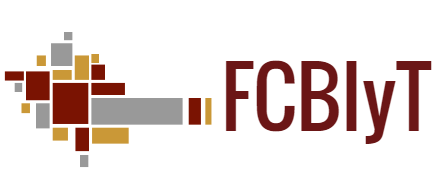
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**UNIVERSIDAD AUTÓNOMA DE TLAXCALA**

**Facultad de Ciencias Básicas Ingeniería y Tecnología**

**INGENIERÍA EN COMPUTACIÓN**

**ACTIVIDAD:**

Resumen I

El dinero en pocas palabras

**PRESENTA:**

**DOCENTE:**

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**ALUMNO:**

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**SEMESTRE Y GRUPO:**

8 “B”

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**Resume**

The series "Money explained" is a compilation of mini documentaries that address different topics related to money. It seems to me that it reflects in a great way how the systems work, which a priori may seem complex, in an understandable way for the viewer. In addition, it is presented in five episodes of approximately twenty-two minutes each, which allows us to go into each topic in depth.

One thing that I could mention against is the perspective from which many topics are approached, since they are seen strongly from the history and context of American society, which can lose the interest of the public that is not familiar with some facts and that don't pretend to do it. Although to solve it, the series usually explains part of the context that leads to the topics covered, so given the opportunity, it wraps you satisfactorily in its narrative.

As I mentioned before, the series addresses different topics through its chapters, these being:

**Quick money explained.**

In this episode we are told about scams, first we are introduced to the story of Poyais Island, a tropical paradise where people could buy land on this island with large rivers and abundant crops. The problem was that said island did not exist and that McGregor had scammed all the people who invested his money, showing how scams have existed throughout history. Another point to highlight is the episode's review of the types of scams: Advanced feed. That scam consists in request money to receive a great quantity again. Pump and dump. In this scam you are invited to invest your money in an action who looks going up, but the conners sell all their actions. Ponzi, named in honor to their creator, consists in enlist other people to some business with the promise to gain more money with every person you enlist. Pyramid. On this scam you need enlist other person to gain money, but its different to the Ponzi scam because the conners request money to the people to enter and paid it with the money from other below in the pyram. Coaching. This final scam consists of offer win a lot of money taking some courses.

**Credit cards explained**.

In this episode we talk about how credit cards work, we are mentioned the three types of users that exist, which are: Transactor. This type of user is one who pays all his debts and uses the card responsibly. Stir. He is the one who uses more than the credit he can pay and usually gets into debt. He also mentions an extra type that would be the hacker who knows how to take advantage of the benefits offered by the card to obtain free things. The episode also talks about interest on debts and how they accumulate like a snowball.

**Student loans explained**.

Here is the subject of student loans and how they are a big problem for those who seek to study university (at least in the United States). They mention that although policies are usually launched to help those indebted, none have been completely effective, since it is known that eliminating said debt would benefit the country's economy.

**Gambling explained**.

This episode addresses the issue of betting and how they represent a large percentage of profits, even being above sports. A worrying situation is how the pandemic has brought about the rise of online fatigues, since it has been shown that easy access to a casino increases the chances that you will bet, so having such an easy access route is a big problem for those who are prone to gambling addiction.

**Retirement explained**.

In this last episode we are presented with how retirement means poverty for many older adults. It deals with how the retirement plan has been created, born as a proposal by Townsend in which he sought to allocate a part of the taxes to give retirees an income. Subsequently, a second way to ensure a retirement plan was created and it was the 401k which consists of saving an amount by the employee and that the employer offers a similar amount.