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Individuals who possess strong clerical and computer skills are encouraged to apply. Interested persons may submit a resume in person at the FSA Office located at 420 W Milwaukee St, New Hampton.

Further, interested applicants may apply by submitting a resume and cover letter to ronald.pethoud@usda.gov or by mailing to Chickasaw FSA at PO Box 410, New Hampton. **All applications must be received by 4:30 p.m. July 15, 2025.** Call Ron Pethoud at 641-229-3070 with any questions.

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Should you trust a ‘finfluencer’?



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MANAGING SENSE OF INVESTING

In the age of social media, it's easy to find advice on just about anything — including how to manage your money. Content creators known as “fin- fluencers” — short for finan- cial influencers — use platforms like TikTok, YouTube and Instagram to share their takes on investing, budgeting and build- ing wealth. Many of them are charismatic and relatable, and they often speak from person- al experience. But while their content may be engaging, taking financial advice from a finflu- encer without digging deeper can come with significant risks.

While some finfluencers may have formal training or cre- dentials, many do not. Instead, their influence stems from their popularity rather than profes- sional experience. But popular advice may not necessarily be good advice. A 2025 study by the Swiss Finance Institute even found that unskilled finfluencers typically have larger followings than skilled ones.

Why be cautious? For young or new investors, social media can make finance feel accessi- ble. In fact, a 2022 FINRA study says that more than 60% of Americans younger than 35 get investing information from these platforms. But social media isn't regulated the same way tra- ditional financial advising is, so anyone, qualified or not, can offer financial tips.

Unlike traditional financial advisors, finfluencers don't know your unique goals, finan- cial situation or risk tolerance. And likely, they're not licensed (you can check here: Check Out Your Investment Professional I Investor.gov). Even well-mean- ing guidance might lead you down a risky path if it's not tai- lored to your needs. And unfor- tunately, some finfluencers have exploited the trust they build with followers to promote ques- tionable investments or outright frauds.

Warning signs to watch for
 Here are a few signs that a finfluencer's advice may be worth avoiding:

- Unrealistic “get-rich” promises: Claims like, “Turn \$500 into \$50,000 in a year,” are highly improbable and may indicate a scam.
- Hurry, hurry: Be wary of

advice that pressures you to act fast or plays on fear of missing out. Important financial decisions shouldn't come with a countdown clock.

- Flashy displays of wealth: Images of luxury cars, watch- es or cash can be more about generating views than offering sound advice. If a finfluencer is trying that hard to convince you to take an action, it often means they will profit — per- haps they'll get paid to promote a product or service, or earn a fee for referring you, or are try- ing to boost clicks and followers to earn more.
- What you can do
 - Do your own homework. Don't take finfluencers' advice at face value. Cross-check it with reliable sources. The finflu- encer may even be under inves- tigation by a federal or state securities regulator. Talking to a licensed financial advisor you trust can help you discern good advice from the bad.
 - Recognize conflicts of inter- est. If a finfluencer promotes a product or service, find out if they're being paid to do so. And remember, online personalities make money by generating high viewership, not because their advice has a track record of success.
 - Use common sense. When something sounds too good to be true, it usually is. And of course, never disclose your bank or brokerage account numbers to a finfluencer, and never send money.

Finfluencers can make finan- cial topics more engaging and accessible. But when it comes to your money, a social media video from someone who doesn't know you is no substi- tute for informed, personalized guidance. Take the time to veri- fy, research and, when in doubt, seek advice from a professional.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.
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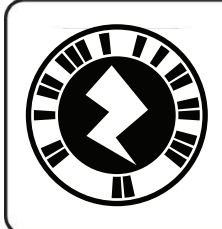
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