

# Deciding which financial services to trust.

This tool will help you identify whether a business can be trusted by asking yourself a series of questions about the business and your experience with it.

Servicemembers, veterans, and their families work hard for their money. Some businesses and organizations specifically target them with products and services. For large purchases such as cars and appliances, college, or investments, it's important that servicemembers and veterans trust the business or organization. A key question to ask is "Can I trust this?" This can help you identify warning signs a business or other organization may not be giving you the best deal.

## What to do

- **Ask yourself each question below.** This is important if using a new business or service provider including businesses you access online or through a mobile device.
- **Answer each question.** If you answer 'yes' or 'I don't know' to any of the considerations about a specific business or other organization, get more information. Or, comparison shop. Look at a comparable product, service, or investment offered by another business or organization. Consider the benefits and the risks of any product, service, or investment.

To access a dynamic and fillable version of this tool, visit: [consumerfinance.gov/your-money-your-goals/companion-guides](https://consumerfinance.gov/your-money-your-goals/companion-guides).



# Can I trust this? **Deciding which financial services to trust**

- When using a new business or service provider, including online or mobile-based businesses, use this checklist to help you determine whether or not to trust them.
- Read each statement and answer "yes," "no," or "I don't know."

STATEMENT	YES	NO	I DON'T KNOW
1. I feel pressured to make an investment, buy the product, or use the service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I have been promised big returns or money-making opportunities that involve no risk or little effort on my part.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. The product, service, or investment has been presented as a once-in-a-lifetime opportunity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I don't feel like all my questions are completely and directly answered. If the person doesn't know the answer, they admit it and seek the answer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. The business doesn't provide information I request in writing, or I don't have time to review it before deciding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

STATEMENT	YES	NO	I DON'T KNOW
<p>6. The business has notable complaints on file with the Consumer Financial Protection Bureau (CFPB), the Securities and Exchange Commission (SEC), the Better Business Bureau (BBB), or my state Attorney General.</p> <ul style="list-style-type: none"> <li>▪ To review CFPB complaints, visit: <a href="https://consumerfinance.gov/data-research/consumer-complaints">consumerfinance.gov/data-research/consumer-complaints</a></li> <li>▪ To review SEC complaints, visit: <a href="https://investor.gov">investor.gov</a></li> <li>▪ To research a business at the BBB, visit: <a href="https://bbb.org">bbb.org</a></li> <li>▪ To find your state attorney general, visit: <a href="https://naag.org/naag/attorneys-general/whos-my-ag.php">naag.org/naag/attorneys-general/whos-my-ag.php</a></li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>7. The business does not have a website that provides consumers with the ability to contact the business with questions</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>8. I feel like the business is bullying me into a decision.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>9. The business markets directly to servicemembers and veterans, but I do not feel that their commitment to serving the military community is genuine.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>10. Other</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>11. Other</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you answered "yes" or "I don't know" to one or more of the considerations, get additional information, or compare what is being offered at another business. Be sure to consider the benefits and risks of making your decision.</p>			

## **DISCLAIMER**

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