



Copy Portfolio

[Riveted LLC](#)

Bobbie LaFollette

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INTRODUCTION

Bobbie is a [Certified Clickworthy Copywriter™](#) and messaging strategist who creates captivating copy for purpose-driven online service providers so they can attract premium prospects and make steady sales.

Crafting the right messaging is both an art and a science. Bobbie's unique background spanning across accounting, finance, project management, process analysis, design, and writing enables her to seamlessly blend creativity with analytical precision, ensuring every message is strategically written to grab attention and convert.

Her ability to understand a client's distinct goals and help them connect with their ideal customers makes her a go-to expert for creating high-converting copy for sales pages, email sequences, website copy, and more.



**Bobbie
LaFollette***

CERTIFIED CLICKWORTHY
COPYWRITER™

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Want to make more sales? Your message matters.

Reach out today!

WEBSITE: [riveted.co](#)



HEADLINES (WEBSITE - HERO SECTION)

Speculative "Spec" Work (unpaid)

These headlines were created as part of an assignment for the [Clickworthy Copywriter Certification](#) program, led by Anna Powers.

- - - - -

"Go from playing it small to living out your dreams as a go-to expert copywriter!"

"Go from feeling stuck in a job you hate to building a fulfilling and profitable career as a go-to copywriting expert!"

"Write your way to success with a flexible and profitable career as a go-to expert copywriter!"

SALES EMAIL

Speculative "Spec" Work (unpaid)

This sales email was created as part of an assignment for the [Clickworthy Copywriter Certification](#) program, led by Anna Powers.

- - - - -

Subject:

[Copywriting Certification] Join today and get these time-limited bonuses to launch your copywriting career!



Preview Text:

Take your first step towards success – details inside!

Body:

Hi {First Name},

The Clickworthy Copywriting Certification® is officially open! Act quickly – enrollment is open for 5 days ONLY.

AND – when you join by **11:59 pm Central tonight**, you'll also get access to a special BONUS program that'll show you exactly how to land your first high-paying copywriting project – **7 Steps to Your First (or Next!) Premium Copywriting Client**.

[[Click here to see all the details and join the certification!](#)] (*link*)

Picture this – **in just 90 days from now, you've got a flexible writing career that gives you the freedom to work from anywhere, set your own hours, and make more money.** So, If you're anything like me, that sounds like a dream!

- Maybe you've heard other people are doing it, but you're still trying to figure it out.
- Or maybe you hadn't even heard of copywriting before, but now that you know what it is you're thinking it could be a good fit.
- Or perhaps you're already freelance writing, but consistent clients and reliable income have proved to be elusive.

Imagine a lucrative career where your creativity knows no bounds.

Where your words have the power to influence and inspire.

Where you craft messages that resonate with your audience.

The truth is, **EVERY business needs copywriting.** And not just ANY copywriting. They need well-written copy that converts customers into dream clients so they can make more money.

Finding someone who says they are a copywriter these days might be somewhat



easy. But finding a trusted writer who is trained in the art and science of conversion copywriting is a whole other story. Businesses are actively seeking copywriting that can convert potential clients into happy customers.

And – best of all – they’re **willing to pay premium prices** to hire those copywriters.

If this is sounding intriguing to you ...

From writing attention-grabbing headlines to irresistible calls-to-action, our **Clickworthy Copywriting Certification®** program has the potential to be a transformational step in your career. You’ll discover how to craft messages that resonate with your target audience, evoke emotions, and drive readers to take action.

[\[Click here to see everything you get inside of the certification!\]](#) *(link)*

Here’s a peek at what’s waiting for you inside the **Clickworthy Copywriting Certification®** program:

- Access to **10 comprehensive modules with lessons**, including videos, PDF guides, and templates
- The ability to join **8 interactive coaching calls** where you can get real-time support and catch-up on the recorded sessions whenever you want
- A **members-only community of copywriters** where you can ask questions and get access to leads and referrals
- Our **action-oriented training** where you can learn how to write high-converting Sales Pages, Emails, Landing Pages, Website Copy, and more!
- Access to game-changing **copy swipe files** and our **GAIN Copy Research Blueprint™**, so your copywriting basically writes itself
- After certification, you’ll have the opportunity to be **featured on my Certified Clickworthy Copywriters™ Directory** page – the perfect way for potential clients to discover and connect with you directly
- A ticket to our **Clickworthy Copywriting LIVE 2-day Virtual Event!**
- **AND** when you enroll today, you’ll get access to our **7 Steps to Your First (or Next!) Premium Copywriting Client** fast-action bonus program, once you certify



Whether you're looking to launch a freelance copywriting business, secure a coveted position at a top agency, or write high-converting copy for your own business, this program will provide you with the **expertise and confidence** to succeed in any copywriting endeavor. You'll be equipped with the essential skills needed for a rewarding, flexible, and highly sought-after career as a go-to expert copywriter!

Ready to unlock your potential?! [[Join the Clickworthy Copywriting Certification® program and start your transformational journey today!](#)] (link)

To your copywriting success!

Anna

P.S. The Clickworthy Copywriting Certification® is only open for 5 days!
Enrollment closes on {Month} {Day}, at 11:59 pm Central time!

And remember – when you sign-up today, you'll get access to our **7 Steps to Your First (or Next!) Premium Copywriting Client** fast-action bonus program.

[[Click here to get all the details and join the certification!](#)] (link)

LANDING PAGE

Speculative "Spec" Work (unpaid)

This landing page was created as part of an assignment for the [Clickworthy Copywriter Certification](#) program, led by Anna Powers.



Hero section:

Get Your FREE Copywriting Business Tools List!

This value-packed tools list from the creator of the Clickworthy Copywriting Certification™ is just what you need to help grow your successful copywriting business while saving valuable money and hours of time!

I want my FREE tools list! (button)

Your Information is 100% Secure and Will Never Be Shared With Anyone

Middle section:

When You Download Your FREE Business Tools List, You'll Get:

- A list of products and services that I've **personally used to help you SAVE TIME** in starting up your new copywriting business
- Information on a robust email provider with different tiers that can **grow with your business**
- A **FREE 30-day trial** to an all-in-one platform for digital product management
- Details on scheduling software that allows you to **customize exactly how and when** clients can book with you
- A **FREE 14-day trial** for landing page software to help **grow your list of potential customers and clients**
- And much more!

Bottom section:

YOU CAN START SAVING TIME AND MONEY RIGHT AWAY.

Get your FREE Copywriting Business Tools List now!

I need the FREE tools list! (button)

Mockup:



Get Your FREE Copywriting Business Tools List!

This value-packed tools list from the creator of the Clickworthy Copywriting Certification™ is just what you need to help grow your copywriting business while saving valuable money and hours of time!

[I want my FREE tools list!](#)

Your Information is 100% Secure and Will Never Be Shared

When You Download Your FREE Business Tools List, you get:

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- A **FREE 30-day trial** to an all-in-one platform for digital product management
- Details on scheduling software that allows you to **customize exactly how and when** clients can book with you
- A FREE 14-day trial for landing page software to help **grow your list of potential customers and clients**
- And much more!



YOU CAN START SAVING TIME AND MONEY RIGHT AWAY.

Get your FREE Copywriting Business Tools List now!

[I need the FREE tools list!](#)



WEBSITE - REAL ESTATE

The founder of Auction Defenders came to us wanting to create a simple website to help build an online presence and increase credibility for his real estate business.

We wrote the copy and designed the website in Squarespace. This simple, yet effective, website will act as an online billboard for the business.

Website:
[Auction Defenders](#)

CONTENT - BLOG POSTS: CLIENTS

The following blog post(s) were created for clients.

Blog Post #1

Title:
Virtual Assistant for CPA Firms: Work Smarter, Not Harder

Client:
[GB Digital](#) for [Keeper.app](#) | South Jordan, UT

Assignment:

- Main keyword: virtual assistant for CPA firms
- Create a blog post with 1,700 words following GB Digital guidelines.
- Write a meta title and description.



Post:

[Virtual Assistant for CPA Firms: Work Smarter, Not Harder](#)

Blog Post #2

Title:

Best Accounting Practice Management Software in 2025

Client:

[GB Digital](#) for [Keeper.app](#) (published by Digital Honey on LinkedIn) | South Jordan, UT

Assignment:

- Main keyword: accounting practice management software
- Create a blog post with 1,500 words following GB Digital guidelines.
- Write a meta title and description.

Post:

[Best Accounting Practice Management Software in 2025](#)

Blog Post #3

Title:

How to use copywriting psychological triggers to persuade readers to take action

Client:

[TBH Creative](#) | Carmel, IN

Assignment:

- Keywords: copywriting psychological triggers, psychological triggers in copywriting



- Create a blog post with 1,250–1,500 words following TBH Creative guidelines.
- Content should be focused on the topic of copywriting.
- Include backlinks to relevant blog posts within the TBH website.
- Write a meta title and description.

Post:

[How to use copywriting psychological triggers to persuade readers to take action](#)

Blog Post #4

Title:

What are toll road smishing scams?

Client:

[Compose.ly](#)

Assignment:

- Keywords: toll road smishing scams, how to avoid toll road scams, identifying smishing attempts, protecting against phishing and smishing
- Create a blog post with 750 words following Compose.ly guidelines.
- Content should be conversational and friendly.
- Include links to 1–3 sources.
- Write a meta title and description.

Post:

[What are toll road smishing scams?](#)

CONTENT - BLOG POSTS: PERSONAL FINANCE



The following blog posts were created for my personal finance blog: [Sowing the Seeds of Wealth](#).

Blog Post #1

Title:

[Should I Buy or Rent a House?](#)

Post:

Disclosure: This post may contain affiliate links, meaning I get a commission if you decide to make a purchase through the links, at no cost to you. Please read the site disclosure for more information.

Are you in the market for a house? You might be wondering whether it's better to buy or rent. This is a major decision that can have a significant impact on your life and finances.

I have owned three different homes in my life, so far. I bought my first home in my early twenties, and since I didn't make as much money then, that house looked very different from the one I'm currently living in. Since I have been working for a few decades now and have saved up some money, I have been able to afford purchasing a more expensive home in a different market.

I haven't always owned a home though. I rented when first being out of school, since I didn't have much money saved up, and then I rented for a few years in between my second and third houses, while I was divorced and single.

The answer to the question of whether to buy or rent a house is, it's totally up to you! It depends on your unique financial situation and lifestyle. Owning a house might not make sense for your situation now, but maybe it will later. Let's find out if owning or renting a house is right for you!

Can You Financially Afford to Buy a House?



Buying a house is usually an expensive purchase, so the majority of people need to take out a mortgage loan to purchase one. Would you qualify for a mortgage? Of course, you need to make enough money to cover the monthly mortgage payment, but to even qualify you need to have a good credit profile.

Generally, the higher your credit score, the lower the interest rate you can qualify for on your mortgage. If your credit profile isn't as good as it could be, check out my related post for tips on improving your credit scores: [13 Ways to Improve Credit Scores Fast](#).

In addition to being able to afford the monthly payment, you also need to consider the other costs of home ownership, like utilities, property taxes, appliances, and maintenance and upkeep. Opinions vary on how much these things should cost you, but as a general rule of thumb, try not to spend more than 40% of your monthly take-home pay on the costs of home ownership, including the mortgage.

Do You Have an Emergency Savings Fund?

You should generally have an emergency fund no matter if you're buying or renting a home, but it is crucial for owning a home. With owning a home, if something major comes up, like a broken appliance, roof leak, or basement flood, you are responsible for it. If you don't have enough money saved up or leftover after paying your mortgage and bills, then you can end up financially strained. Making sure you have saved up at least an emergency fund before buying a house can save you from financial stress and missing a bill or mortgage payment.

The amount you should save up for an emergency fund varies, depending on your financial situation. I would recommend saving \$1,000 at a minimum to get started. Check out my [How to Save \\$1,000 for an Emergency Money Fund in 90 Days or Less](#) post for tips on getting started with saving for an emergency fund. If you're up for a challenge, sign-up to download my free savings challenge templates.

If you're looking to buy a house in the near future, you might also consider looking at your budget to see if it's financially feasible. If you don't have a budget and would like some tips on creating one, take a look at my [7 Steps to Create a Personal Budget](#) blog post.



How Long Will You Live There?

If you are only planning to live somewhere for a few years, renting may make more sense than buying. That way, you won't have to go through the process of getting a mortgage and then selling your house later.

Getting a mortgage isn't an inexpensive process. There are lots of potential fees like a lender fee, appraisal fee, survey fee, title insurance fee, and closing fee, to name a few. Also, if you aren't able to afford a 20% down payment, you'll have an extra fee added into your monthly payment for something called private mortgage insurance (PMI). This type of insurance protects your lender if you default.

Even if you decide to rent and the monthly rent is slightly more than it would be if you purchased a house, because of all of the upfront costs you would need to pay for obtaining a mortgage, it still might make more financial sense to rent. There are break-even calculators online that can help you with estimating things like this.

On the other hand, if you're planning to stay in an area for five or more years and can afford it, purchasing a house might be the better option for you. You'll be building equity in a house that you own. Historically, values of houses have generally increased over time. This means that if you want to sell your home, hopefully the value has appreciated so that you can sell it for more than you paid for it.

Where Do You Live?

Depending on where you live, buying or renting a house could be more affordable. Purchasing a house in a large, expensive city like New York or Chicago proper can be near impossible. The lack of single-family homes in those areas and the high cost of real estate drives up the prices. You would probably be better off renting, or moving out to the suburbs for more home ownership affordability.

Housing costs in more desirable and more densely populated areas of the United States are just more expensive. Purchasing a house in Los Angeles will most likely be more expensive than purchasing a house in a midwestern city like



Indianapolis or Saint Louis.

Do You Have Time to Take Care of a House?

If you like to travel frequently or don't want to spend time taking care of a home, then renting may be a better option for you. Many houses require time spent on things like grass mowing, landscaping, painting, and repairs. If you don't have the extra time for things like this, if you have a demanding job, or if you would just rather spend your time on other things, who could blame you! It just may be that home ownership isn't right for you right now, and there's nothing wrong with that.

Conclusion

There really isn't a definitive answer as to whether buying or renting a house is better. It totally depends on your unique situation. You should carefully consider the benefits and expenses associated with each to see which makes the most sense for you.

Are there any other considerations you would add to this list?

Check out some of my other posts on saving, making, and investing money:

[6 Steps to Financial Planning for Beginners](#)

[Why Should I Invest in an IRA?](#)

[7 Types of Inflation Resistant Investments](#)

[7 Habits of Successful People Who Are Never Broke](#)

[7 Top Financial Mistakes and How to Avoid Them](#)

Disclaimer: This information is intended for educational purposes and is not tailored for the needs of any specific investor. It is important to conduct your own analysis and research before making any investment. It is recommended to independently research and verify or seek financial advice from a professional in connection with any information on this website before using it to make an investment decision or otherwise.



Blog Post #2

Title:

[Which IRA is Right For Me – Traditional or Roth?](#)

Post:

In my related blog post [Why Should I Invest in an IRA?](#), I talk about some of the different types of IRAs and some reasons why you should get one. The Internal Revenue Service (IRS) created the Individual Retirement Account (IRA) to give taxpayers another way to save for retirement. Contributing to an IRA allows you to take advantage of market gains and possible tax benefits.

A question that often comes up when deciding to open an IRA for yourself is, “Which IRA is right for me – Traditional or Roth?” While both types have some similarities, they also differ in some important ways, including tax deduction, limitations, and accessibility of funds.

The traditional IRA was established in 1974 with the enactment of the Employee Retirement Income Security Act (ERISA). In a traditional IRA, you make contributions with money that may be tax-deductible. Any earnings can potentially grow tax-deferred until withdrawn in retirement. The traditional IRA is best suited for someone who expects to be in the same or lower tax bracket when taking retirement withdrawals.

The Roth IRA was introduced in 1997 and is named for its sponsor, Senator William Roth. In a Roth IRA, you make contributions with money that you have already paid taxes on. If certain conditions are met, your money may potentially grow tax-free, with tax-free withdrawals in retirement. Once your income reaches a certain level, you can’t contribute to a Roth IRA. The Roth IRA is best suited for someone who expects to be in a higher tax bracket when taking retirement withdrawals.

Tax Breaks

- Both traditional and Roth IRAs provide tax breaks, but the timing for claiming them is different.
- Contributions to traditional IRAs are tax-deductible on both federal and state tax returns for the year the contribution is made. This lowers your



adjusted gross income (AGI), which may help you qualify for other tax incentives.

- Contributions to Roth IRAs aren't tax-deductible in the year the contribution is made, but because of this, withdrawals in retirement are generally tax-free.
- Essentially, you pay the taxes now for Roth IRAs and later for traditional IRAs. Contributions for traditional IRAs are tax-deferred and contributions for Roth IRAs grow tax-free

Limitations

- Anyone with earned income can contribute to a traditional IRA, up to the earned income amount, not to exceed the limit above.
- Contributions can be made to both traditional and Roth IRAs at any age.
- The maximum contribution per year, which is subject to adjustment, is \$6,000 for 2021. It is \$7,000 for those over the age of 50. This total applies to both types of IRAs combined. In other words, you cannot contribute \$6,000 to a traditional IRA and \$6,000 to a traditional IRA in the same year.
- Roth IRAs have income restrictions. For 2021, a single taxpayer must have a modified adjusted gross income (MAGI) of less than \$140,000, with contributions being phased out starting at \$124,000. Married couples must have a MAGI of less than \$208,000, with contributions being phased out starting at \$198,000.

Distribution Rules

- Taxes are paid when receiving distributions from contributions and earnings in retirement for traditional IRAs.
- No taxes are paid when receiving distributions from contributions and earnings in retirement for Roth IRAs, if the funds have been held for at least 5 years.
- With traditional IRAs, you must start taking required minimum distributions (RMDs) at age 72, whether or not you need the money. RMDs are taxable withdrawals of a percentage of your funds.
- With Roth IRAs, you are not required to withdraw money at any age, or even at all, if you so choose.
- If you withdraw money from a traditional IRA before age 59 ½, you will be required to pay taxes and a 10% early withdrawal penalty. In certain instances, you can avoid paying the penalty, like when paying for qualified



- first-time home buyer or higher education expenses.
- You can withdraw money up to the amount of your contributions from a Roth IRA at any age without penalty. If you want to withdraw earnings from a Roth IRA before age 59 ½, your withdrawal may be taxable and/or subject to a penalty, depending on special rules, which can be found on the website for the [IRS](#).

For the most up-to-date guidelines on traditional and Roth IRAs, visit the [IRS](#) website.

Check out my related investment post:

[What is Compounding and How Does it Affect My Investments?](#)

The infographic below should help to summarize the main differences between traditional and Roth IRAs.

Disclaimer: This information is intended for educational purposes and is not tailored for the needs of any specific investor. It is important to conduct your own analysis and research before making any investment. It is recommended to independently research and verify or seek financial advice from a professional in connection with any information on this website before using it to make an investment decision or otherwise.



Understanding IRAs



What is an IRA?

An Individual Retirement Account (IRA) is an account at a financial institution that allows tax advantages that individuals can use to invest long-term.

TRADITIONAL vs ROTH

There are several key differences to consider when deciding which type of IRA makes the most sense to meet your investing needs.

TRADITIONAL

ROTH

History

* YEAR *

Traditional IRA established in 1974
Introduced with the enactment of the Employee Retirement Income Security Act (ERISA)

* YEAR *

Roth IRA introduced in 1997
Named for its sponsor, Senator William Roth

Taxes

* TAX BRACKET *

Ideal for same or lower retirement tax bracket

* TAXABILITY *

May allow before-tax contributions

* GROWTH *

Contributions grow tax-deferred

* TAX BENEFIT TIMING *

Gives you immediate tax benefits

* TAX BRACKET *

Ideal for higher tax bracket in retirement

* TAXABILITY *

Allows after-tax contributions

* GROWTH *

Contributions grow tax-free

* TAX BENEFIT TIMING *

No current year tax benefits

Limitations

* AGE *

Contributions can be made at any age

* MAX CONTRIBUTION *

Max contribution of \$6,000 for 2021
(\$7,000 if over age 50)

* INCOME LIMIT *

Anyone with earned income can contribute

* AGE *

Contributions can be made at any age

* MAX CONTRIBUTION *

Max contribution of \$6,000 for 2021
(\$7,000 if over age 50)

* INCOME LIMIT *

Anyone with earned income below a certain level can contribute

Distribution Rules

* EARLY DISTRIBUTIONS *

Contributions and earnings can be withdrawn with tax and possible penalty before age 59 1/2

* RETIREMENT DISTRIBUTIONS *

No penalty, but taxed as current income after age 59 1/2

* REQUIRED DISTRIBUTIONS *

Must start required minimum distributions at age 72

* EARLY DISTRIBUTIONS *

Contributions can be withdrawn without tax or penalty before age 59 1/2, but earnings will be subject to tax and possible penalty

* RETIREMENT DISTRIBUTIONS *

No penalty or tax after 5 years and age 59 1/2

* REQUIRED DISTRIBUTIONS *

No required minimum distributions



Sowing the Seeds of Wealth

sowingtheseedsofwealth.com



Blog Post #3

Title:

[Stock Dividends: 9 Things to Know Before Investing](#)

Post:

Disclosure: This post may contain affiliate links, meaning I get a commission if you decide to make a purchase through the links, at no cost to you. Please read the site disclosure for more information.

What exactly are stock dividends?

If you've been wondering about the answer to that question, this post is for you!

Dividends are regular distributions of cash or stock by a company to its shareholders. The payments and amounts are typically determined by a company's board of directors.

If you invest in stocks that pay higher dividend amounts, it can really add up over time in your investment portfolio.

1. How Do Dividends Work?

Dividends are a way for companies to distribute their earnings to shareholders. Dividends are not automatically paid. They have to be approved by the shareholders through their voting rights.

Both publicly-traded and private companies can pay dividends, but not all companies offer them, and there is no law that requires the payment of dividends.

A dividend is usually paid on a per share basis. For example, if you own 100 shares of stock in a company and the company pays out \$5 in annual cash dividends, then you would receive \$500 per year.

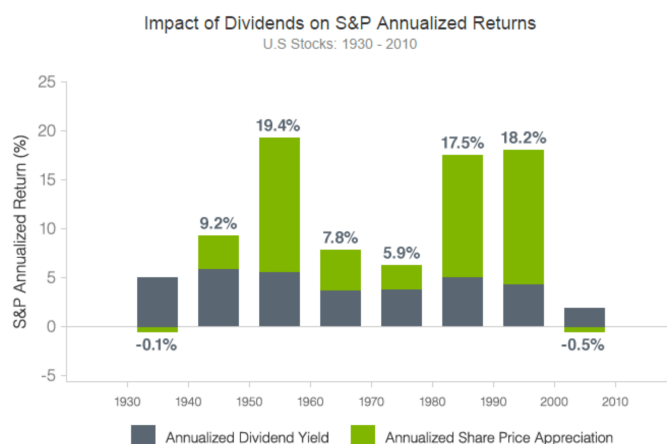


2. Dividends Are a Meaningful Part of Stock Returns

Looking back over the better part of the last century, Dividends have accounted for more than 40% of the total returns of the S&P 500. The S&P 500 is an index that features 500 leading publicly traded companies in the U.S.

Even though the percentage of dividend pay outs has declined in the past several decades, mainly because of high-growth technology companies, they can still have an impact on your investment portfolio.

Consider this representation of the impact of dividends on S&P annualized returns:



Source: <https://www.dividend.com/dividend-education/40-things-every-dividend-investor-should-know/>

3. How Do You Get Dividends?

Cash dividends are the most common, but they can also be issued as shares of stock or other property.

Dividends are usually paid on a monthly, quarterly, or yearly basis, with quarterly being the most common. Some mutual funds and exchange-traded funds (ETFs) also pay dividends.

There are four dates that are important when understating when dividends are paid:

- **Declaration date:** This is the date that a company's board of directors or



management announces that a dividend will be paid. The company still has to vote on whether or not to actually pay the dividends.

- **Ex-dividend date:** To be eligible to receive the dividend, you must own the stock by this date. For example, if the ex-dividend date is April 1, then you must own the stock at least by the day prior to be eligible for the dividend payout. This date is usually one business day prior to the date of record.
- **Date of record:** This is the date on which a company checks its records to identify shareholders of the company. An inv
- **Payment date:** This is the date that the dividends will actually be paid out. When the dividends are paid, the cash will be deposited into your brokerage account.

4. Do All Stockholders Get Dividends?

Not all shareholders are eligible to receive dividends. Companies can have different classes of stock, such as preferred and common stock. Preferred stock shareholders usually have a stronger claim to dividends than common stock shareholders.

Preferred stock shareholders have priority over a company's income, but they do not have voting rights. Common stock owners have voting rights, but are last in line when it comes to company assets.

Basically, it depends on what type of dividends a company decides to payout.

5. What Types of Dividends Are There?

There are several types of dividends a company can elect to pay out to shareholders:

- **Cash dividends:** Cash dividends are the most common type. These are generally paid in cash to a shareholder's brokerage account.
- **Stock dividends:** A company can elect to pay investors with additional stock shares instead of paying cash.
- **Dividend reinvestment programs (DRIPs):** DRIPs allow investors to reinvest dividends to purchase more stock. Sometimes this can be at a discount.
- **Special dividends:** Special dividends are paid out to common stock shareholders, but they don't occur at regular intervals. A special dividend is



sometimes issued when a company wants to distribute profits that have accumulated over several years that they don't have an immediate need for.

- **Preferred dividends:** Preferred dividends are paid to preferred stock owners. These types of dividends are usually paid quarterly and are generally fixed, unlike dividends on common stock.

6. How to Evaluate Dividends

Before investing in dividend-yielding stocks, it's important to learn more about a company's dividends and compare them to similar companies.

Key dividend metrics to consider, all of which can be found on financial or broker websites:

- **Dividend per share (DPS):** The DPS calculation for a stock shows the amount of dividends distributed by a company for each share of stock during a certain time frame. Reviewing DPS figures will allow you to see which companies have been able to grow their dividends over time.
- **Dividend yield:** The dividend yield is a measure of the company's annual dividend divided by the stock price on a certain date. There are two ways for a stock's dividend yield to increase:
 - The company could increase its dividend. If the stock price is unchanged, then that would cause the dividend yield to increase.
 - The stock price could decrease. If the dividend remains unchanged, then that would cause the dividend yield to increase.
- **Dividend payout ratio:** This is the portion of a company's net income that goes toward paying dividends. A dividend could be in trouble if a company pays out more dividends than its income. Investors generally look for payout ratios below 80%.

7. Why Do Some Companies Not Pay Dividends?

Companies that are newer or that are still growing are less likely to pay dividends. This is because they are reinvesting their profits back into the company for growth.

One of the reasons why dividend payouts in the past few decades have been lower than in previous decades is because of the explosion of technology companies. Many of them are newer and are hyper focused on growth instead of



paying dividends.

Surprisingly, these large technology companies still do not pay dividends: Alphabet (Google), Amazon, and Meta (Facebook).

8. Can You Reinvest Dividends?

If your brokerage offers a Dividend Reinvestment Program (DRIP), then you can have your dividends automatically reinvested by purchasing micro or fractional shares on the company's stock.

If you don't really need the income right now, choosing to reinvest your dividends can be a great way for your investment portfolio to compound and grow faster.

Check out my related [How Does Compounding Affect My Investments?](#) blog post to learn more about compounding.

9. Which Companies Pay Dividends?

The highest dividend-paying companies are usually larger, more established companies that have more predictable profits. These kinds of companies want to maximize shareholder wealth in ways aside from normal growth.

Companies in the following sectors have historically maintained a regular record of dividend pay outs:

- Consumer staples and materials
- Oil and gas
- Banks and financial institutions
- Healthcare and pharmaceuticals
- Telecommunications services
- Energy and utilities

Startups and high-growth companies, especially technology-related companies, tend to not offer regular stock dividends.

Conclusion



Adding dividend-paying stocks to your investment portfolio can generate an extra stream of income. Definitely make sure you do your homework, though, and thoroughly review financial information for the company or fund before you jump into buying. Make sure it's an all-around sound investment.

If you are unsure if investing in dividend-paying stocks or funds is right for you, reach out to an investment professional for additional guidance.

Check out some of my other posts on saving, making, and investing money:

[6 Steps to Financial Planning for Beginners](#)

[Why Should I Invest in an IRA?](#)

[5 Money Habits to Boost Your Financial Wealth](#)

[7 Top Financial Mistakes and How to Avoid Them](#)

[7 Steps to Create a Personal Budget](#)

Disclaimer: This information is intended for educational purposes and is not tailored for the needs of any specific investor. It is important to conduct your own analysis and research before making any investment. It is recommended to independently research and verify or seek financial advice from a professional in connection with any information on this website before using it to make an investment decision or otherwise.

CONTENT - CASE STUDIES

The following case studies were written for clients.

Case Study #1

Title:

[Baker Hill Client Success Story for Verve, a Credit Union](#)



CONTENT - TECHNICAL PROCESS MANUAL

The following technical process guide manual was created for knowledge article (internal knowledge base) users at Salesforce. All proprietary and/or sensitive information has been redacted.

Title:

[Revenue Operations Knowledge Management Manual](#)

CONTENT - WHITE PAPERS and EBOOKS

The following white papers and ebooks were created for clients.

White Paper / Ebook #1

Title:

Why Automated Bank Confirmations Are a Game Changer for Auditors

Client:

[WriterAccess](#) for [Wolters Kluwer](#) | Boston, MA

Assignment:

- Combined details from a new white paper, an obsolete white paper, and a webinar to create an ebook to inform clients about automated bank



confirmations.

- Required length between 3,000 and 4,000 words, following Wolters Kluwer personas and guidelines.
- Unpublished as of July 7, 2025.

White Paper / Ebook:

[Why Automated Bank Confirmations Are a Game Changer for Auditors](#)