

CAN YOU BELIEVE WHAT YOU SEE ONLINE?

5 red flags for investment advice from social media influencers.

Learn more at onpointcu.com/finfluencer



The influencer **has little-to-no qualifications or experience.**

Being an influencer proves one thing: you're entertaining. Verify the credentials of social media "gurus" by reviewing their education, professional experience, certifications and other training. If there is no qualified source for the advice, beware.



The influencer **offers one-size-fits-all advice.**

Each person has their own financial situation and goals, so the strategies you choose need to understand your circumstances. Even advice that follows sound investment principles might not be in your best interest. Don't allow emotions to override thoughtful consideration.



The influencer's **advice is only from personal experience.**

An influencer can have great success with one type of investment, but an isolated example does not guarantee you the same results. Take the time to determine if an investment has more to it than just the influencer's personal experience.



The message **lacks critical or complete information.**

On social media, it's more common to share successes than failures and you might be getting incomplete information. An influencer may also ignore or disregard key information to keep their content short. In some cases, the omissions are deliberate. Be sure to verify the facts.



An influencer's **popularity does not make them right.**

Millions of followers do not equal sound advice. Social media influencers are in the business of growing their personal brand. They feed into excitement and their success is based on increasing their followers, views and engagement, not your financial success.

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