Daily

Opinion

Everything is Advertising:

Social media and exploitative marketing

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In the days of yore (read: last year), I entered college as a bright-eyed marketing student. My time in the school of business was limited to a humble semester before I became overwhelmed by my newfound inability to escape advertisements, even in an academic setting.

Our world is permeated with promotion. My issue with modern-day advertising is that it's inescapable: product placement in our favorite TV shows, undercover sponsorships on social media. We retreat to the media for escapism, but advertisements follow. Social media has taken the worst hit — platforms designed to make content creation accessible and authentic now exploit the young women they initially lifted up.

Early advertisements consisted of posters in a town square or flyers in newspapers. Their beauty was their simplicity: viewers were given the necessary information about a product or service, and there was no effort made to hide the fact that advertisements were just that.

In the centuries since, corporations have begun rapidly encroaching on consumers' livelihoods: billboards, TV commercials and now social media. Aside from obvious ads on brand accounts and influencer sponsorships, there are now subtler methods of promotion, primarily affiliate links and User-Generated Content.

Through affiliate links such as TikTok shop, content creators earn a small part of commission (around 10%). Anyone can set up these kinds of links, without needing a brand to reach out to them first. It's as simple as buying a shirt off of TikTok shop, wearing it in a ten-second lip-sync video and adding a link so viewers can easily find it. The accessibility of affiliate links means that people can get desperate for monetary compensation and beat them to death, posting a whole lot of nothing at the chance of being seen.

I also have a bone to pick with User-Generated Content (UGC). Brands send out casting calls online, offering payment to creators to fabricate entire accounts dedicated to undercover advertisements. One person may stage hundreds of videos "catching" their partner cheating through a certain app, and viewers are none the wiser. Although the admins of these accounts are being paid, they get repetitive incredibly fast and feel reminiscent of a pyramid scheme.

LOGO BY ALEXA PAPPAS, STAFF ARTIST/THE DAILY CAMPUS

UGC and affiliate links are both types of native advertising, which appear in the same style as nonpaid content. Word-of-mouth is the most effective form of promotion, so it makes sense for companies to imitate that kind of image. However, once viewers realize they've been duped, they're even less inclined to engage – I, for one, feel downright cheated.

Aside from being deceptive and annoying, the increase in sponsored content and native advertisements spreads exploitation to audiences of young girls. Social media has inspired younger generations, particularly Gen Alpha, to copy the "get ready with me" content popularized by influencers. This content format hinges not just on the process of getting ready (a girlhood staple reminiscent of doing makeup with your friends before a party) but on the products themselves. There's a pressure to always have the latest greatest item, for the girls both creating and merely consuming content.

Even girls whose parents keep them off the internet aren't immune. If their friends at school all have the Serum Of The Week because Influencer Of The Month loves it, that pressure to consume still exists. Young girls don't need anti-aging things or athleisure sets they'll outgrow in a year, but they feel that they do because corporations want them to make purchases. And in an attempt to fit in, because that's what young girls do, they're only furthering the cycle.

In an ideal world, there would be successful, universal legislation requiring all forms of advertising to be clearly disclosed. Since we don't live in an ideal world, it's up to us as individuals to remove ourselves from the picture as much as possible. I find that by disengaging from social media and regulating my brain in small doses, I'm better able to sift through the mountains of outside information I'm presented with on a daily basis.

In short: remember that on the internet, anything can be an advertisement. And if you're stressed out about every scroll being manufactured, take it from me and just log off. Your brain will thank you.

Personal finance must be a graduation requirement in high schools across America


A person calculating their expenses. Mandatory personal finance classes in high schools can help prevent future debt for students.

PHOTO COURTESY OF PEXELS

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According to Forbes, 78% of Americans reported living paycheck-to-paycheck in 2024. The average American has over $6,000 in credit card debt. Despite this, the United States is 9th in the world in GDP per capita, and the only country in the top ten with a population exceeding 10 million. So, how is it possible that a country seemingly so successful on the global economic stage is so inept when it comes to household finances?

The answer, in short, is a total lack of education in regard to personal finance. Bare bones financial concepts, like high yield savings accounts (HYSAs) and index funds, have been completely ignored or otherwise are unknown to the vast majority of Americans. A HYSA helps to offset inflation via a 3-5% interest rate at no risk to the user, while index funds, like the S&P 500, have historically returned around 7% after accounting for inflation. CNBC reported that 82% of Americans do not have a HYSA. For context, the median cash balance American families have across different accounts, according to the article, is $8,000. With the 4.2% annual interest provided by, for example, my Ally Savings Account when I first signed up, each and every person could earn $336 in interest annually for doing absolutely nothing.

While Americans don't understand these concepts of which the basics could be taught in a five-minute YouTube video, many people are far quicker to jump on get rich quick trends. Day trading exploded during the Covid-19 pandemic, and while the top tier traders are making real cash, it's estimated that 97% of traders lose money. That's a dismal success rate.

The United State has not made enough of an investment to keep the snowball of personal debt from continuing to grow. Steps have been made to improve the situation, no doubt, but the modifications are not enough. As of September 2025, only 29 states require a standalone personal finance course to graduate high school, while 7 more require some form of financial literacy course to graduate. Albeit, that's a stark contrast compared to 2020, as 15 states have since implemented some form of financial literacy requirement. As of now, New York, New Jersey, Maryland, and Illinois stick out as highly populated states that do not require any form of financial literacy course for high school graduation. The 14 states that require no form of financial literacy education in high school account for nearly 75 million people.

The United States is doing their citizens a massive disservice by not requiring a financial literacy course prior to graduation. With household and student debt continuing to rise, and now hitting all-time highs, citizens are done no favors by taking an additional English or geometry class to fill their schedule when personal finance, a skill that every American uses to some degree every day, is not a national requirement.

Furthermore, the class should have some degree of rigor. While my high school did require a personal finance class, as all of Connecticut now does, it was one of the easier classes. While it being an easier class in itself isn't necessarily a problem, it no doubt led to it not being taken seriously and thus diminishing the meaning of the content. Requiring students to understand what a HYSA and index fund is, how a credit score is calculated, and downloading and using a budgeting app for the semester as a grade would all be more than reasonable for a high school personal finance course.

Until both the government and individuals get serious about solving the debt crisis in the United States, it will continue to spiral. While not a foolproof solution, requiring a personal finance course across all 50 states would be a massive step in the right direction towards fighting the debt crisis.