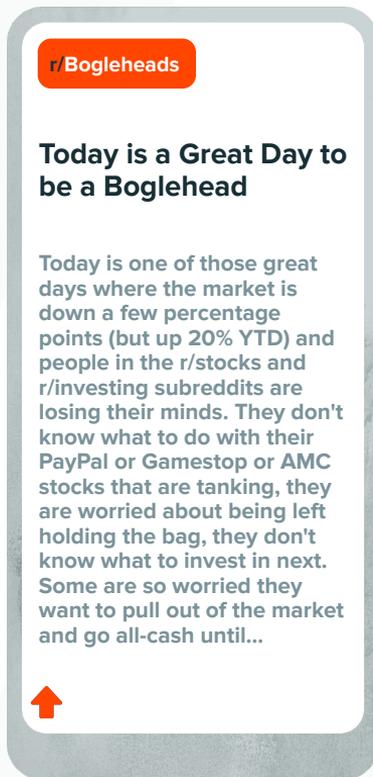
Redditors come here to... discuss news impacting the stock market



Community Spotlight: r/Bogleheads

Bogleheads is a community for redditors interested in 'lazy investing', and the investment strategies of famed investor Jack Bogle. Bogleheads share both wins and wisdom when building 'lazy' portfolios: a strategy that centers on building portfolios that'll perform well in most market conditions.

TL;DR: Brands can show up to a community already engaged with investment strategies in spaces where they're actively seeking advice.



+112%

YoY growth in **subscribers**

+149%

YoY growth in **screenviews**





06.

Filing Taxes

Redditors doing their taxes come to Reddit to gather advice that's relevant to their personal situation...

THE REALITY

40% of redditors are concerned about potential tax increases



THE AUDIENCE NEED

64%

of redditors say filing taxes requires **extensive research**

REDDIT'S ROLE

1/3

of redditors say Reddit is where they'd feel **most comfortable discussing personal experiences** relating to filing taxes – more than any other platform



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND FILING TAXES IN 2021:

r/Tax

Reddit's home for tax geeks and taxpayers! News, discussion, policy, and law relating to any tax - U.S. and International, Federal, State, or local.

Redditors come here for... tax news and general advice

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here for... advice on fraught financial situations

r/IRS

This subreddit is about news, questions and well-reasoned answers for maintaining compliance with the Internal Revenue Service, IRS.

Redditors come here to... discuss personal experiences with taxes

r/TurboTax

An unofficial, civil, and helpful community to discuss Intuit TurboTax.

Redditors come here to... compare products & discuss tax product news



r/LegalAdvice

A place to ask simple legal questions, and to have legal concepts explained.

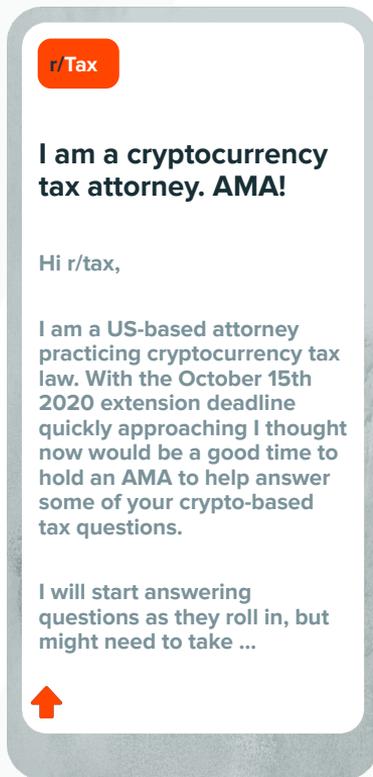
Redditors come here to... get legal advice relating to paying taxes



Community Spotlight: r/Tax

A dedicated community for all things relating to doing taxes, redditors can coalesce here to request and share advice on personal experiences and income streams, as well as vent over the tedium and stress that defines the end of the tax year with memes and personal anecdotes.

TL;DR: Tax products can show up to an engaged audience year-round in the context of both actionable wisdom and empathetic support.



+18%

YoY growth in **subscribers**

13M+

annual **screenviews**



Payment Services

07.

Redditors using payment services are coming to Reddit for information and advice...

THE OPPORTUNITY

45% of US redditors use mobile payment services on a weekly basis



THE AUDIENCE NEED

69%

of US redditors use the platform to seek out **information or advice** relating to financial products, services or brands

REDDIT'S IMPACT

36%

of US redditors have made **budgeting decisions** based on information they found on reddit



A topic that touches communities across Reddit

SUBREDDITS WHERE THERE WERE THE MOST CONVERSATIONS AROUND PAYMENT SERVICES IN 2021:

r/PayPal

Great for questions about PayPal, transactions and problems!

Redditors come here for... **product comparisons & problem solving**

r/HardwareSwap

Do you want to trade your unused computer part for something you will use? Welcome to r/Hardwareswap, a community and marketplace for buying, selling, and trading all sorts of PC Hardware.

Redditors come here for... **peer-to-peer buying and selling**

r/PersonalFinance

Learn about budgeting, saving, getting out of debt, credit, investing, and retirement planning. Join our community, read the PF Wiki, and get on top of your finances!

Redditors come here to... **get advice on scams & experiences of payment apps**

r/Depop

Depop is your little shop in your pocket.

Redditors come here for... **advice about peer-to-peer buying and selling**



r/CreditCards

A subreddit for discussing any aspect of credit cards. It is important to pay them in full and on time. Please ask questions and contribute to the knowledge surrounding credit cards.

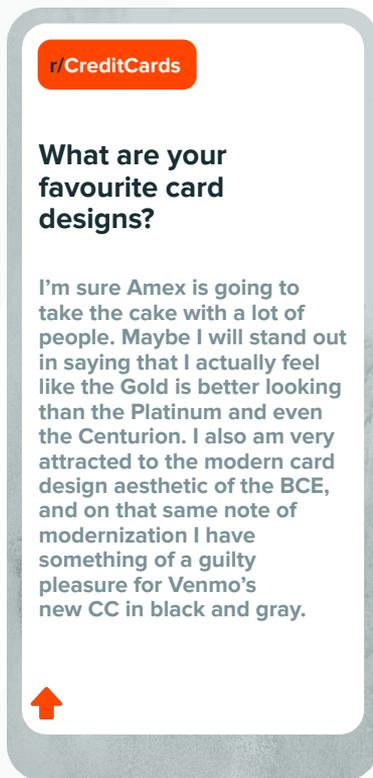
Redditors come here to... **discuss payment apps' credit offerings**



Community Spotlight: r/CreditCards

As payment services expand into credit offerings, conversations around these companies are showing up in subreddits centred on credit and credit cards – from advice and tips on responsible usage to comparing card designs.

TL;DR: Payment apps can show up alongside productive conversations about responsible usage to tease new credit products, offerings and rewards.



+92%

YoY growth in **subscribers**

+65%

YoY growth in **screenviews**



Want to learn more?
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