PSA: Should You Trust a ‘Finfluencer’?

Words: 159

TBA: July 14, 2025

In the age of social media, it’s easy to find advice on just about everything — including how to manage your money.

Content creators known as “fin-fluencers” — short for “financial influencers” — use platforms like TikTok, YouTube and Instagram. Some may have formal training or credentials. Many do not.

When you hear financial advice on social media, here are some warning signs:

* Unrealistic “get-rich” promises: Claims like, “Turn $500 into $50,000 in a year,” are unrealistic and may indicate a scam.
* Pressure to act fast: Important financial decisions shouldn’t be rushed.
* Flashy displays of wealth. Images of luxury cars, watches or cash can be more about generating views, or making a profit, than offering sound advice.

Fin-fluencers *can* make financial topics more engaging. Younger investors or older investors with substantial savings sometimes like these platforms because they’re easily accessible. But all investors should do their homework. Take the time to verify, research and, when in doubt, seek advice from a professional.

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