

## SECONDARY SCHOOL FINANCIAL EDUCATION PROGRAM

### 9 QUESTIONS FOR EVALUATING A WEBSITE

*A tool to help you make informed financial decisions.*

- Searching for information in order to make a financial decision?
- Have questions about your rights as a consumer or investor?
- Shopping around for investments or insurance?
- Wondering about claims that the price of a stock will jump 50% in the coming days or that a new cryptocurrency will make you rich quick?

**When it comes to personal finances, be careful with the information you find online. You could lose time and money if you don't check at least a few things. Here are 9 questions to help you evaluate whether website information is relevant and reliable.**

**Careful:** Make sure you consider all the information. Don't rely on any one answer to these 9 questions.

**1. What type of website is it?**

Is it a blog, a forum, a social network, an educational site, a wiki, a corporate site or a personal site? You need to know this so that you can put the information into context and assess how reliable it is. For example, some pages may be used to promote a product or service.

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**2. Who is the author of the website?**

Is it a financial institution, a government agency, a company or an individual? Identifying the author will help you determine the purpose of the information presented on the site.

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**3. Is the website's author identified by name and title?**

Is the author qualified to discuss personal finance issues? How does the author present him or herself? Remember that anyone offering products and services must be registered with the [Autorité des marchés financiers](#), the oversight body for Québec's financial sector.

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4. ***Does the website's author refer to another source to give the impression that the website content is serious?***

Beware of articles that refer to other articles without ever relying on a credible source. This technique is commonly used to give the impression that a website is reliable, when in fact it isn't.

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5. ***Is the website a commercial site?***

Or is it simply intended to educate and inform? Is its content objective or is it trying to sell you a financial product, such as insurance or an investment? If the main purpose of the site is to sell you something, then you should check out other sites before buying or investing.

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6. ***Who is the website's target audience?***

Identify where the information comes from to confirm whether it's relevant. For example, information from an organization that is based in France will not be of any use if you want to find out about your rights as a consumer in Québec.

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7. ***Can you find the date the website was published or last updated?***

As this date is not always available, other indicators such as the look of the website, the topics addressed and the author's credibility should tell you if the page has been recently updated. If you are not sure of the website's authenticity, keep searching!

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8. ***Is it the official website of an organization or a company?***

Dishonest people might copy an existing page but include compromising links or information. Check the page's URL and extension. If necessary, get in touch with the organization or company using its official contact information.

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9. ***What is the quality of the language used?***

This information will help you decide whether the author is credible. The content may be simple enough for everyone to understand, but what about the spelling, the quality of any translations and the terms used?

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## Consult official sources

For answers to questions about your rights and obligations and those of the merchants and people working in the financial products and services industry, consult the sites of government agencies like the [Autorité des marchés financiers](https://www.lautorite.qc.ca/), the [Office de la protection du consommateur](https://www.quebec.ca/consommateur/) and [Revenu Québec](https://www.revenu.qc.ca/).