

Bankrate

# Voice & Tone Guide

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# What is voice and tone?

Our voice is our personality. It's what humanizes and distinguishes us.

Our brand voice is more than just what we say—it's how we make people feel, and how we establish our purpose in the hearts and minds of the people we serve.

Tone is how we shift our voice depending on context. (More on that later.)

## Our pillars

These are the attributes that we make sure we embody above all else. All of our content should consistently adhere to these guidelines, regardless of channel or vertical.

### Approachable

We act as an honest and empathetic friend you can come to for advice.

We use plain-spoken language to demystify the world of finance. We avoid jargon that doesn't provide clarity, and put things in your terms.

**We say things like** "We get it—all this "finance" stuff can feel like a lot. But we've got your back and are here to make it as easy as possible."

### Empowering

We foster a positive, can-do attitude that inspires you to take action.

We'll give you guidance to make informed decisions, and the hope you crave to make the leap. Then, we'll cheer you on as we watch you confidently achieve your goals.

**We say things like** "Way to go! You just locked in a great mortgage rate. Next up: Learn what you should know before closing."

### Educational

We know our stuff, and we're excited to share our knowledge with you.

We use our 45+ years of experience in the industry and back it with data so you know you can trust the information and recommendations we provide.

**We say things like** "Remember: Success in investing often isn't solely based on what you invest in, it's also often dependent on your behavior with your stocks. Start small, stay strong, and have some fun with it! Also don't forget to always have an emergency fund—you never know when you might need it."

## The Bankrate voice

This is how we sound when we're speaking to the people we interact with. Sound familiar? This is also a huge part of our brand guide.

### Human + conversational

**We're nice, well-rounded human beings, and we talk like it.**

By writing as a human, we indicate that we're on the side of the customer. We don't use jargon or huge words if they can be avoided. We speak to people like we're chatting with a friend and sharing what we know over coffee.

**What this means in copy:** We write the way we speak and aim for a conversational tone. Pro tip—read your copy aloud and see if you stumble over the words. If you do, you may need to rephrase to make it more conversational.

### Inclusive + explanatory

**We take nothing for granted when it comes to peoples' financial knowledge.**

We want to appeal to a younger audience that might not be so financially savvy, so we provide a breadcrumb trail to explain terms and names for everybody. We recognize and validate that everyone has a different background, and we aim to be inclusive and welcoming to all.

**What this means in copy:** We explain topics in a way that's clear and concise, and we aim for copy that speaks to a wide range of audiences.

### Empathetic + friendly

**We make money less intimidating.**

Where appropriate, we want to indicate that we understand finance can be daunting and sometimes painful, but we're here to help make it better. We acknowledge that sometimes what you need to do isn't the most fun, but we make it as smooth and easy as possible.

**What this means in copy:** We put empathy first and write with a tone that is friendly and explanatory.

## Smart + enthusiastic

**We're smart but we never make you feel stupid.**

We know what we're talking about. We have a lot of years of experience and are staffed with tons of knowledgeable people. And we're excited to share it all with you. We know that we're way more into this than you are...and we try to pass on a little of that enthusiasm.

**What this means in copy:** We explain but don't patronize or talk down to the people who visit our site. We share our knowledge in an engaging, understandable way.

## A storyteller

**We bring a storytelling angle to everything we do.**

We want to help people understand that they could have a healthier relationship with money, and to do this we need to tell human stories. We aim to fuel Bankrate with stories of financial and emotional transformation. We want to inspire people to try new things, and stories can be a key lever for this.

**What this means in copy:** We make everything we write engaging and emotional, or at least focus on the emotion a user is experiencing when they're faced with a transactional moment. Even if we don't tell an actual story, we help the people on our site put themselves into the narrative and become the heroes of their own journeys.

# How tone changes with context

One way we can meet users wherever they are is by adjusting our tone to match with their journey. Depending on context, we might be more playful or more serious, more informational or more simple.

## Emails

Emails are some of the most direct communication we have with our customers, so it's important we keep our brand voice strong and keep our pillars at the forefront.

### Transactional

These emails are used to get customers to transact on a certain product. Examples include rate alerts, cross-sells, and sign-up reminders.

Transactional emails should:

- Be on the shorter side
- Lead with action
- Show (don't tell) benefit for people reading
  - For example, instead of telling people "We have thousands of rates," show them "Find a rate that works for you—without hours of searching."

Transactional emails should not:

- Be pushy
- Use hyperbolic language
- Be more than a few sentences long

### Informational

These emails are more editorial in nature, like newsletters. While there may be transactional elements and banners, most of the email is informational and leads toward articles when someone clicks.

Informational emails should:

- Center around education
- Be longer than product emails
- Include transactional items as a secondary element
  - Transactional elements should directly relate to the topic of the email

Informational emails should not:

- Try to upsell people into products they don't need

## User flows

User flows are a set of steps that help users complete a task on a website or app (e.g. mortgage lead flow). All content should be clear and concise, and consider potential points of friction users may experience when completing. Check out the [Content Design Playbook](#) for more info!

User flows should:

- Be succinct without sacrificing clarity
- Provide education (e.g. micro-moments) to proactively address potential confusion that users may have and help them make the right choice.

## Social

Social content is anything that lives on our social platforms, including Instagram, Facebook, Twitter, and LinkedIn.

### All situations

Do: Be conversational and have fun with it — think about the headspace people are in when they're scrolling through their feeds (they probably *\*aren't\** looking to read 12957220 words on a single Instagram slide.)

Don't: Be overly wordy or use complicated language. Keep things as simple as possible.

### Organic

Do: Make sure that what you're saying is helpful and informative.

Don't: Try to cram everything into one post. Use multiple slides or even multiple posts!

### Paid

Do: Be clear about value props and customer benefits.

Don't: Use fear mongering or hyperbolic language.

## Marketing content

Marketing content straddles the line between transactional and informational. It gives the user information on the benefits of our products and inspires them to click through. Some examples of marketing content include: landing pages, certain emails and ad spots.



## All situations

Do: Use clear value props and lead with benefits, and chunk content into blurbs that are easy to scan and understand.

Don't: Over-explain or over-promise. Find a balance between giving people enough info to be intrigued, but not so much that they're overwhelmed.

## Educational content

Educational content is anything that gives readers information to help them make an informed decision. Some examples of educational content are: articles, guides and reviews.

### All situations

Do: Give context and explain terms, and be encouraging and supportive.

Don't: Lean into jargon or make the customer feel pressured to transact.

### Positive situations

Do: Give context and only tie in product recommendations if they're relevant.

Don't: Use hyperbolic language or add pressure to transact.

### Neutral situations

Do: Be clear and thorough, and reframe technical information in digestible terms.

Don't: Be scholarly or overly technical, or assume the reader understands.

### Negative situations

Do: Spell out the issue in plain terms and give helpful advice and clear next steps.

Don't: Be predatory or shamelessly exploit people's fears to sell them products they don't need.

## Transactional content

Transactional content inspires readers to take action, whether it's to start a flow, enter their personal information, or sign up for something. Some examples of transactional content include lead forms, email sign ups and banners. Check out the [Content Design Playbook](#) for more info!

### All situations

Do: Give people clear explanations and show them what they need to do next.

Don't: Pressure people to take action if it doesn't make sense for them.

## Positive situations

Do: Be clear and congratulatory while affirming accomplishments.

Don't: Take credit for peoples' success or gloss over their accomplishments.

## Neutral situations

Do: Use simple and straightforward language to show next steps.

Don't: Overwhelm people with too much information.

## Negative situations

Do: Be supportive and positive while offering next steps or alternative options.

Don't: Be cold or ambiguous about what people should do next.

## Video

Video is a relatively new frontier for Bankrate, which means we have a lot of room for growth and learning! Videos can appear onsite, on YouTube and on social.

## All situations

Do: Have fun with it! Be conversational and engaging, and keep it short.

Don't: Write with super long sentences (it makes it harder to deliver on-camera).

# Best practices

## Active voice

Lead with action and put the user in control. If you can follow a sentence with "by zombies," then it's not in an active voice.

Do: You completed your application!

Don't: Your application has been completed.

## Start CTAs with verbs, and be clear about where they'll take the user

You want your CTAs to inform people where they'll be going and what they'll be doing.

Do: Apply now

Don't: Application

## Show benefit

Lead with what the customer will gain, not the features of what we offer. Features are facts, benefits are emotions and experiences.

Do: Take control of your credit

Don't: Use our credit monitoring

## Avoid questions in headlines and marketing copy

Not only is this a crutch for writers, but it also gives an impression of our brand being unsure.

Do: Find the right personal loan for you

Don't: Looking for a personal loan that fits your needs?

## Avoid jargon

If you were to walk up to a bunch of 6th graders on the playground and start reading your content and they'd all look at you like "Huh? What does that mean? Who are you?", don't say it that way. Also probably a best practice to not walk up to random 6th graders too, but that's for a different guide.

Do: Rates went down by 0.03% last week

Don't: Rates decreased by 3 basis points last week

## Avoid cliches and overused phrases

Cliches feel inauthentic, make copy longer, and often make it more difficult to understand quickly. They're also often hyperbolic, which is something we want to avoid.

Do: We make comparing rates easy

Don't: We understand that (in today's fast-paced world), you don't want to spend hours searching for a rate

Note: If you want more info, check out Nielsen Norman Group's ["Cringeworthy Words to Cut from Online Copy"](#)

## Explain everything

Assume the person reading your content has no idea what you're talking about. Don't assume they have prior knowledge, and give them background and context so they can make informed decisions.

Do: Home equity lines of credit, a type of loan that lets you borrow against the equity you've built in your house, can be a great option to get cash for home improvements or large expenses.

Don't: HELOCs are great for homeowners.

## Try to include a storytelling element

Stories make content more engaging and relatable. Particularly with articles and landing pages, try to frame things with a narrative that can help people picture themselves as part of the story.

Do: Our experts are dedicated to helping you make the right choice, with the best credit cards of 2022 available from our partners — rewards, cash back, travel, balance transfer, 0 percent intro APR and more. We do the research, so you don't have to sift through hundreds of options to find the best credit card for you.

Don't: We did the research and found the best credit cards.

## Make it positive

See ya, Negative Nancies! Use upbeat and positive spins and try to avoid saying things like "don't".

Do: We'll have more rates for you tomorrow morning

Don't: We don't have any rates to show you right now

## How we refer to ourselves

\*Oprah voice\* "I'm Bankrate! You're Bankrate! We are ALL Bankrate!" Use the first person to make content more personable and easier to read.

Do: We're here to help you conquer your money goals

Don't: Bankrate is here to help you conquer your money goals

Note: There are times when this is flexible. If you want to use the Bankrate name do so at the beginning ("Hi, we're Bankrate"), but try not to use it multiple times in one chunk of copy.

## Avoid directional language

In a digital environment, things can get shifted around a lot. Because of this, it's best to avoid using directional language like "below," "to the right," etc. Not only will leaving these out help make your copy shorter, it'll also keep it flexible for design changes or weird edge case scenarios out in the wild.

Do: Answer these questions to see your approval odds.

Don't: Answer the questions below to see your approval odds.

# Inclusive language

True inclusivity and accessibility begins with empathy. Shoutout to intern Riley Wolfram for helping put these guides together!

## DEI

Here are a few overarching guidelines to consider:

- Cliché phrases or colloquialisms may alienate or even offend others if the words or phrases do not translate with the same meaning
- Use people-first and gender-inclusive language
- A helpful resource is [The Diversity Movement](#)
- Also check out our content design team's [inclusivity best practices](#)

Instead of	Use	Why?
Rule of thumb	General rule, standard	Better to just avoid these kinds of phrases altogether and opt for clarity
White/black hat tactics (*Avoid language that indicates “white” as the standard and “black” as the problematic)	Best practices / practices unapproved by Google	Reinforces racist notion that white is inherently better / Black is inherently worse
The poor, low class, poor people	People whose incomes are below the federal poverty threshold  People whose incomes are between ____ and ____	We don’t want to make anyone feel ashamed for their socioeconomic status
Describing a person as “diverse”		A single person can’t be diverse. Referring to a person as “diverse” is used as code for people who belong to groups considered non-dominant which in turn makes them an “other.”

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Nitpick

Criticize

Rooted in racist history

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## Rejection / Credit Scores

Notes:

- Best to avoid adjectives altogether when we can! Maybe in more personalized media, like emails, we can use congratulatory language so users feel seen and appreciated.
- Users may not be matched with a mortgage or credit card right away; copy examples:
  - “We’re sorry– we can’t match you with a mortgage/credit card right now because \_\_\_\_ (if possible, personalize and say “your score needs to be within this range”, etc.). But we have resources to help you get to where you need to be so you can try again.”
- Use hyperlinks to connect people to other Bankrate resources!

Some more best practices (shoutout to Tina Burchette for this work along with everything else in the content design [inclusivity best practices!](#))

<b>Instead of</b>	<b>Use</b>	<b>Why?</b>
Addict	Person with a drug dependence	A person's struggle is not their identity
Black box, Black hat, Blacklist / White hat, Whitelist, White glove, White label, Dark UX, etc.	Allowlist, denylist, deceptive design patterns	Avoid using black/white as standins for good/bad — racist roots
Brown bag	Lunch and learn; working lunch	Racist roots
Cakewalk	A breeze; easy	Racist roots
Call a spade a spade	Tell it like it is	"Spade" was once used as a derogatory term for African Americans
Circle the wagons	Stand together, unite in defense of	Racist roots
Citizens	The public	Not everyone may be a legal citizen but they still deserve

		respect and aid
Climbing the totem pole	Climbing the career ladder	Racist roots
Denigrate	Disparage, attack, belittle	Racist roots
Exotic	<i>Just don't, lol</i>	Unnecessary
Ghetto, urban, inner city	Economically disadvantaged area, underserved area	Racist roots
Grandfathered in	Exempted, excused, preapproved, preauthorized, legacied	Rooted in a racist law
Guru	Teacher, expert, savant, virtuoso, authority	Cultural appropriation
Guys (in reference to multiple genders)	Folks, human beings, ya'll, business person	Want to include all genders and identities
Gypped	Swindled, deceived, conned	Racist roots
Handicapped	Person with disabilities	A person's disability is not their identity
Hold down the fort	Keep the lights on	Racist roots
Homeless	People without housing	A person's struggle is not their identity
Indian Summer	Second summer, long summer, extended summer	Racist roots
Manpower, man-hours, man the controls, etc.	Workforce, hours, take the controls, etc.	Sexist
Master/slave Master suite	Primary/standby, agency/operative Owner's suite, primary suite	Racist roots
Minorities	Underrepresented groups	Racist roots
Ninja	Expert, whiz, ace, warrior	Cultural appropriation
Nitty gritty	Essentials, lowdown	Racist roots
"No" or "Rejected"	Not right now, but here are the steps you can take	Giving people goals and next steps will also give them the



		means to continue their finance journey, even though they may be disappointed by the “not right now”
No can do	I can’t do that; I don’t have bandwidth for that	Racist roots
Non-white	<i>Be specific and accurate about someone’s race if it’s necessary to describe in copy</i>	Most of the time, it’s unnecessary to point out
Off the reservation	Gone rogue	Racist roots
Old people, seniors, elderly	Older adults, older people	Ageism
Peanut gallery	Hecklers	Racist roots
Poor, bad, good (credit)	A credit score between ____ and ____  MAYBE can say “less-than-stellar” instead of other adjectives with negative connotations	We want to empower people to improve, not feel bad about their credit score  Note: There are certain instances where poor/bad/good credit are appropriate to use when referring to the score itself, but when talking directly to people instead of in general terms, it’s better to be specific with numbers or use terms that don’t have such a negative connotation.
Powwow	Meeting, discussion, talk	Cultural appropriation
Redline	Differentiate, separate	Racist roots
Risky (credit)	Less likely to be approved	Don’t want to make anyone feel insecure about their credit stance (pushes them further from investing in their personal finance journey)
Rockstar	Expert, high achiever, amazing person	Hyperbolic, unnecessary language
Rule of thumb	Guideline, guidance, standard	Domestic violence roots
Silver tsunami	Growth of the aging population	Ageism
Sold down the river	Betrayed, deceived	Racist roots

Spirit animal	Kindred spirit	Cultural appropriation
Tiger team	Task force, operational team	
Tipping point	Crossroads, moment of truth, watershed moment	"When tipping point first began to be employed in general use, it was almost entirely in reference to the propensity of white families to move out of an area when a certain percentage of the neighborhood was composed of black families." ( <a href="#">read more</a> )
Tribe	My people, family, friends	Cultural appropriation
Vision quest	Rite of passage, initiation	Cultural appropriation
Wheelchair bound	Person who uses a wheelchair	A person's disability is not their identity

## Words to avoid (and what to use instead!)

In addition to avoiding certain words for inclusivity purposes, we also have some words we should avoid to keep our voice consistent.

<b>Instead of</b>	<b>Use</b>	<b>Why?</b>
Provide	Give	More conversational and also shorter
Utilize	Use	Shorter, more conversational
Enables you, allows you to	Lets you, helps you	Shorter, more conversational. Bonus points if you turn it into active voice!
Very, really, extremely, quite	nothing	Unless used intentionally, this language doesn't have real impact and takes up space on a page

## Legal considerations

When dealing in a space that's as highly regulated as financial services, you're going to run into a few legal conundrums. When in doubt, run your copy by compliance to make sure we're in the clear, but also use these tips to help guide your decisions.

### Don't promise anything

Almost nothing is guaranteed, so avoid positioning any claims as definite.

For example, instead of saying "We'll be able to help you find a loan" say something like "We may be able to find a loan that fits your needs." Even better, say something that has social proofing ("We've helped millions of people like you find the right loan for them") so that we aren't promising anything but *are* giving people some proof that we've done it before and most likely will be able to for them.

### We don't give "advice," we give "guidance"

So people can't sue us and say "Bankrate told me to do XYZ and then I did and now my life is over," instead of telling people what they definitely *should* do, we aim to show them what they *could* do. Give them options and information that will help them make the right decision for themselves.

### Use disclaimers when appropriate/needed

Especially in situations like for mortgages or whenever we're mentioning specific rates, we'll need disclaimers to cover our butts.

Usually, we'll use them any time we're pulling numbers into our copy (like when pulling in mortgage rates), or if we're making definitive statements that we need to prove. For more information, chat with your compliance connections.

# Grammar stuff

## Style

### AP Style

We use [AP Style](#), with US English spelling and punctuation, unless otherwise specified in this guide.

### Contractions

Not only will this make your copy shorter, but it'll make it more colloquial too! What a win-win.

Do: Can't, you'll

Don't: Cannot, you will

### Numerals

To increase scannability, use numerals in copy instead of spelling the numbers out.

Exceptions:

- Do not start a sentence with a numeral, spell it out or rewrite the sentence.
- In long form copy, spell out numbers one through nine.
- Spell out fractions with a hyphen when they are used in a sentence (one-third).

NOTE: The Bankrate editorial team spells out numerals one through nine. The content design team chooses not to since numerals are more scannable.

### Sentence case

We use sentence case for all our headlines, subheads and CTAs. The only exception is when we use proper nouns, like Bankrate Awards.

Do: Today's top mortgage rates

Don't: Today's Top Mortgage Rates

# Punctuation

## EM dashes

Use the em dash (under Insert>Special characters in Google Docs menu) to separate phrases rather than using hyphens. Do not include spaces on either side.

Do: Apply online in minutes—it's easy.

Don't: Apply online in minutes - it's easy.

Don't: Apply online in minutes — it's easy.

Note: The em dash can become a crutch for writers and is often overused. Try to see if you can replace it with commas or reword so you don't need it—save it for when you really want to add impact and punch. (See what I did there?)

## Nooooo Oxford commas

AP Style dictates not using the Oxford comma, so we don't use it. If you feel like you *need* an Oxford comma for clarity, try rephrasing instead. The only exception is if the items in your list have 3+ words.

Do: This credit card gives you cash back on groceries, gas and dining.

Do: This credit card gives you cash back on groceries at certain stores, gas at participating U.S. stations, and dining at a selection of restaurants.

Dont: This credit card gives you cash back on groceries, gas, and dining.

## Periods

Don't use periods at the end of headlines unless the headline is two or more sentences.

Do: Let's find your perfect credit card

Don't: Let's find your perfect credit card.

# Word choice

## Acronyms

Ahh, the alphabet soup of financial services and business. Internal people love 'em, external people hear them and say "Wut." Spell them out the first time you use them in a sentence, or make sure the definition is readily available in a tooltip.

Do: A home equity line of credit, or HELOC, is a type of home equity loan.

Don't: A HELOC is a type of home equity loan.

## Spelling guide

Follow these spelling guidelines for specific terms.

<b>Instead of</b>	<b>Use</b>	<b>Why?</b>
Pre-approved	Preapproved	Style, easier to read
Pre-qualified	Prequalified	Style, easier to read
Home buyer, home owner, home ownership, homeseller	Homebuyer, homeowner, homeownership, home seller	Spelling
Homeowner's association	homeowners association	
Financial advisor	Financial adviser	Grammar
ZIP Code, Zip code, zip code	ZIP code	Style, also how it's trademarked, fun fact! (Shoutout to Jess Hall and MYMOVE for that tidbit!)
E-mail	Email	It's 2022
Cashback	Cash back	Style, easier to read *Note: Some cards use "cashback" as part of their language. In those cases, use as one word but when talking about cash back in general, use our style.

## See it in action (content examples)

### Landing pages

LET'S LEARN SOME \$\$\$\$

## About the series

Let's get real. You learned a lot in school, but still feel a little lost in the real world. No shade to the Pythagorean Theorem but sometimes you wonder why they didn't teach you about things that help in everyday life, like credit cards and budgeting.

So, we decided to grab a few of our favorite people to share money lessons they've learned. In our new YouTube series, people you know and love will talk all about the big money mistakes they made—and what they wish they'd done instead, so you can avoid making the same mistakes. Because no one has time for that \$\$\$\$.



## Helpful resources

- [Plainlanguage.gov](https://www.plainlanguage.gov/)
  - Use for language substitutions
- [Hemingway Editor](https://www.hemingwayeditor.com/)
  - Can use this to check for reading level, passive voice and more