



Bad Credit – Good Names by David Bancroft Avrick

A major topic in almost every discussion about mailing lists is financial ability. Mailers want to select credit card buyers ... mailers want to suppress low income areas ... mailers want a minimum income. These criteria might lead you to believe that people with poor credit don't respond to mail-order offers; or that they would love to respond, but don't have the financial capacity to make the purchase.

There are really two categories of poor credit mailing lists. The first consists of people who are simply poor. They have almost no income or low income. The second consists of people who have a decent income, but are overextended and are in financial trouble.

Poor people are great prospects for lottery and sweepstakes mailings. Poor people respond well to puzzle club and get-rich-quick offers. Poor people are the primary buyers of mail-order life insurance. Poor people respond to horoscope and astrology offers. Poor people like secured credit cards. Poor people even respond better to diet offers. And they are naturals for gold card offers. All of the many variations of "unclaimed funds" appeal to this audience.

Many of these people are dreamers and hoping that a "quick win" will solve their financial worries. There are probably 25 companies now mailing sweepstakes reports, and their house lists are the most responsive mailing lists for dozens of other offers.

Poor people love to treat themselves - and they'll spend substantial amounts of money on holiday gifts, clothing and accessories. Often the most colorful gardens are in the poorest neighborhoods. Poor people are often looking to help their children lead a better lifestyle, and are willing to splurge for birthdays, celebrations, and all sorts of educational products.

People in financial trouble are also great prospects for secured credit cards, as well as credit clinics. The mail is filled with mortgage company offers targeting people in financial trouble, offering them a second mortgage to consolidate and pay off their highest interest debt.

Get rich schemes are particularly appealing to this group. They want to be able to make money rapidly and without real effort. They are aware of the pitfalls of their current lifestyle and dream of having their own business and making a ton of money working from home (in their pajamas!) - or via vending machines while they're off having a good time. They have failed and are looking for a chance to get out of trouble.

There are mailers who are desperate for these two categories. ***The reality is that "poor credit" lists are among the hottest lists in the marketplace.*** Many of the country's largest mailers thrive in this market space ... it just seems that no one likes to talk about it.

If you've never tested these lists, take a hard look at your offer, and revisit your decision that poor credit names won't work for you. Our company markets both Advantrex and Consumer Credit Watch, lists with huge monthly hotlines, derived from sources which report delinquent payments. These names are working for companies offering secured credit cards, mortgage refinance, low cost merchandise offers, etc. Over the years I've mailed tens of millions of poor credit names and found them, consistently, to be among the most profitable names in our mailing schedule.