## 2.3    Your Money or Your Life (YMYL) Topics

Pages on the World Wide Web are about a vast variety of topics.  Some topics have a high risk of harm because content about these topics could significantly impact the health, financial stability, or safety of people, or the welfare or well-being of society.  We call these topics "Your Money or Your Life" or YMYL.

YMYL topics may significantly impact or harm one or more of the following:
● the person who is directly viewing or using the content
● other people who are affected by the person who viewed the content
● groups of people or society affected by the actions of people who viewed the content

YMYL topics can directly and significantly impact people's health, financial stability or safety, or the welfare or well-being of society, because of the following reasons:
● **The topic itself is harmful or dangerous**.  For example, there is clear and present harm directly associated with topics related to self-harm, criminal acts, or violent extremism.
● **The topic could cause harm if the content is not accurate and trustworthy**.  For example, mild inaccuracies or content from less reliable sources could significantly impact someone's health, financial stability, or safety, or impact society, for topics like: symptoms of a heart attack, how to invest money, what to do if there is an earthquake, who can vote, or needed qualifications for obtaining a driver's license.

To determine whether a topic is YMYL, assess the following types of harm that might occur:
● **YMYL Health or Safety**: Topics that could harm mental, physical, and emotional health, or any form of safety such as physical safety or safety online.
● **YMYL Financial Security**: Topics that could damage a person's ability to support themselves and their families.
● **YMYL Society**: Topics that could negatively impact groups of people, issues of public interest, trust in public institutions, etc.
● **YMYL Othe**r: Topics that could hurt people or negatively impact welfare or well-being of society.

It's possible to imagine a hypothetical harmful page for any non-harmful topic, such as the science behind rainbows or shopping for pencils: for either of these topics, someone could build a page that has a malicious computer virus download.  However, for a specific topic to be YMYL, the topic itself must potentially impact people's health, financial stability, or safety, or the welfare or well-being of society.

Many or most topics are not YMYL and do not require a high level of accuracy or trust *to prevent harm*.  Because YMYL assessment is a spectrum, it may be helpful to think of topics as clear YMYL**,** definitely not YMYL or something in between.  Pages on clear YMYL topics require the most scrutiny for Page Quality rating.