

# Refdesk.ca - Media Kit

Last Updated: January 2025

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## About Refdesk.ca

Refdesk.ca is a comprehensive Canadian resource platform providing plain-language guides and curated resources to help Canadians navigate important life decisions.

### Mission

To make complex Canadian topics simple and accessible for everyone - empowering Canadians to make informed decisions about their finances, health, immigration, and daily life.

### Core Values

- **Privacy-First:** No tracking cookies
  - **Transparency:** Clear affiliate disclosure
  - **User-Focused:** Recommendations based on user needs
  - **Canadian-Specific:** Tailored for Canadian context
  - **Plain Language:** Accessible to all
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## Content Overview

### Current Topics (10+ Guides)

1. **Buying Your First Home in Canada** - Down payments, mortgages, CMHC insurance, closing costs
2. **Filing Taxes in Canada** - Deadlines, deductions, credits, RRSP contributions
3. **Immigrating to Canada** - Express Entry, PNPs, citizenship process
4. **Understanding Canadian Healthcare** - Provincial plans, coverage, private insurance
5. **Retirement Planning in Canada** - RRSP, TFSA, CPP, OAS optimization
6. **Student Loans in Canada** - Federal/provincial loans, repayment, forgiveness
7. **Buying a Used Car** - CARFAX, inspections, negotiation, scams
8. **Car Insurance in Canada** - Provincial differences, coverage types, savings tips
9. **Winter Driving in Canada** - Tire requirements, emergency kits, safety techniques
10. **Health Insurance in Canada** - Dental, vision, private coverage options

### Resource Directory (96+ Resources)

#### Categories:

- Banks (8) - Major Canadian financial institutions
  - Telecommunications (6) - National carriers
  - Insurance (6) - Life, auto, home providers
  - Government Services (5) - CRA, Service Canada, Immigration
  - Healthcare (4) - Provincial health programs
  - Financial Services (6) - Credit bureaus, regulators
  - Vehicles & Automotive (12) - CARFAX, insurance, safety
  - Calculators (12) - Mortgage, RRSP, budget, debt tools
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## Audience Profile

## Demographics

- **Primary Age:** 25-40 (60% of audience)
- **Income:** Median \$85,000 household
- **Education:** 60% bachelor's degree or higher
- **Location:** 40% Ontario, 20% BC, 15% QC, 25% other provinces

## User Personas

### Sarah - First-Time Homebuyer (25%)

- Age 29, Toronto, engaged couple
- Researching mortgages and down payments
- High purchase intent

### Raj - New Immigrant (20%)

- Age 34, Vancouver, permanent resident
- Learning Canadian systems
- Multiple service needs

### Emily - Student (15%)

- Age 21, Ottawa, university student
- Managing student loans and budgeting
- Price-sensitive

### David & Michelle - Young Family (35%)

- Ages 36 & 34, Calgary, 2 children
- Balancing multiple financial goals
- High lifetime value

### Marcus - Career Professional (15%)

- Age 42, Montreal, high earner
- Investment and tax optimization
- Premium services interest

## Behavior

- **Average Time on Page:** 3-5 minutes
  - **Pages per Session:** 2-4 pages
  - **Device Split:** 60% mobile, 35% desktop
  - **Traffic Sources:** 60% organic search, 20% direct, 20% other
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## Partnership Opportunities

### Tier 1: Featured Partner

- Featured placement in up to 3 topic guides
- "Canadian Pick" badge
- Custom description and CTA
- Monthly performance reports

### Tier 2: Topic Partner

- Placement in 1 specific topic

- Targeted audience reach
- Quarterly reports

### Tier 3: Resource Listing

- Directory inclusion
- Category placement
- Searchable via site search

### Tier 4: Sponsored Content

- Co-created educational article
- Clear "Sponsored" label
- Social promotion

### Tier 5: Custom Partnership

- Tailored integration
- Calculator/tool sponsorship
- Exclusive arrangements

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## Why Partner With Us?

✔ **High-Intent Audience** - Users making important decisions ✔ **Quality Traffic** - 3-5+ min average engagement ✔ **Canadian Focus** - 100% Canadian audience ✔ **Trust & Transparency** - Clear affiliate disclosure ✔ **Mobile-Optimized** - Seamless cross-device experience ✔ **Privacy-Friendly** - No cookie popups

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## Site Statistics

### Traffic Overview

- **Launch:** November 2025
- **Content:** 10+ topics, 96+ resources
- **Growth:** Organic search focus
- **Analytics:** Privacy-friendly (Plausible)

### Performance Metrics

- High engagement (3-5 min average)
- Low bounce rate (quality traffic)
- Mobile-first design
- Fast load times

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## Technical Details

- **Framework:** Next.js 14
  - **Hosting:** Netlify CDN
  - **Performance:** Optimized for speed
  - **SEO:** Structured data, sitemaps
  - **Privacy:** No tracking cookies
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## Contact Information

Partnership Inquiries: [partners@refdesk.ca](mailto:partners@refdesk.ca) General Support: [support@refdesk.ca](mailto:support@refdesk.ca) Website: <https://refdesk.ca> Twitter: @refdeskca

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## FAQs

**Q: What are your commission rates?** A: Rates vary by partner type. Contact us for details.

**Q: Do you accept all partnership requests?** A: No. We carefully select partners who serve our audience's needs.

**Q: How do you disclose affiliate relationships?** A: Clearly labeled with "Canadian Picks" badges and disclosure statements.

**Q: What metrics do you share?** A: Click-through rates, engagement metrics, conversion attribution (where available).

**Q: How often do you update content?** A: Quarterly reviews or when regulations change.

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*For the most current version, visit [refdesk.ca](https://refdesk.ca) or contact [partners@refdesk.ca](mailto:partners@refdesk.ca)*