OUTLIERKIT · FIND YOUR NEXT VIRAL IDEA

Your next *10 videos*, backed by what is already going viral in beginner personal finance

Prepared for **Finance educators** · 8 Sep 2026. Every video below links to YouTube. The ten ideas at the end are the deliverable; everything before them is the evidence.

PAGE	NICHE	STAGE	BUILT WITH
outlierkit.com/resources/youtube-strategy-for-finance-educators/	Beginner personal finance	Strategy playbook	OutlierKit outlier index

WHERE YOU STAND

Where finance educators stand today

12 OUTLIER VIDEOS ANALYSED	**8 Sep 2026** PULLED FROM OUTLIERKIT	**Beginner how-to** WINNING FORMAT	**Educational, not advice** POSITIONING

The finance channels beating their own averages right now share one property: the title is written for someone who has never done the thing. Budgeting for beginners, starting from zero, first paycheck, just $100. The educators who stall write for people who already understand, and those people do not search.

Twelve videos below prove it at every size. A 288-subscriber channel and a 25,000-subscriber channel both broke out on the same beginner promise. Your first ten videos copy that promise and attach it to the money moments your audience actually hits.

The compliance question, answered by the data

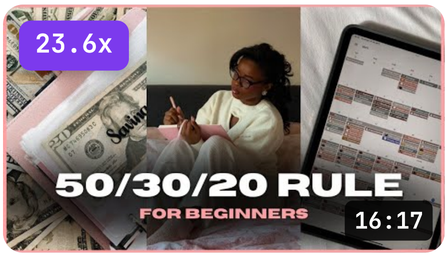
Not one of the twelve outliers promises a return. They promise understanding: how to start, what to do with your first paycheck, why an emergency fund matters. That is the safest possible framing and also the one that wins. Specific educational titles beat both vague hedged titles and promotional ones.

THE EVIDENCE

What is going viral in beginner personal finance right now

Outlier videos from beginner-finance channels of every size, pulled from OutlierKit

Each x is how far the video beat its own channel's normal views. Small channels are included on purpose: a 288-subscriber channel getting 1,900 views tells you the topic pulls cold viewers, which is exactly what a new finance channel needs.



How to Save and Budget as a Beginner (2026 Money Reset)

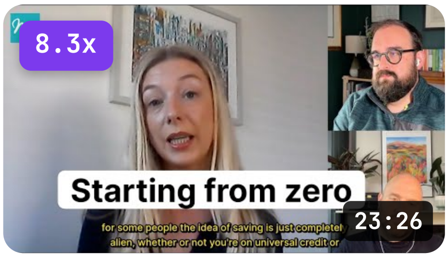
Party Of 1 Podcast · 25.3K subs · 54.5K views · Dec 2025

Beginner plus a year plus the word reset. 23.6x on a 25K channel because the title names a moment (new year) and a promise (start over), not a topic.

Budgeting for Beginners: Take Control of Your Money Step by Step

Beeravo: Your Finance World · 1.4K subs · 20.6K views · Feb 2026

A 1,450-subscriber channel got 20,567 views: the phrase budgeting for beginners is typed, not browsed. Step by step tells the viewer the video is a procedure, not a lecture.



Starting from zero: how to begin your savings journey on a low income

Mouthy Money · 2.7K subs · 6.6K views · Oct 2025

Starting from zero and low income are two search phrases in one title. 8.3x on 2,740 subscribers, from a podcast channel that does not normally rank.

Investing Explained From Zero to Your First Portfolio - Complete Beginner's Guide

Hannah Invests · 3.4K subs · 36K views

From zero to your first portfolio is a journey with a finish line. A 3,420-subscriber channel got 36,000 views because the title promises completion.

how & why invest in INDEX FUNDS? I beginner investing

10-Minute Investing · 3.7K subs · 5.5K views · Dec 2025

How and why in one title, about one product. 6.4x on 3,680 subscribers; the question format beats the explainer format on the same topic.

Ways I Save Money on a Fixed Income without Feeling Broke

Life with Charlene · 28.2K subs · 15K views

Fixed income plus without feeling broke names the audience and their fear. 5.8x on 28K subscribers with no number and no year.

How Much Should You Invest From Your Salary?

Wealth By Motilal Oswal · 12.8K subs · 10.6K views · Aug 2026

A question everyone with a salary has asked and nobody answers with a number. 8.2x on 12,800 subscribers within a week of posting.

20 Frugal Habits That Saved My First $100,000 by 24

Andy Explains Money · 20.6K subs · 4.8K views · Aug 2026

A count (20), a dollar figure and an age. 3.4x on 20K subscribers; the specificity is the hook, the habits are the content.

My First Paycheck Budget After Starting Over

Budget Treasures · 77.2K subs · 10K views

After starting over is the story hook; first paycheck is the search hook. 2.3x on a 77K channel, proof that even big channels win on the beginner moment.

Emergency Fund for Beginners | Why You Need It & How to Build It

Learn with CA Ranjana and Pawan Pahadi VLOGS · 3.2K subs · 17K views

Why plus how in a single title on the one topic beginners never search first. 5.4x on 3,180 subscribers.

Why Starting to Save Early Matters | Financial Planning & Retirement Advice

How To Live Longer Love It · 288 subs · 1.9K views

A 288-subscriber channel got 1,900 views on a five-minute explainer: 6.6x its norm. The topic pulls cold viewers even when nobody knows the channel.

How to Start Investing with Just $100 in 2026 | Beginner's Guide to Building Wealth

M3 · 1K subs · 3.1K views

Just $100 removes the biggest objection before the click. 3.4x on 1,010 subscribers.

The patterns behind these numbers

- **Beginner beats topic.** Every winner names the viewer's level (beginner, from zero, first paycheck) rather than the subject alone.
- **A number in the title is a promise.** Six steps, 20 habits, $100, $100K by 24. The number tells the viewer the video is finite and concrete.
- **The money moment is the search.** First paycheck, fixed income, starting over, salary: people search the situation they are in, not the concept.
- **Questions beat explainers on the same topic.** How much should you invest from your salary outperformed generic investing videos on bigger channels.
- **Compliance-safe is the winning shape.** Understanding, how-to and why titles carried every outlier; no return promise was needed.

THE SLATE

Your first 10 videos

Each one built from a proven outlier pattern, in the order to film them

Ideas one to three are search-led and work for a channel with zero subscribers. Four to seven build the beginner series. Eight to ten are the deeper dives for viewers who came for the first three and stayed.

1 Budgeting for complete beginners: the 6-step first month

OPEN WITH

You do not need an app or a spreadsheet to budget for the first time. You need one number and six decisions, and I will give you both in the next ten minutes.

FORMAT Step-by-step walkthrough

LENGTH `9 to 12 min`


MODELLED ON

How to Start Managing Your Money I 6 Steps for Complete Beginners did 6.2x on an 88K channel; **Budgeting for Beginners: Take Control of Your Money Step by Step** did 14x on a 1,450-subscriber channel.

Find more outliers like this on OutlierKit

2 Your first paycheck: exactly where every dollar should go

OPEN WITH

Your first paycheck is the one that sets the habit for the next hundred. Here is the split I would use, with the actual amounts on a $3,000 month.

FORMAT Whiteboard breakdown with real numbers

LENGTH `8 to 10 min`


MODELLED ON

My First Paycheck Budget After Starting Over beat a 77K channel's norm; **How Much Should You Invest From Your Salary?** did 8.2x in its first week.

Find more outliers like this on OutlierKit

3 How to start investing with $100 (the exact account and the exact fund)

OPEN WITH

People stall because they think investing starts at $10,000. It starts at $100, one account and one fund, and I will show you the screens.

FORMAT	Screen recording plus talking head
LENGTH	`10 to 13 min`


MODELLED ON

How to Start Investing with Just $100 in 2026 did 3.4x on 1,010 subscribers; **how & why invest in INDEX FUNDS?** did 6.4x on 3,680.

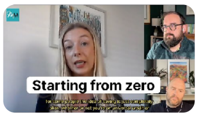
Find more outliers like this on OutlierKit

4 Starting from zero on a low income: the savings order that works

OPEN WITH

If you earn less than your rent wants, the usual advice is useless. This is the order to build savings when there is nothing left at the end of the month.

FORMAT	Talking head with a one-page plan on screen
LENGTH	`12 to 16 min`



MODELLED ON

Starting from zero: how to begin your savings journey on a low income did 8.3x on 2,740 subscribers.

Find more outliers like this on OutlierKit

5 Emergency fund for beginners: why $1,000 first, then 3 months

OPEN WITH

An emergency fund is the least exciting money topic and the one that decides whether everything else survives. Here is the size, the account and how to fill it without noticing.

FORMAT	Explainer with a fill-up tracker
LENGTH	`7 to 9 min`

MODELLED ON

Emergency Fund for Beginners | Why You Need It & How to Build It did 5.4x on 3,180 subscribers.

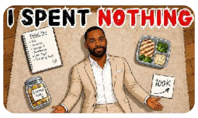
Find more outliers like this on OutlierKit

6 20 frugal habits that actually move the number (ranked by dollars saved)

OPEN WITH

Most frugal-tips videos save you nothing. I ranked twenty habits by what they saved me in a year, and the top three are not what you think.

FORMAT	Ranked list with a running total
LENGTH	`12 to 15 min`



MODELLED ON

20 Frugal Habits That Saved My First $100,000 by 24 did 3.4x on 20K subscribers; the count plus the dollar figure is the hook.

Find more outliers like this on OutlierKit

7 Ways to save on a fixed income without feeling broke

OPEN WITH

Saving on a fixed income is not about cutting more. It is about three things you stop paying for and never miss. I will name them.

FORMAT Talking head, list of three, one story each

LENGTH `10 to 14 min`

MODELLED ON

Ways I Save Money on a Fixed Income without Feeling Broke did 5.8x on 28K subscribers with no number in the title at all.

Find more outliers like this on OutlierKit

8 From zero to your first portfolio: the complete beginner path in one video

OPEN WITH

This is the one video I wish existed when I started: every step from opening an account to owning a diversified portfolio, in order, with nothing skipped.

FORMAT Long-form definitive guide with chapters

LENGTH `25 to 32 min`

MODELLED ON

Investing Explained From Zero to Your First Portfolio did 10.4x on 3,420 subscribers; completion promises earn long watch time.

Find more outliers like this on OutlierKit

9 Why starting to save at 25 beats saving twice as much at 35

OPEN WITH

Here is the one chart that changes how people feel about money. I will build it live, with the numbers, and you will see why time beats amount.

FORMAT Live chart build on screen

LENGTH `6 to 8 min`

MODELLED ON

Why Starting to Save Early Matters did 6.6x on a 288-subscriber channel; the topic pulls strangers.

Find more outliers like this on OutlierKit

10 The 2027 money reset: how to save and budget as a beginner (January edition)

OPEN WITH

New year, same paycheck. This is the reset I run every January, in the order that makes the rest of the year easier.

FORMAT Seasonal how-to, republishable each year

LENGTH `14 to 18 min`

MODELLED ON

How to Save and Budget as a Beginner (2026 Money Reset) did 23.6x on 25K subscribers; the dated reset is an annual slot.

Find more outliers like this on OutlierKit

How to sequence this

Film ideas one to three first; they rank on search with zero subscribers and give the channel its first baseline. Publish four to seven as a beginner series, one a week, each linked from the previous video. Hold eight and nine for month two, when the series has an audience to send to a longer guide. Schedule ten for the first week of January and refresh it every year. Cut a 45-second Short from each video: the one number, the one rule or the one chart, with the long video linked in the pinned comment.

KEEP GOING

What to do next

Get this report for your own channel

This report is built for finance educators as a group. The channel version starts from your own uploads: your median views, the videos that beat it, and ten ideas that reuse footage and knowledge you already have. OutlierKit runs the same outlier search for any channel or niche, any time, and the free trial includes enough credits to do it.

Open OutlierKit

Start the free trial, no card needed

Live channel analyses worth studying

Four public channel breakdowns on outlierkit.com that finance educators learn from: every upload ranked against the channel's own median, the titles that broke out, and the estimated revenue. They update as the channels post.

Nischa
Personal finance **2.2M subs · 550.5K avg views**

Mark Tilbury
Money & side hustles **8.6M subs · 6.4M avg views**

The Plain Bagel
Personal finance & markets **1.2M subs · 353.3K avg views**

How Money Works
Macro & consumer finance (faceless) **1.7M subs · 903.1K avg views**

Ask Claude for the next ten

Paste this into Claude with the OutlierKit MCP connector attached (outliers_search, videos_comments, videos_get).

> I teach [personal finance topic, e.g. budgeting] to [audience, e.g. first-job earners in their 20s]. Use OutlierKit to find finance videos from the last 60 days with an outlier score above 8 about [topic]. For the top 5, pull the comments and summarize the three questions viewers keep asking. Then write 8 titles for my channel that answer those questions, each with a specific number or step count, and flag any title that makes a promise I should soften for compliance.

How to read the numbers. Every "x" is that video's views divided by its own channel's typical views, so a 10x video did ten times better than that channel normally does. Small channels are included on purpose: they show which topics pull viewers who have never heard of the creator.

Built with the OutlierKit outlier index. Run your own niche scan any time at outlierkit.com. Questions: hello@outlierkit.com.