

04 — Creative Testing Report

Spanish & English Debt Relief Lead Generation

Duration: 2024-2025

Market: United States · Nationwide

Vertical: Debt Relief / Debt Settlement / Debt Consolidation

Platforms: Google · Meta · TikTok

Role: Media Buyer

Confidential case study: Creative assets, scripts, client identity, account-level data, and proprietary testing results are not disclosed. Selected figures are rounded or presented as ranges where required.

1. Executive Summary

The creative operation was built around a business objective rather than a content objective:

Identify creative concepts that could attract the right consumers and produce buyer-side acquisition economics suitable for scale.

Buyer-side CAC refers to the buyer's effective acquisition cost for the calls/leads generated through the campaign, rather than the acquisition cost reported by the advertising platform.

At the beginning of the operation, buyer-side CAC was at a level of approximately **\$2,000+**.

The target for repeatable winners was:

<\$900 buyer-side CAC

The creative system therefore connected the following:

Market research → Creative hypothesis → Production → Testing → Qualification → Buyer feedback → Iteration

The most significant creative discovery was that **proven creative mechanisms could transfer across verticals**.

Winning concepts from other industries were researched, deconstructed, rewritten for debt relief, produced, and tested. Some of those adaptations became winners in the new vertical.

The result was a creative testing system designed not merely to generate ads, but to continuously discover **economically valuable creative concepts**.

2. Creative as an Acquisition System

Creative was evaluated through the entire acquisition chain:

Creative

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Traffic

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Call

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Qualification

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Monetization

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Buyer-side CAC

This distinction mattered.

A creative could produce the following:

- Strong CTR
- Cheap clicks
- Low platform CPA
- High call volume

and still fail if the resulting calls were not valuable to the buyer.

The account therefore ultimately cared about the following:

Scalable economic winners — not simply platform winners.

3. Creative Intelligence & Research

The research process was designed to extract **market signals**, not simply collect ad examples.

Source	Signal
Competitor advertising	Proven messaging, positioning and creative structures
TikTok Creative Center	High-performing formats, hooks, patterns and engagement moments
Meta Ad Library	Active advertiser messaging and creative approaches
Google Search Terms	Actual consumer language and search intent
Keyword Planner	Demand and keyword themes
YouTube Shorts	Hooks, openings and storytelling patterns
Instagram Reels	Trending openings and formats
Snapchat	Short-form creative patterns
Spying tools	Competitive intelligence
Existing winners	Concepts already validated by the account

TikTok's Creative Center provides high-performing ad examples, trends, keywords, and creative patterns, while its Top Ads environment allows advertisers to examine successful creatives and identify strong engagement moments.

Google's Search Terms Report provided a different signal: the actual searches that triggered ads, including performance information that could be used to understand consumer language and identify potential creative or landing-page ideas.

What made an idea worth testing?

An idea generally became a candidate when one or more of the following was true:

It had already won for another advertiser.

It had worked on another platform.

It made strong creative sense—catchy, authentic, and relevant.

The strongest hypotheses combined:

Observed performance + creative judgment + audience relevance

4. Creative Development Framework

Creative development was organized across three dimensions rather than treating every new ad as an entirely different idea.

Message

- Hook
- Problem
- Solution
- Qualification
- Debt-amount messaging
- CTA
- Expectations
- Claims

Presentation

- UGC actor
- Opening scene
- Talking head
- Voiceover
- Text overlays
- Editing
- Trending formats

Structure

- Problem/solution
- Curiosity
- Education
- Storytelling
- Audience qualification
- Other proven creative frameworks

This allowed the team to identify **which part of a concept was responsible for its appeal** and create meaningful iterations instead of making random changes.

5. Cross-Vertical Creative Transfer

One of the most valuable creative strategies was researching **winning concepts outside the debt-relief vertical**.

The process was:

Find a proven winner



Deconstruct the creative mechanism



Separate transferable elements from vertical-specific elements



Rewrite for debt relief



Add qualification and compliance requirements



Produce



Test

The goal was never to copy the original advertisement.

The objective was to transfer the **underlying mechanism**:

- Hook structure
- Problem recognition
- Curiosity
- Story progression
- Presentation style
- Emotional framing
- CTA structure

while rebuilding the message around the debt-relief audience.

Several adapted concepts became winners.

Key learning

The transferable asset was not the original ad. It was the creative mechanism that made the original ad work.

This expanded the creative research pool beyond direct competitors.

6. Qualification Through Creative

The buyer had a preference for consumers carrying approximately:

\$15K+ in debt

That requirement influenced the creative strategy.

Rather than treating qualification as something that happened only after the consumer entered the funnel, messaging could begin setting expectations inside the advertisement.

Creative could therefore help move the funnel from:

Attention → Click

toward:

Attention → Relevance → Qualification → Call

Different debt-amount messaging was tested, including separate approaches for the buyer-preferred audience and lower-debt consumers.

This made the creative part of the **audience-selection mechanism**, not simply an attention mechanism.

7. Testing Methodology

Once an asset was produced, the creative itself was held constant while its delivery environment changed.

Google

Approximately **3 campaigns**

Meta

Approximately **3 ad sets**

TikTok

Approximately **3 ad sets**

The same creative asset was used across the test environments.

Variables such as:

- Audience
- tCPA
- Cost per result
- Cost cap

could differ by platform or account conditions.

This was not treated as a perfectly controlled scientific experiment because Google, Meta, and TikTok have different auctions, audiences, and optimization systems.

The practical purpose was

Hold the creative constant while observing how the same asset behaved under different delivery conditions.

This helped separate potential creative strength from platform, audience, and bidding effects.

8. Creative Testing Throughput

During normal operation:

~6–7 new creative assets per day

could enter testing.

During periods of descaling:

~3 new assets per day

were produced/tested.

The testing pool could include:

- New concepts
- New hooks
- New scripts
- New actors
- New openings
- New edits
- Variations of existing winners

The objective was therefore **consistent testing throughput**, not simply producing a high number of unrelated ads.

9. Creative Decision Framework

No single platform metric was sufficient to promote a creative.

Creative decisions incorporated the broader performance picture.

Negative signals included:

- High buyer-side CAC
- Poor platform CPA
- Poor platform cost per result
- Weak traction
- Poor call quality
- Buyer complaints
- Compliance problems
- Insufficient economic value

A creative could therefore be rejected because of one major issue or because several weaker signals pointed in the same direction.

Winner criteria

A creative became a scaling candidate when the broader system showed the following:

1. **Buyer-side CAC below target**
2. **Stable performance**
3. **Normal spending**
4. **Acceptable platform cost per result**
5. **Positive buyer feedback**

The target for repeatable winners was approximately the following:

<\$900 buyer-side CAC

The account ultimately cared about three levels of performance:

Winner Type	Meaning
Platform Winner	Strong performance inside the advertising platform
Economic Winner	Strong downstream buyer economics
Scalable Winner	Strong economics that remain viable as spend increases

The objective was to find the third category.

10. Winner Iteration

A winning asset was not treated as the end of the testing process.

It became a source of new hypotheses.

Winning hook

→ New script

Winning script

→ New actor

Winning actor/presentation

→ New opening or edit

Winning qualification angle

→ New debt-amount variation

Winning concept

→ Multiple creative variations

The objective was to turn the following:

One winning asset

into:

A repeatable winning concept

This reduced dependence on individual ads and created a broader creative pipeline.

11. Buyer Feedback → Creative Strategy

Buyer feedback was incorporated directly into creative decisions.

When buyer-side CAC became too high, the response was not simply to increase or decrease media spend.

The creative strategy could change.

New batches could include the following:

- Stronger qualification announcements
- Less aggressive claims
- More accurate expectations
- Different debt-amount messaging
- Different hooks
- Different CTAs
- More compliant messaging

The operating loop became the following:

Buyer-side CAC deteriorates

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Identify potential quality/economic issues.

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Develop new creative hypotheses.

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Produce new batch

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Test

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Measure downstream performance

This created a direct connection between buyer economics and creative development.

12. Creative Impact

The clearest measurable business signal was the movement in buyer-side CAC.

Starting condition

\$2,000+ buyer-side CAC

Repeatable target

<\$900 buyer-side CAC

Buyer-side CAC moved from a level above **\$2,000** to below the approximately **\$900 target threshold** after the creative and qualification strategy was revised.

The improvement was not attributed to creativity in isolation; it occurred within the broader acquisition system of campaign management, landing-page optimization, bidding, qualification, and downstream feedback.

However, the creative strategy was a material component of the improvement because it changed **who the advertising was designed to attract and how expectations were set before the call**.

The resulting improvement in buyer economics also led to substantially higher buyer payouts.

13. Creative Winner — Cross-Vertical Adaptation

Source

A proven winning concept from a **different vertical**.

Why it was selected

The concept had already demonstrated evidence of performance elsewhere and had a creative mechanism that made sense for the debt-relief audience.

What changed

The original concept was rebuilt around the following:

- Debt-relief messaging
- The target consumer
- Qualification requirements
- Compliant expectations
- UGC presentation
- Appropriate CTA

Testing

The resulting asset was tested using the account's standard creative-testing structure.

Outcome

The adapted concept became a **winner in the debt-relief vertical**.

What it proved

The important lesson was not that the original ad could simply be reused.

It demonstrated the following:

A proven creative mechanism can sometimes transfer between verticals when the message, context, and qualification are rebuilt around the new audience.

That became a recurring research principle for future creative development.

14. Platform-Specific Creative Roles

The creative strategy also reflected the role each platform played in the acquisition system.

Google — Quality

Google was primarily valued for **traffic quality and higher-intent demand**.

Meta — Volume

Meta was a major source of **call volume and scalable acquisition**.

TikTok — Optionality

TikTok was explored as an additional acquisition source and a potential diversification channel.

Because Google and Meta were already handling the majority of the required scale, TikTok was not forced to carry disproportionate spend.

Its role was primarily the following:

Explore → Learn → Validate → Maintain optionality

15. Creative Operations

The production workflow evolved as the account scaled.

Initial workflow

Media Buyer

- Research
- Script
- UGC Actor
- Media Buyer
- Launch

Initially, I personally handled much of the research, script development, creative direction, and UGC coordination.

Later workflow

Media Buyer

- Creative direction/research
- Script Writer
- Video Editor
- Media Buyer
- Launch

As the operation matured, script writers and VEs took over increasingly repeatable production responsibilities.

This allowed the media-buying function to concentrate more heavily on:

- Creative strategy
- Testing decisions
- Account analysis
- Performance interpretation
- Budget allocation
- Scaling
- Buyer feedback

16. What the System Demonstrated

01 — Creative research can be intelligence, not inspiration

The strongest ideas came from extracting signals across competitors, platforms, search behavior, trends, and historical winners.

02 — Winning concepts can cross vertical boundaries

The mechanism behind a successful ad can sometimes be more transferable than its original subject matter.

03 — Creative can qualify demand

The advertisement can influence who enters the funnel, not simply how many people click.

04 — Platform performance is not the final test

A platform winner is not automatically an economic winner.

05 — Buyer feedback belongs inside creative strategy

Downstream CAC and call quality can determine what the next creative batch needs to solve.

06 — Scalable winners matter more than isolated winners

The valuable outcome is not one successful asset.

It is a concept that can generate multiple successful variations.

17. Final Creative Framework

The operating system can be summarized as follows:

RESEARCH

Identify proven market signals.

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DECONSTRUCT

Understand why a concept works.

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ADAPT

Rebuild it for the target audience and vertical.

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QUALIFY

Set appropriate expectations and filter for buyer requirements.

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PRODUCE

Create the asset across relevant presentation formats.

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TEST

Hold the creative constant while testing delivery environments.

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MEASURE

Evaluate platform performance and buyer-side CAC.

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ITERATE

Turn successful concepts into new creative variants.

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SCALE

Increase exposure to concepts that remain economically viable.

Final Takeaway

The creative operation evolved from **producing advertisements** into building a **creative intelligence and testing system**.

The system continuously converted external market signals and internal performance data into new creative hypotheses.

The most important shift was from asking

“Does this ad perform well on the platform?”

to ask:

“Does this creative attract the right consumer and produce acquisition economics that the buyer values?”

That distinction ultimately mattered more than any individual hook, actor, format, or editing style.

The objective was not simply to find cheap traffic.

It was to build a repeatable pipeline of **scalable economic winners** capable of supporting the broader acquisition operation.