

"Influencer Audit" Gallery Walk: Fact-Checking Financial Advice

This lesson encourages students to **"Audit"** Social Media Influencer Advice. This interactive lesson designed to bridge digital financial trends with personal finance skills.

Learning Objectives

- **Identify** helpful vs. harmful online financial advice using a standard rubric.
- **Facilitate** a "Gallery Walk" that encourages critical thinking and student engagement.
- **Connect** viral social media content to practical, real-world financial recommendations.

Agenda

1. The "Hook": Social Media Immersion

- **Activity:** Participants view two, 60-second viral clips representing common financial "hacks" (e.g., an LLC tax loophole, envelop cash stuffing, a high-risk crypto tip).
- **Activity 2:** The class will "audit" both videos as a class.
- **Activity 3:** Students will work in groups of 2 to find their own "viral" social media financial advice videos that are less than 2m long. Videos must be approved by the teacher for appropriate content. Videos will also not be able to be duplicated.
- **Activity 4:** Students must follow the rubric and decide if the video they found passes or fails the audit.

2. Influencer Audit

- **Setting Up the "Audit" Gallery Walk:** Each group will place their video on their laptop/screens.
- **"Audit" Gallery Walk:** In their groups, students will use the provided rubric to "audit" all of the clips from the hook, grading it on source authority and mathematical accuracy. Students will get 5m to assess each video based on the rubric.

3. The Audit Rebuttal

Select one video from the Gallery Walk that **failed** the audit (**scored below a 7**).

1. **The Claim:** State the financial "hack" or advice given in the video.
2. **The Red Flag:** Based on your rubric, what was the primary reason this advice failed the audit? (e.g., Lack of source authority, unrealistic math, or hidden incentives).

3. **The Fact-Check:** Using a reliable source (like the IRS or a major banking site), provide one fact that proves the video's advice is harmful or incorrect.
4. **Fix the Video:** Research and write, based on the topic in the video, what is the actual law or industry standard financial advice that would make this video now **Pass the audit**.

- **Use Real-World Tools:** Encourage the use of official government websites (IRS.gov) or reputable financial calculators during the student lesson to build professional habits.

Rubric

CRITERIA	RED FLAG (1 pt)	YELLOW FLAG (2 pts)	GREEN FLAG (3 pts)	SCORE
Source Authority	No credentials; "Trust me" vibe; Anonymous account.	Claims "industry experience" but no verifiable title or firm.	Verified professional (CPA, CFP); cites reputable agencies (IRS, FDIC).	/3
Mathematical Reality	Promises "Instant" wealth or "100% Guaranteed" returns.	Math seems plausible but ignores key costs (fees, inflation).	Uses clear, realistic math; accounts for risks and long-term timelines.	/3
Transparency	Pushing a specific "secret" course, link, or referral code.	Vague about the downsides; doesn't mention potential risks.	Clearly states risks and tax implications; no hidden agenda.	/3
Regulatory Alignment	Encourages "hacks" or "loopholes" that sound illegal/sketchy.	Misinterprets a rule (e.g., calling a personal item a "write-off").	Aligns with IRS.gov, SEC, or banking regulations.	/3