

## Financial Forum

Getting advice on financial matters can be a complicated and difficult task. With so much 'free' advice available online, one can get quite confused as to where to start his search for quality financial advice. A relatively new concept in the world of finance is financial forums. A financial forum is a website that allows users to log into their accounts and start new topics to discuss common problems. To better understand financial forums it is important to understand the basics of an online forum.

A forum is one of the most basic forms of social networking. Registered users can start a new discussion by posting a question (called a topic or discussion thread). Other registered users can then come up with solutions and suggestions to the topic and 'post' their responses to the topic. The best part of forum architecture is that all posts to a topic are visible to users, and irrespective of the usefulness of a post a person can get an instant overview of the entire process.

Financial forums are based on generic forum architecture, but have the added benefit of offering users tools and useful financial resources. For example, a financial forum can offer tools like mortgage calculators, regular savings calculators, mortgage, savings and credit card comparison tables etc. Apart from tools and comparison tables, a financial forum also has the added advantage of categorising topics. For example, a user looking for solutions to common credit card problems does not need to look through all the posts made on a financial forum. Most financial forums categorize topics based on financial categories, so a financial forum will have topics segregated into various criteria like credit cards, mortgage, bankruptcy etc. Apart from allowing users to find answers to their problems, a financial forum also acts as a ready reference. Over a period of time, posts are carefully catalogued and stored away for future reference and registered user can easily search through older topics for references. Most financial forums have a search feature that allows users to search for problems by typing in relevant keywords. For example, the keywords 'bad credit remortgage' will bring all topics and posts that are based on bad credit remortgage issues. In essence, a user might not even have to start a new topic to find a solution to his bad credit remortgage problems.

Apart from acting as information exchange resources, financial forums are also one of the most basic forms of social networking. In addition to allowing users to find solutions to common financial problems, financial forums also bring people from all walks of life together. Although most forums are designed for a global audience, financial forums are designed to be country specific (as tax laws and other finance laws are unique to each country). For example, although Australia and New Zealand are neighbours, a New Zealand based financial forum will only be useful to residents of New Zealand and might not be as relevant to people living in Australia.

For a New Zealand based financial forum visit [www.nzmoneytalk.co.nz](http://www.nzmoneytalk.co.nz)

## About the Author

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