

June 2012

Health Savings Accounts - US

With healthcare costs continuing to rise, both employers and employees are constantly looking for ways to control them. Consumer Driven Health Plans (CDHPs), of which Health Savings Accounts (HSAs) are one type, are becoming an increasingly popular way to do just that. Paired by law with High Deductible Health Plans ...

May 2012

Marketing Financial Services to Millennials - US

The vast array of financial products and services offered by insurance companies, banks and investment firms often seem just out of reach for the average Millennial, although their interest in all things financial makes them an eager audience. However, they are also an ambivalent one as they watch the fallout ...

Canadian Mobile Payments - US

The Canadian mobile payments market has been relatively slow to develop compared to other developed countries. To date, mobile payments, broadly defined, have been mainly centered around contactless credit and debit cards using near-field communications (NFC), although the technology is slowly migrating to mobile phones. This migration is likely to ...

April 2012

Educational Lending - US

The U.S. student loan industry is heading toward a potential crisis. About a quarter of outstanding student loan borrowers are behind on their payments, according to both a recent research report by the Federal Reserve Bank of New York, as well as Mintel's consumer survey for this report. At ...

Canadian Lifestage Financial Services Marketing - US

The Canadian consumer is currently facing considerable challenges. Unemployment is high, people are worried about being able to save enough to enjoy a comfortable retirement, and household debt is approaching levels that may indicate they are about to face their own credit crisis.