PORTFOLIO CASE STUDY · INDEPENDENT SPEC CONCEPT

Make the wait count.

A creator-led growth plan for a fintech rewards app: easy to understand, easy to trust, worth sharing.

MY ROLE
Strategy, creative direction, creator system, compliance workflow

TYPE
Unsolicited spec. No client, no results claimed

AUDIENCE
Gen Z, Millennials, Gen X

BUILT FROM
Public sources only

The challenge

A new payments app pays token rewards to people who pay rent or a mortgage while a new-build home is constructed. It is a regulated, token-based product aimed at three generations with different doubts about money, crypto and homeownership. The message has to be simple, honest and shareable at the same time.

What I set out to answer

- How do we explain a token-based reward without hype?
- Who should say it, and in what format, for each generation?
- How do we move fast on creators without creating compliance risk?
- How will we know what works, and what we will cut?

Insight: the product is simple, the feeling around it isn't

88%
of Americans under 45 say housing is their biggest expense (Bipartisan Policy Center poll, via HousingWire)

+22.5%
median U.S. home price, Q1 2020 to Q1 2026: $329,000 to $403,200 (HousingWire)

8–14 mo
typical wait for a new-build home, while rent or a mortgage keeps going out (company launch release)

SEGMENT	WHAT THEY'RE THINKING	WHAT THEY NEED TO HEAR	PROOF THEY'LL TRUST
Gen Z	"Homeownership is for the generation before me."	A real path, in plain words	Peers on camera, numbers shown
Millennials	"Can I afford it, and is this legitimate?"	What it earns, what it costs, how it works	Buyer journeys, clear terms
Gen X	"Is this safe? How do I explain it to my kid?"	Step-by-step, nothing hidden	Family stories, visible compliance

Positioning principle: lead with the home, disclose the token

The outcome is the headline: a clearer path to owning a home. The technology stays in the background, **but is never hidden**. Every piece says plainly that rewards are paid in a token, the value can change, and terms apply. Results are shown only when they are real and documented.

The idea: one theme, three pillars, three plays

1 · Explain

"Explain it like I'm 12." A 30-second series that takes one idea at a time: rewards, tokens, "up to."

2 · Prove

"The Wait." Real buyers share one short update a month during the build.

3 · Participate

"Two generations, one home." Parents and adult kids compare buying then and now.

FROM IDEA TO EXECUTION

Strategy, test design and a decision rule

Every plan needs a goal, a way to measure it, and a rule for what gets scaled and what gets cut.

GOAL
Qualified sign-ups at a cost the business can sustain

TEST
5 creators, 3 formats, one tracked link or code each, 30 days

MEASURE
Cost per sign-up, first-3-second hold, saves, shares, compliance pass rate

DECIDE
Keep the top 2 formats with a clean compliance record, cut the rest

Compliance built into the creative process

1 BRIEF
Claims library and must-says

2 LEGAL
Approves claims and script

3 CREATE
Creator drafts

4 APPROVE
Pre-post review

5 POST
Disclosure and terms

6 MONITOR
Log, fix, take down

Say / Never say (examples)

SAY	NEVER SAY
“Up to” with terms apply	“Free money,” “guaranteed”
“Paid in a token whose value can change”	Price or return promises
“Holds an SEC no-action letter”	“SEC approved”
#ad or paid-partnership label, up front	Buried disclosure

Counsel decides the final wording in a real engagement.

Creator tiers and deal terms

- **Real buyers:** small stipend, never scripted testimonials.
- **Micro-creators:** flat fee plus a bonus on tracked sign-ups.
- **Larger partners:** only after two formats prove out.
- Usage rights by duration and channel; ad use through a creator's handle only with written authorization.

Channel roles

CHANNEL	JOB	WATCH-OUT
TikTok, Reels	Discovery for Gen Z and Millennials: stories, explainers, build-along episodes	Financial and crypto ad restrictions; start organic
YouTube	Depth and trust: longer explainers, buyer journeys	Careful, approved claims
Facebook	Gen X and community groups: family stories	Low organic reach; test partnership ads if allowed
X	The payments conversation: updates, weekly series	Less brand-safe; keep claims tight
Email, in-app	Convert interest into sign-ups with approved winners	Disclosure and terms in every message

30-60-90

- **1–30 Learn.** Audit what's live, confirm approved claims, run the 5-creator test.
- **31–60 Refine.** Double down on top formats, build brief templates and a claims library.
- **61–90 Scale.** Launch a named weekly series, add larger partners, report results.

Top risks and mitigations

- **Regulatory claims:** legal pre-approval and a monitoring log.
- **Platform ad policy:** verify current rules before any paid amplification.
- **Creator misstatement:** approved scripts and a fast takedown protocol.
- **Token value moves:** always say so; no dollar promises.

What I'd need to sharpen this with real data

Current channel analytics · waitlist demographics · creator or content work already tried · legal guidelines · budget and approval path. All numbers here are hypotheses to validate.

Sources: company launch release (Apr 2026); HousingWire (2026). No company performance data was used, and this concept has not been reviewed by the company.