

**REAL ESTATE MYTHS
& OVERHYPED ROI**



FAKE



**MISREPRESENTING
FINANCIAL
CREDENTIALS OR
EXPERTISE**



Misleading Michael
Today at 4:09 PM

**DISMISSING
RETIREMENT
ACCOUNTS
AS OBSOLETE**

10K Reports 1K Quotes 7k Likes

COMBATING ONLINE FINANCIAL MISINFORMATION

A CFP® PROFESSIONAL'S GUIDE

**MISLEADING
DEBT RELIEF
AND
FORGIVENESS
ADS**



**MARKET-
TIMING
CLAIMS TIED
TO EVENTS
OR FEAR**



**CRYPTOCURRENCY
MEME COIN
"INVESTMENTS"**



**DAY
TRADING &
HIGH-
FREQUENCY
STRATEGIES**



**"SECRET"
TAX
STRATEGIES
AND
LOOPHOLES**



**"GUARANTEED"
RETURNS AND
RISK-FREE
INVESTMENTS**



**AI-GENERATED
FINANCIAL
ADVICE
AND "BOTS"**



FINANCIAL MISINFORMATION SPREADS FAST ONLINE AND IT’S OFTEN PERSUASIVE, POLISHED AND DANGEROUSLY WRONG.

As a CERTIFIED FINANCIAL PLANNER® professional, you have the expertise to help cut through the noise. This toolkit is designed to support CFP® professionals in recognizing and responding to inaccurate or misleading financial content on social media. Whether you’re ready to post or prefer to support others who do, you’ll find practical, compliant ways to make a difference.

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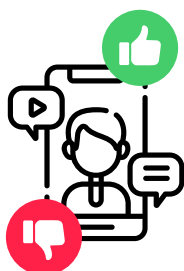
Check before you post

Get firm approval if required.



Know the rules

Review the **Social Media Do's and Don'ts** to stay aligned with CFP Board's *Code of Ethics and Standards of Conduct*.



Expect pushback

Some posts may attract trolls. Don't be afraid to delete or disengage.



Start small

Not ready to post? "Like" or share content from CFP Board and other trusted sources.



Use the marks correctly

Reference the **Trademark Guidelines** when writing your posts.



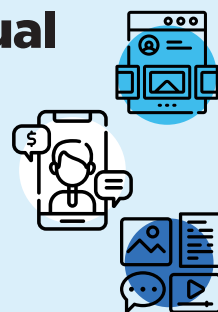
Boost your reach

Tag **@CFPBoard** and use hashtags **#CFPpro** and **#CFPproCheck** to amplify your message.



Make it visual

Add a photo, infographic or short video—these get more engagement than plain text.



Short-Form Posts

are tailored for X, Bluesky, Instagram, as a script for TikTok, or other platforms that limit characters or length.



Long-Form Posts

are tailored for LinkedIn, Facebook or other platforms that do not have character or space limitations.



Together, CFP® professionals can play a leading role in promoting trusted financial information online.



TOP 10 FORMS

CFP BOARD

OF FINANCIAL MISINFORMATION

A guide for CFP® professionals to recognize and respond to misleading financial content

1 'GUARANTEED' RETURNS AND RISK-FREE INVESTMENTS

Examples

Description



Promises of consistent or outsized returns with little or no risk, often tied to private funds, cryptocurrency or annuity-like structures.



Risk-Free Rick
Today at 4:36 PM

Earn 30% annually with no market exposure.



Guaranteed Gloria
Today at 8:13 PM

I found a way to hack the real estate market. The result: My real estate syndicate has never lost money.

What Makes It Harmful

It violates basic investment principles regarding the relationship between risk and return, distorts client expectations and often results in harm to investors through fraud.

What To Look For

- Promoted through fabricated social media testimonials or influencers posing as clients.
- Often accompanied with high-pressure tactics to “act now” before the opportunity disappears.

What CFP® Professionals Can Do Online

- Post breakdowns of common “guaranteed” scam language and what to watch out for.
- Use short videos or carousels (swipe-through images) to show how risk and return are connected.

Reliable Source

[Look Out for High-Yield Investment Program Scams -- Investor Alert | U.S. Securities and Exchange Commission](#)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Reliable Rodney, CFP®



If an investment promises “guaranteed” high returns with zero risk, it’s not a strategy. It’s a scam. Real investing involves risk and reward. Learn how to spot the red flags: <https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-alerts/look-out-high-yield-investment-program-scams-investor-alert>

Long-Form Post



Mindful Maria, CFP®



“Earn 30% a year with no downside.” We’ve all seen these claims, usually paired with pressure to act quickly. Real investing involves risk. Let’s help people understand what a sound strategy really looks like: <https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-alerts/look-out-high-yield-investment-program-scams-investor-alert>

2

'SECRET' TAX STRATEGIES AND LOOPHOLES**Description**

Claims that wealthy people use hidden tax strategies that anyone can copy — if they pay for a course or product.

Examples

Loop-hole Lily

Today at 4:36 PM

Use this S corp/LLC trick to write off everything.



Misinformation Mark

Today at 8:13 PM

Avoid taxes forever with a charitable trust hack.

What Makes It Harmful

Promotes strategies that may cross the line from tax avoidance into tax evasion or promotes one-size-fits-all approaches that don't meet IRS standards.

What To Look For

- Marketed as “educational content” with no real due diligence.
- Often sold by non-credentialed influencers or former IRS employees.

What CFP® Professionals Can Do Online

- Create myth-busting threads or videos explaining how personalized, legal tax planning works, including the need to use a tax professional when developing a tax-planning strategy.
- Collaborate with CPAs or Enrolled Agent professionals in content to clarify gray areas. Caution against one-size-fits-all TikTok “hacks” by comparing them to real examples.

Reliable Source

[Dirty Dozen: Taking tax advice on social media can be bad news for taxpayers; inaccurate or misleading tax information circulating | IRS](#)

Examples of Social Media Posts to Combat Financial Misinformation**Short-Form Post**

Responsible Rayna, CFP®



Seen an ad claiming you can write off everything with an LLC? One-size-fits-all tax tricks are a warning sign. Tax planning should be personal and legal. Get the facts: <https://www.irs.gov/newsroom/dirty-dozen-taking-tax-advice-on-social-media-can-be-bad-news-for-taxpayers-inaccurate-or-misleading-tax-information-circulating>

Long-Form Post

Dependable Daniel, CFP®



Wealthy people don't rely on hacks. They often work with credentialed professionals. If someone says you can erase your tax bill with a “trust trick,” be skeptical. Here's how to separate fact from fiction: <https://www.irs.gov/newsroom/dirty-dozen-taking-tax-advice-on-social-media-can-be-bad-news-for-taxpayers-inaccurate-or-misleading-tax-information-circulating>

3

REAL ESTATE MYTHS AND OVERHYPED ROI

Examples

Description



Narratives that claim real estate is always safer and more profitable than diversified investing.



ROI Roger

Today at 4:36 PM

Real estate always appreciates — rent covers the mortgage



No-Money-Down Marie

Today at 8:13 PM

Use leverage to 10x your wealth risk-free.

What Makes It Harmful

Encourages risky leverage, underestimates costs, and ignores liquidity and vacancy risks.

What To Look For

- “No money down” or Buy, Rehab, Rent, Refinance, Repeat (BRRRR) methods.
- Influencers who omit the high transaction costs of real estate sales, liquidity risks, and high operational costs to maintain and rehabilitate the property.

What CFP® Professionals Can Do Online

- Share sample property analyses showing real operational costs, income and capitalization rate.
- Comment on viral real estate content with thoughtful questions or alternative perspectives.
- Educate on the role of indirect real estate investments versus real estate within a diversified portfolio.

Reliable Source

[How to Use Real Estate in Your Portfolio](#) | [MorningStarInvesting in REITs vs. Direct Real Estate](#) | [MorningStar](#)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Honest Harriet, CFP®



Real estate isn't always a gold mine. “No-money-down” and “rent-covers-the-mortgage” claims ignore real risks. Diversification matters. Learn what viral posts leave out: <https://www.morningstar.com/portfolios/how-use-real-estate-your-portfolio>

Long-Form Post



Trustworthy Terry, CFP®



“Real estate always wins.” It's a myth that can lead people to take on risky debt without fully understanding maintenance costs, liquidity challenges or tenant risk.

Real estate can play a role in a portfolio, but so does balance and long-term planning. More perspective: <https://www.morningstar.com/portfolios/how-use-real-estate-your-portfolio>

4

CRYPTOCURRENCY MEME COIN 'INVESTMENTS'

Description



Crypto tokens, lacking intrinsic value or a clear use case, often associated with a recent meme or viral trend.

Examples



Crypto Christopher

Today at 4:36 PM

New altcoin will gain 100x value this year.



Meme-Coin Meghan

Today at 8:13 PM

Tired of missing out on the next big meme coin? Click here to follow my proven strategy and become a millionaire.

What Makes It Harmful

- High volatility and risk of loss are extreme.
- Because tokens are easy to create, they are vulnerable to “pump-and-dump” or “rug-pull” schemes. Promoters use social media and market manipulation to artificially inflate a coin’s value, encouraging purchases. Once the price peaks, they sell their holdings, causing the value to crash.

What To Look For

- Promoted by influencers with undisclosed pay or ownership.
- Often uses FOMO (fear of missing out) tactics or vague blockchain jargon.

What CFP® Professionals Can Do Online

- Walk through crypto red flags in videos or LinkedIn posts.
- Use polls to ask how people vet crypto assets, then follow up with education.

Reliable Source

[Rapidly Proliferating, Sentiment-Based Virtual Currencies | New York State Department of Financial Services](#)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Sincere Stacy, CFP®



If a crypto coin is trending on TikTok, be careful. Meme coins often collapse after a short hype cycle. Know the warning signs: <https://www.dfs.ny.gov/consumers/alerts/rapidly-prolif-sentiment-based-vc>

Long-Form Post



Proven Peter, CFP®



A new meme coin may be viral, but that doesn’t make it viable. Many tokens exist only to lure buyers, inflate briefly and crash. Help clients focus on fundamentals, not fear of missing out. Start here: <https://www.dfs.ny.gov/consumers/alerts/rapidly-prolif-sentiment-based-vc>

5

MISLEADING DEBT RELIEF AND FORGIVENESS ADS

Description



Promises to “cancel” or “erase” debt through government programs or legal loopholes.

Examples



Misleading Michael

Today at 4:36 PM

Loan forgiveness is now live — sign up now!



Debt Relief Debbie

Today at 8:13 PM

Eliminate credit card debt using this one legal trick.

What Makes It Harmful

Leads to identity theft, fees for nonexistent services or ruined credit.

What To Look For

- Fake government logos, urgent language or robocalls.
- Often uses .org or fake government-like URLs.
- Urgent language and upfront fees.

What CFP® Professionals Can Do Online

- Share trustworthy resources (e.g., StudentAid.gov, NFCC.org) in comments.
- Share a list of credit counselors you have vetted and that you trust.
- Post examples of legitimate debt forgiveness routes.

Reliable Source

[How To Avoid Student Loan Forgiveness Scams](#) | [Federal Student Aid](#)
[How To Get Out of Debt](#) | Federal Trade Consumer Advice

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Good Greg, CFP®



You can't erase credit card debt with a “legal trick.” Real help comes from nonprofit credit counselors, not spam ads. Start here: <https://consumer.ftc.gov/articles/how-get-out-debt#Credit%20Counseling>

Long-Form Post



Authentic Abigail, CFP®



Ads that promise to “erase debt” with one legal trick often come with serious risks. They can damage your credit, expose your identity and threaten your financial future. These aren't solutions. They are scams. Help clients spot the red flags: <https://consumer.ftc.gov/articles/how-get-out-debt#Credit%20Counseling>

6

DISMISSING TRADITIONAL RETIREMENT ACCOUNTS AS INEFFECTIVE OR OBSOLETE

Description



Claims that traditional retirement accounts such as 401(k)s, IRAs and pensions are outdated or irrelevant, often pushing alternative investments or strategies.

Examples



Alternative Retirement Ana

Today at 4:36 PM

Are you still trapping your money in your employer's 401(k) account?



Dismissive David

Today at 8:13 PM

Actual rich people don't use a 401(k).

What Makes It Harmful

The promoter is often trying to lure investing dollars toward a product they are selling to make money.

What To Look For

- Out of context or cherry-picked research about retirement plans.
- Accusations of employers "trapping" employees with a match.

What CFP® Professionals Can Do Online

- Explain how retirement plans work, including employer matching and vesting schedules.
- Be transparent about the trade-offs, such as early-withdrawal penalties, while explaining why the rules exist and how the benefits outweigh the costs.
- Remind listeners to check the motivations of the promoter.

Reliable Source

[Free Money!](https://www.investor.gov/free-money) | [Investor.gov](https://www.investor.gov)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Caring Catrina, CFP®



If someone tells you to avoid your 401(k), they may be trying to sell you something. Traditional retirement accounts still work when used wisely. Get the facts: <https://www.investor.gov/additional-resources/spotlight/directors-take/free-money>

Long-Form Post



Steadfast Scott, CFP®



"Rich people don't use 401(k)s" is another common myth that can lead clients to overlook a valuable retirement savings tool. Workplace retirement plans like 401(k)s offer real tax advantages and often come with employer contributions. As the SEC puts it, that's "free money."

Let's help clients cut through the noise and build sound, long-term strategies: <https://www.investor.gov/additional-resources/spotlight/directors-take/free-money>

7

AI-GENERATED FINANCIAL ADVICE AND 'BOTS'

Description



Advice generated by AI tools or influencers using AI, often without proper compliance or customization.

Examples

- TikTok videos showing AI-generated plans for FIRE (Financial Independence, Retire Early).
- Chatbots creating “personalized” investment strategies.

What Makes It Harmful

AI may hallucinate (i.e., make up) data and lacks context for real client circumstances.

What To Look For

- Advice may sound professional, especially if it's based on scraped expert content.
- Consumers often can't distinguish between real advisors and AI-powered “coaches.”

What CFP® Professionals Can Do Online

- Explain what AI can and can't do in financial planning.
- Reemphasize the human context, including professional judgment and fiduciary responsibility: “Did a human review this plan?”
- Create short videos or explainers comparing AI-generated advice versus real planning.

Reliable Source

[AI Investment Scams are Here, and You're the Target! | California Department of Financial Protection & Innovation](#)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Valid Victor, CFP®



Chatbots that offer personalized plans often miss the mark. They lack context, oversight and customization. Here's what real planning requires: <https://dfpi.ca.gov/news/insights/ai-investment-scams-are-here-and-youre-the-target/>

Long-Form Post



Constant Camilla, CFP®



AI tools can support planning, but they don't replace professional judgment. Without human review, recommendations can be misleading. Let clients know why experience matters. <https://dfpi.ca.gov/news/insights/ai-investment-scams-are-here-and-youre-the-target/>

8

MARKET-TIMING CLAIMS TIED TO EVENTS OR FEAR

Description



Encouraging investors to enter/exit markets based on short-term predictions, current events or news cycles.

Examples



Prediction Paula

Today at 4:36 PM

Get out now — interest rates are going up.



Fearmonger Frank

Today at 8:13 PM

Markets always crash before elections.

What Makes It Harmful

Clients may abandon long-term strategies and miss rebounds.

What To Look For

- “Analysis” that relies on selective data or outdated charts.
- Often framed as being “smart money” versus “average investor.”

What CFP® Professionals Can Do Online

- Use historical evidence showing the cost of mistiming markets.
- Post visuals showing the long-term cost of market-timing mistakes.
- Share historical examples of investors who stayed invested through crises.
- Use trending news to redirect toward long-term discipline.

Reliable Source

[Staying Invested Beats Timing the Market—Here’s the Proof](#) | MorningStar

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Loyal Layla, CFP®



“This time it’s different” is a common theme when there is a market crash. Timing investments based on fear usually backfires. Think long term: <https://www.morningstar.com/portfolios/staying-invested-beats-timing-marketheres-proof>

Long-Form Post



Faithful Ford, CFP®



Headlines that push market timing sound smart in the moment. But data shows that staying invested often leads to better outcomes. Help clients stay grounded: <https://www.morningstar.com/portfolios/staying-invested-beats-timing-marketheres-proof>

9

DAY-TRADING AND HIGH-FREQUENCY STRATEGIES FOR BEGINNERS

Description



Promoting options, foreign exchange market (forex) or day-trading strategies as something anyone can master.

Examples



Day-Trading Dylan

Today at 4:36 PM

This options strategy earns me \$500/day — no experience needed!



Hype Strategy Helen

Today at 8:13 PM

Use leverage to grow faster than with traditional investing.

What Makes It Harmful

Highly risky and often leads to losses, especially when used without hedging or understanding.

What To Look For

- Traders flaunt screenshots of rare wins and hide long-term results.
- Paid courses or private social chat groups with no transparency.

What CFP® Professionals Can Do Online

- Share stats on day-trader losses.
- Dissect viral trading “success stories” with risk analysis.
- Share day-trading loss data in infographics.
- Create a “Reality vs. Hype” series using public data and studies.

Reliable Source

[Thinking of Day Trading? Know the Risks. | U.S. Securities and Exchange Commission](#)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Calculable Carol, CFP®



“Earn \$500 a day with zero experience” is not a plan — it’s a trap. Most day traders lose money. Check the data: <https://www.investor.gov/additional-resources/spotlight/directors-take/thinking-day-trading-know-risks>

Long-Form Post



Solid Steve, CFP®



The hype is everywhere, but most people lose money day trading. Let’s use real numbers to show what these strategies actually lead to: <https://www.investor.gov/additional-resources/spotlight/directors-take/thinking-day-trading-know-risks>

MISREPRESENTING FINANCIAL CREDENTIALS OR EXPERTISE

Description



Individuals presenting themselves as experts without licenses or certification, or fabricating credentials.

Examples



Misrepresenting Mario

Today at 4:36 PM

I built a million-dollar portfolio in my 20s — here's how you can, too.

What Makes It Harmful

Confuses the public and may violate ethical or legal boundaries.

What To Look For

- Lack of transparency about qualifications.
- Framing licensed professionals as biased.

What CFP® Professionals Can Do Online

- Clearly state your credentials and fiduciary duties.
- Educate on the differences between licensure, certification and registration.
- Use hashtag campaigns to distinguish CFP® professionals from uncredentialed influencers.

Reliable Source

[Why Choose a CFP® Professional | Let's Make A Plan](#)

Examples of Social Media Posts to Combat Financial Misinformation

Short-Form Post



Trustworthy Tiana, CFP®



Who is giving this advice? Too many self-described experts have no credentials. Always check for the CFP® mark and confirm qualifications. <https://www.cfp.net/verify-a-cfp-professional>

Long-Form Post



Dutiful Dennis, CFP®



"I built a million-dollar portfolio in my 20s" sounds impressive, but without proof of strategy or credentials, it's just marketing. Share this to help clients verify who is a CERTIFIED FINANCIAL PLANNER® professional. <https://www.cfp.net/verify-a-cfp-professional>

SOCIAL MEDIA DO's AND DON'Ts FOR CFP® PROFESSIONALS

CFP BOARD

Feel empowered to harness social media while upholding the *Code and Standards*

DO's

Demonstrate Your Expertise

Highlight your CFP® certification and explain that it demonstrates rigorous education, experience, passing an exam and committing to high ethical standards.



Educate

Create posts about particular and practical aspects of financial wellness, such as creating an emergency fund, strategies for paying off debt or employer matches.



Signal Educational Content

Use these cues to clarify that a post is educational, not personal advice:

“Talk to your CFP® professional about...”

“These general tips...”

Use hashtags like #financialeducationDOs

Tips for Busting Myths

To combat a post with misinformation respond appropriately:



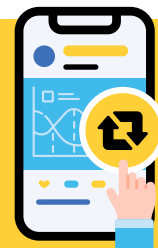
Consider responding indirectly, through a new thread, to avoid further amplifying the post containing the misinformation.



Be specific and provide evidence in links in the comments of your post so that readers can learn more.

Pause Before You Post

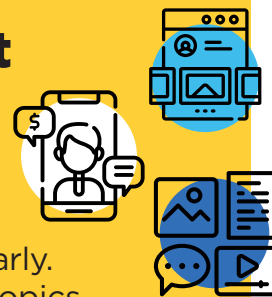
Even quick reposts can imply endorsement. Confirm that you trust the source and know the facts.



Use Visuals to Support Your Message

Enhance posts with compliant, firm-approved visuals, such as:

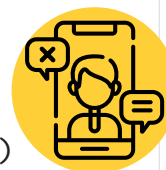
- Infographics to present data clearly.
- Carousels to explain multi-step topics.
- Polls to increase engagement.



DONT's

✗ Do not make statements without a reasonable basis

- Don't make unfounded promises about future investment returns.
- Don't make recommendations (e.g., "Everyone should invest in this strategy.")



✗ Do not omit or hide important disclosures

- Clearly disclose paid testimonials, referral relationships, or any financial benefit received. Disclosures must be easy to find, not buried in comments, secondary links or fine print.
- Always label affiliate links appropriately.



✗ Do not reveal confidential client information

- Never share or imply a client's identity, personal financial situation or any confidential details without explicit permission.



✗ Do not post or repost about products or strategies you are unfamiliar with

- Review and confirm the accuracy of any third-party content before reposting or commenting.



✗ Avoid providing financial advice

- **What Is Financial Advice?**
CFP Board defines Financial Advice as a communication that, based on its content, context and presentation, would reasonably be viewed as a recommendation that the Client take or refrain from taking a particular course of action.
- **Tailoring Matters**
The more personalized a communication is to an individual Client's situation, the more likely it is considered Financial Advice under CFP Board's definition.



REMINDER

Duty of Integrity

The Duty of Integrity, as well as most financial regulations, require any statement you make to be true and not misleading. You are also prohibited under the Duty of Integrity from engaging in any act that would "operate as a fraud." This includes making unfounded and baseless claims.



WHAT WORKS AND WHAT DOESN'T



Superstar Sally, CFP®
Today at 4:09 PM

Women are leading household financial decisions, and their influence keeps growing. New CFP Board research shows 2 out of 3 are primary investment decision-makers and 56% trust planners over online tools. How can we as #CFPPros better support them? [#FinancialFacts](#)



@SUPERSTAR SALLY



SuperstarSally, CFP®
Learn more: <https://www.cfp.net/knowledge/reports-and-statistics/diversity-and-womens-research/building-wealth-insights-on-growing-financial-power>



NinaNestEgg
How can I find a CFP® professional near me?



SuperstarSally, CFP®
You can start here: [LetsMakeAPlan.org](https://www.LetsMakeAPlan.org) to find a CFP® professional who meets your needs!



Kevins401k
Thanks for this info — so helpful!



SuperstarSally, CFP®
Glad it helped! Always happy to answer questions about financial planning.

- ✓ Clear, professional tone.
- ✓ Cites a reliable source.
- ✓ Helpful replies in comments.
- ✓ Encourages action without offering specific financial advice.



Nondisclosure Ned
Today at 4:09 PM

Ready to double your money this year? Our go-to investing strategies have never let us down. DM me to learn how to start winning today — and don't forget to use "Nondisclose50" at www.example.com/NonDisclose50 for exclusive access!



@NONDISCLOSURE NED



SerenaSporadicSaver
Is this legit? Sounds too good to be true.



NondisclosureNed
Trust me, everyone makes money if you act fast!



SeanSpams
Check out this amazing crypto platform I used to triple my savings <https://www.spam-link-click-bait/>*

***NondisclosureNed**
No reply or removal

- ✗ Baseless claims ("Ready to double your money?").
- ✗ Links to affiliates without disclosing financial benefit.
- ✗ Providing specific recommendations without proper context or disclosure.
- ✗ Failure to periodically review and remove misinformation in comments.

DOUBLE CHECK

☐ Review Regulatory Requirements

- Confirm compliance with:
 - SEC Marketing Rule (e.g., client testimonials allowed under certain conditions).
 - FINRA Rule 2210: Communications with the Public.
 - State regulations (some states still prohibit testimonials).

☐ Follow Firm Policies and Procedures

- Review your firm's social media policies for guidance about:
 - Posting and reposting content; and
 - The use of firm accounts versus personal accounts.
- Complete any required review or approval processes.

☐ Monitor Your Posts and Comments

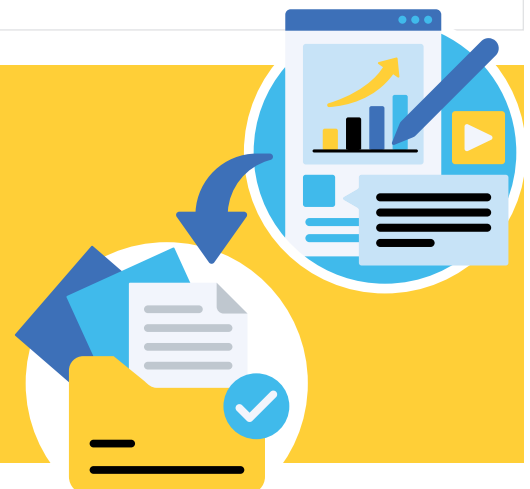
- Regularly check comments on your posts.
- Remove or respond to misinformation.
- Watch for comments linking to financial products or services.

☐ Maintain a Professional Tone

- Keep language clear, respectful and professional.
- If you are critiquing a specific post, be constructive and stay factual.

Remember to archive posts and comments

according to your firm's recordkeeping policies. Include necessary disclosures where required.



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CFP BOARD