Expert Content Strategy Guide

Social Media Library

November 2025

TotalExpert®

Social Media Library

EXPERT CONTENT

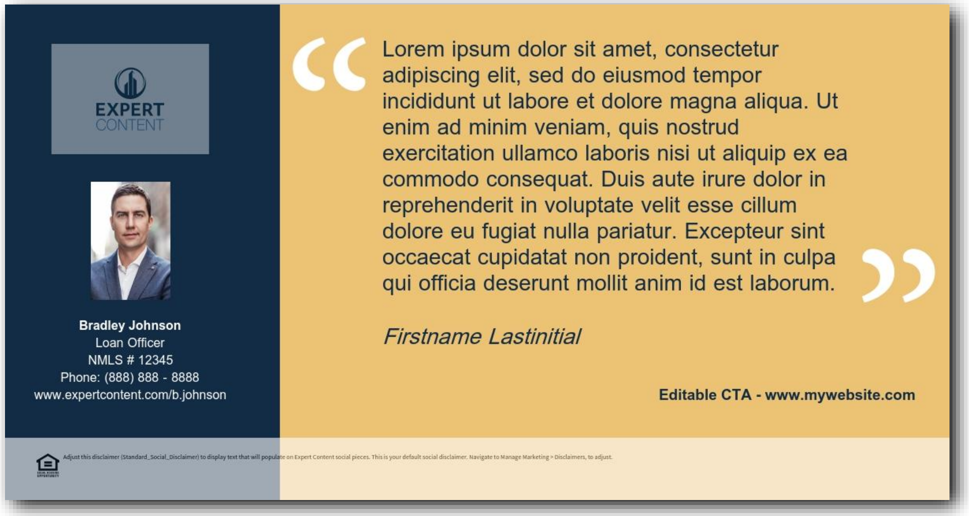
Engage consumers with purpose-built, branded social content year-round.

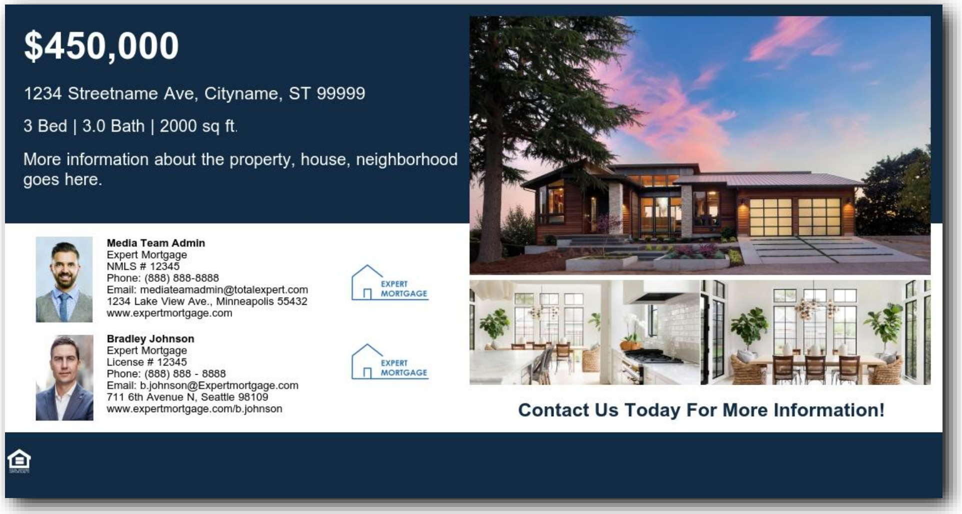
The **Expert Content Library** provides a curated collection of social media assets designed to help your organization engage consumers consistently throughout the year. These assets include a variety of editable assets and pre-set graphics that make it easy to maintain a strong, compliant, and on-brand online presence.

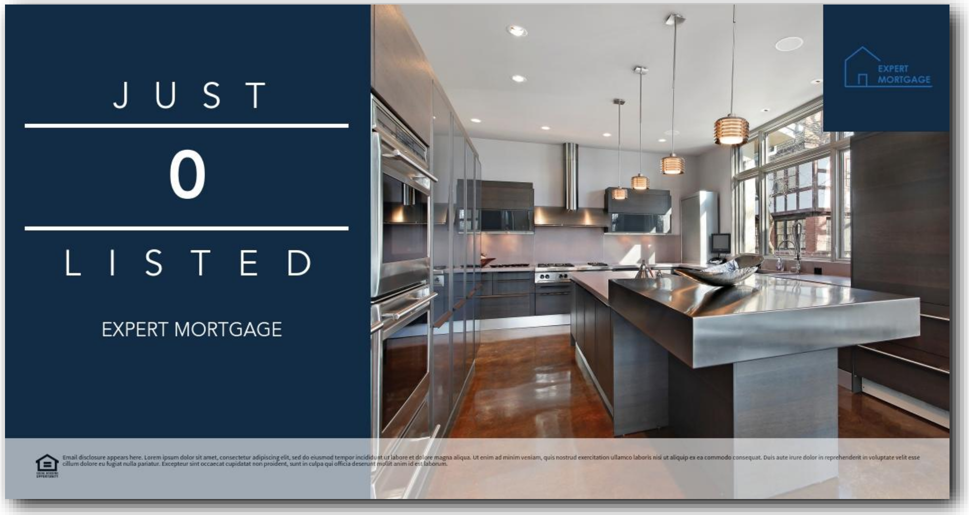
- **Standard Format:** Standard graphics are 1200x630px and include suggested post copy optimized for the character limits of integrated social platforms.
- **Customization:** Editable templates allow admins to adjust logos, artwork, call-to-action, and disclaimer formats for consistent, compliant messaging.
- **Resizing:** To create alternate sizes, copy the image URL into your preferred self-serve template.

**This strategy guide includes a sampling of the Social Media Graphics Library and is not representative of all available content.*

Social Media Library







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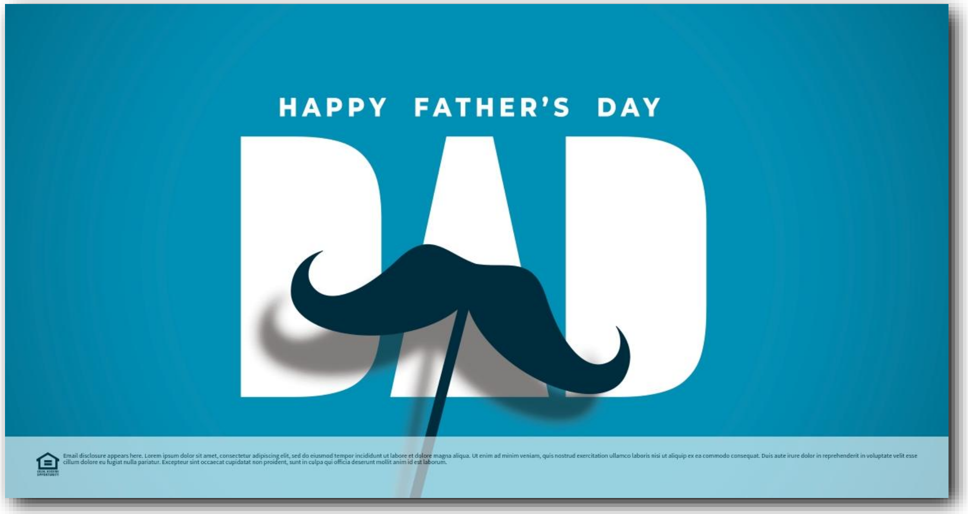

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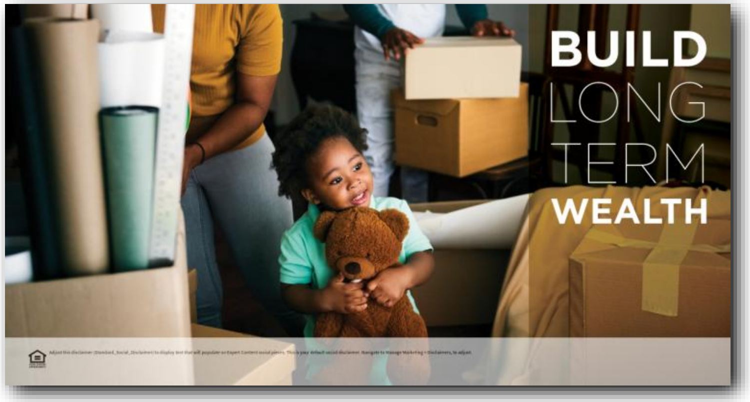
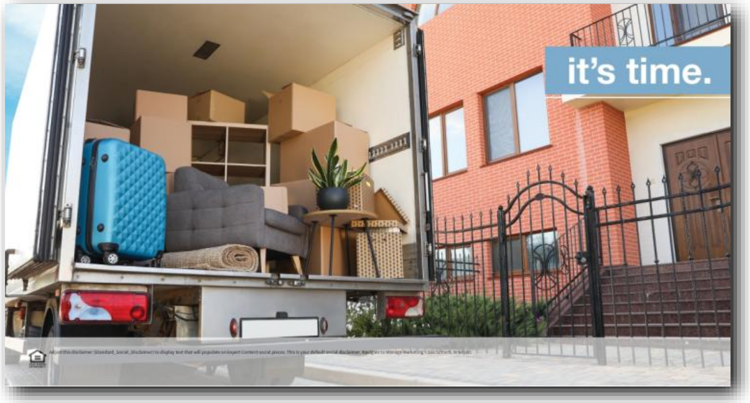
Feeling boxed in? Move up to a home of your own. Contact me today and, let's get started!



Home ownership's your key to building long-term wealth.



Breaking up is hard to do. (Except with your landlord.)

Equity builds wealth, no matter what today's rates may be.

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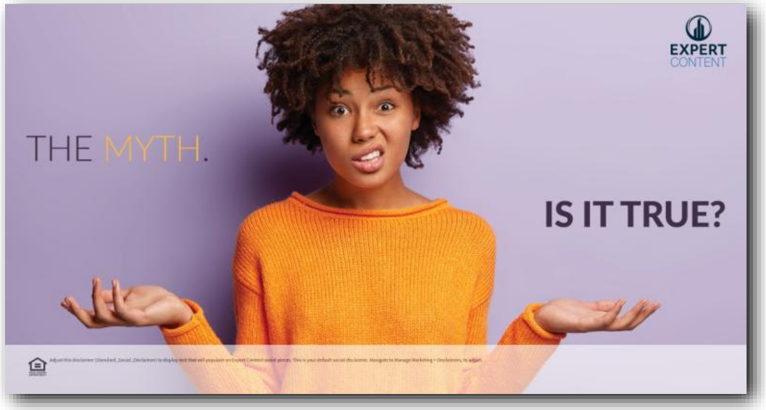

That 20% down payment rule is a myth. Really!

Home seller concessions: a win-win for everyone.

Ask me how to make your offer stand out with a loan Pre-Approval.

Not into retro? Renovate that bargain home with a renovation loan.

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That 20% down payment rule is a myth. Really!

Fast-track home ownership with down payment assistance.

Tell your home it’s payback time...with a reverse mortgage.

Our VA loans reward your military service.

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Flexible financing. Low down payments. FHA loans offer these and more.

Our conforming loans are homebuyers' most popular pick. Find out why.

Mortgage interest rates are finally falling! Now may be the time for you to take advantage of the market shift and refinance your current mortgage or purchase your dream home. Contact me today to see if the dip in mortgage rates is your answer!

Have you been on the fence about when you should jump into the housing market? With current mortgage rates on the decline, now might be a great opportunity for you to take advantage. Contact me today to see if it's the right time for you!

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Leveraging the equity in your home can help with a growing family. Whether you need new baby furniture or another bedroom, a home equity line of credit (HELOC) can help with the expenses. Contact me today to see if a HELOC is right for you!

Whether you're 25 or 55, it's important to continually build your nest egg – and a HELOC could help. Help boost your savings by tapping into the equity in your home. Ask me how!

Do you need to upgrade your kitchen or remodel your outdated master bathroom? Leverage your home equity with a HELOC! You have the resources you need to make that dream a reality. Contact me today to explore the possibilities.

Life is full of "What if's" – but what if there was an easy solution? Tapping into the equity in your home could be just the solution you need for unexpected expenses. Call me today to see if a HELOC is right for you!

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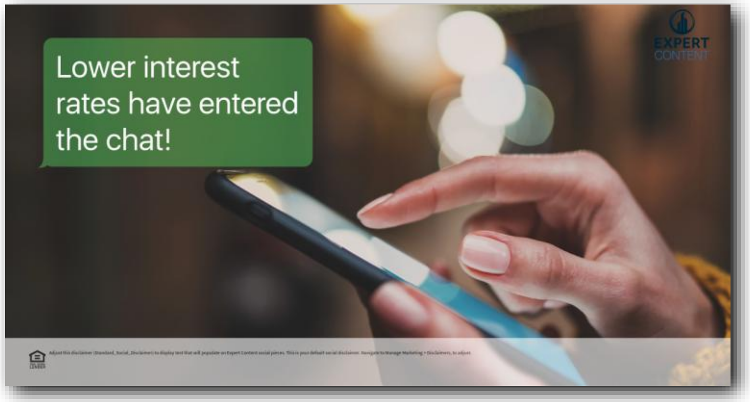

Could this be your chance to save? It may be worth exploring refinancing or purchasing options. Contact me today and we can consider your financial goals. #MortgageNews

Don't miss this opportunity to potentially reduce your mortgage costs! Contact me today and we can review your mortgage together. #RefinanceAlert #MortgageRates

Mortgage interest rates are down, which means that home affordability is up. Contact me today to find out just how much your buying power has increased.

Long-Form Posts

Intended for LinkedIn, Facebook, and Instagram

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Humans are wired for immediate satisfaction, and it begins early in life. For example, you may remember buying makeup or an Xbox game just hours after getting your allowance. This urge is called "present bias." Unfortunately, this affects grownups, too.

We're tempted to buy things now, even though future choices like buying a house or retiring comfortably would make us happier.

However, writing down our goals and being proactive on payday can make a big difference. Studies have found that when we put our goals in writing, we're more likely to achieve them. This helps us supercharge our commitments.

After you write down a goal, it's time to set up automated deposits that go directly into your savings and bring that goal closer.

Need help with setting up savings or goals? Let's talk soon.

#FinancialGoals #FinancialPlanning #PersonalFinance #GoalSetting

Did you know that Americans spend up to four hours a day worrying about money? According to a 2025 study, if you're in your 20s, you're in the age group with the most concerns about your financial outlook. In addition, more than half of us are thinking about money more often than we did in previous years...no matter what our age.

While this may seem negative, it's not a bad thing. Nearly half of Americans say thinking about money motivates them to take action to reach their long-term goals. If one of your goals is home ownership, let’s talk soon.

#FinancialWellness #MoneyManagement #FinancialStress #FinancialHealth

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Planning to have an inground pool installed? While you may instantly become more popular with your neighbors, the initial costs are just the beginning. You'll want to factor in additional costs and do the math before you make a decision.

Here are some important things to consider before you hold your nose and jump in.

🧪 Pools need weekly cleaning and pH testing. If you don't want to do these yourself, it's smart to get estimates from local pool maintenance services before proceeding.

👨‍🔧 Repairs can be costly. If you suspect a leak, repairs cost an average of over $700.

🚸 Keeping unattended children safe is important, so you'll need specialized pool fencing. This can cost from $15 to $40 per foot, depending on the materials. Installing alarms on doors leading to the pool is also recommended.

☂️ You'll want to consider increasing your homeowners' insurance coverage or adding umbrella insurance. You'll want to make sure you're 100% covered in case a visitor slips and falls.

💲 Adding a pool doesn't always provide an attractive Return On Investment (ROI). Your home's value may increase, but only slightly. In addition, some potential buyers may not want the expense or risks that come with pool ownership.

#HomeOwnership #HomeImprovement #Pools #HomeOwnerTips

If you're waiting to buy a home until interest rates go down, this may not work out in your favor. You may wait longer than you'd planned, and you'll lose out on building equity. And when rates go down, home prices may go up.

Instead, consider a mortgage rate buydown. It reduces a mortgage's initial interest rate for the first one to three years. While it may incur a fee, a seller may offer to pay this fee as an incentive.

Here's an example of how a 2-1 buydown works:

Your mortgage interest rate is reduced by 2% during the first 12 months of the loan, increasing by 1% during the next year. You'll start paying the full, original interest rate during the third year of your loan.

If you're a first-time buyer, a buydown can make life easier for you during those first years after move-in. The freed-up cash can help pay for new furniture and interior decorating projects.

Want to learn more? Give me a call or visit my website!

#MortgageTips #FirstTimeHomeBuyer #MortgageRates #HomeOwnership

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You may sometimes receive mail or flyers that insist that your home's central air ducts need to be cleaned. They often claim that air duct cleaning will improve your home's air quality and your family's health while making your HVAC system more efficient.

Sounds like duct cleaning could be worth the expense, right? Usually, it's not. Here's why.

Experts at the Environmental Protection Agency (EPA) found that there's zero evidence that some dust in a home's air ducts will cause illness. This is because the dust tends to stay in the ducts. In addition, your HVAC system is cleaning the circulating air—that's why you change its filters.

If you're concerned about your air ducts or notice a moldy smell, remove a duct cover and take a look inside. If you see mold or bugs, it's time to call your HVAC repair provider, not an air duct cleaning company. These are symptoms of bigger problems such as excessive humidity, poor ventilation, or roof damage.

Want more home care tips? Ask me about subscribing to our monthly newsletters.

#HomeOwnership #HomeOwnerTips #HomeMaintenance

If you're ready to buy a home, but not quite ready to settle down, there's still a way for you to begin investing in real estate...by rentvesting.

This means you'll start to build equity and wealth while your tenants cover most, or all of the loan payments. It may also help you increase your monthly cash flow and long-term appreciation. In addition, if you already own a home, a second property can fast-track your equity.

If this sounds like an attractive investment, be sure to consider the responsibilities. Choosing the right property is vital, as it helps prevent long waits between tenants (and the expense of mortgage payments). Also, whether you manage tenants on your own or with the help of an agent, you're responsible for the costs of maintaining the property, plus taxes and insurance.

Interested in rentvesting? Contact me when you're ready.

#Rentvesting #FirstTimeHomeBuyer #RealEstateInvesting #PropertyInvestment

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EXPERT CONTENT

Whether you're already a homeowner or shopping for a home, it's helpful to have estimates of how long certain parts of a home will last. Here are estimates for some high-dollar items.

🏠 A roof's life expectancy depends on the materials used, where you live and how well it's maintained. A tile, copper or slate roof can last over 50 years, while wood shake, wood shingle and fiber cement roofs last around 25 to 30 years. Asphalt only lasts for about 20 years.

🔥 Heating and air conditioning systems ❄️ last for at least 15 years and can go up to 25 years with proper maintenance. However, if a new model uses much less energy, it could pay to replace it before it fails.

💯 Genuine wood flooring can last up to 100 years, while carpets only last around 10 years on average. A tile floor's life expectancy is almost as long as wood, depending on its materials.

🍽️ Kitchen appliances can last for a decade or longer. Refrigerators usually last from six to 15 years. Dishwashers last around 10 years (longer if they're not in daily use). Gas ranges last longer than electric: up to 17 years for gas, compared to 15 for electric.

#HomeOwnership #HomeOwnerTips #HomeMaintenance #HomeRepair

American homeowners, especially those who have been in their homes for several years, have amassed plenty of housing wealth in recent years. Their total home equity hit $35 trillion in October 2024, according to Federal data for that month. However, a newer study found that many of these homeowners would find it difficult to access this equity.

A combination of rising debt levels, higher interest rates, and disruptions to jobs and incomes have made it difficult for homeowners to qualify for a home equity loan or line of credit (HELOC). This is mainly because one or more of these situations has resulted in lower credit scores.

Also, many buyers who closed on their homes during the past three years missed out on the low rates triggered by the COVID pandemic. Almost one in five have a mortgage with an interest rate over 6%.

Have you thought about using home equity? Comment below the things you would do with your equity!

If you have questions about any aspect of home ownership, including your home's current equity, feel free to contact me.

#HomeEquity #PersonalFinance #FinancialPlanning #Mortgage
#HomeOwnerTips

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If you're a homeowner with an alarm system, congrats! You're much less likely to be one of the 800,000 victims of break-ins every year.

While video doorbells, motion-activated lighting, and similar technology are smart choices, there are more ways to make your home safer. Here are some of them.

Make sure your home's entrances are visible. Tall plants and hedges can provide places for burglars to conceal themselves. Neighbors can also spot a possible intruder more easily when you're away.

Plant thorny, painful plants. Choosing shrubs that no burglar will want to creep through isn't new; homeowners in Asian countries have planted firethorns and bougainvillea for decades. Depending on your state's weather, you can go with anything from cacti to roses.

Use gravel for ground cover. This one can alert you to burglars, as it makes a crunchy sound when walked on. While it might not wake you up, any household dog will most likely hear it and raise the alarm.

Want more stories like this? Ask me about our monthly newsletters, delivered to your email free of charge.

#HomeOwnership #HomeSecurity #HomeImprovement #Landscaping

Discussing money and budgets with your children can be difficult. It's why almost 50% of parents rarely talk about finances with their children.

If you'd like a few tips on raising dollar-savvy kids, here are some to keep in mind.

When they're old enough to begin receiving an allowance, help them make separate banks for saving, spending and giving. You can label three empty jars, or order a "save, spend give" box online.

Using the save, spend give method helps children get into the habit of saving up for a special item. Talking about charitable giving also helps them become responsive to others' needs.

Discuss the difference between needs and wants. This helps children become responsible in a world of instant credit.

Older children benefit when a parent shares a paystub with them, explaining each deduction and why it's necessary. It's also an ideal time to talk about long-term savings.

What have you found successful in teaching kids about good financial habits?

#FinancialWellness #MoneySmartKids #Parenting #FinancialEducation #PersonalFinance