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Money basics are very important to understand in today's world and can assist in becoming financially literate. Money basics are educational resources to assist financial education and credit unions. The more you understand money basics, the more likely you are to spend below your needs and save. Money basics help track what you earn, spending, budget, save, avoid debt, compare prices, and find good deals. Money basics help better equip people to make informed decisions, contribute to the economy, and weather financial downturns. Money basics can also help people learn how to track what you earn, spend, budget, save, avoid debt, compare prices and find good deals.

Fintech makes financial services more accessible, faster, and often cheaper according to plaid.com. Business and individuals use Fintech for digital banking, payments, transfers, investments, lending, etc. Some examples of Fintech can be budgeting tools, investment apps, online banking, etc. more accessible. Fintech helps people manage money by using digital tools to make financial services faster and easier to understand. Some examples of fintech can be budgeting tools, investment apps, online banking etc. Businesses and individuals use fintech for digital banking, payments, transfers, investments, lending etc.

A budgeting tool is an example of fintech, they are resources that help people track income, expenses, and your financial status to create, manage, and monitor a budget. Budgeting tools manage your money by categorizing your transactions, setting limits, helping you stay within your budget and Avoid overspending. Budgeting tools can also help people make better decisions by helping you identify unnecessary expenses or overspending, and allowing you to Monitor goals for savings which encourages intentional spending, organizing transactions, making it easier to see patterns and good habits.

Investment apps are another example of fintech, they are tools on your devices that help you save and grow your money. Investment apps help you manage your money by allowing you to track spending, invest in money, set goals, and give you tips on how to save and invest better. These apps provide tutorials and new updates helping users understand markets and investing concepts. They also often have low or no fees, making it easier for people to start investing in small amounts of money reducing financial barriers.

Online banking is also an example of fintech. Online banking uses mobile devices to manage your bank accounts and conduct financial transactions. There are different types of online banking internet banking, Mobile banking, ATM banking Direct deposit, EFTs etc. Online banking can help you manage money by allowing you to stay aware of your financial situation, check balances, schedule payments, move money between your accounts etc.

Online banking helps people make better financial decisions, allowing them to set goals for savings, encouraging disciplined saving and financial planning, notifying them for low balances, due bills, etc. This helps users avoid fees, fraud, or missed payments. In conclusion this shows that financial technologies (fintech) can help people manage their money better and make better decisions with their money, using different apps, types of online banking, and tools.

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