





## **Module 6 Unit 4 Video 1 Transcript**

CHRISTOPHER MALLOY: Congratulations on completing the Harvard FinTech course—

LAUREN COHEN: I know it seems like just yesterday we were getting started.

CM: Exactly, but it has been a great six-week journey, and we hope you enjoyed it as much as we did. It's been an honor and a privilege to work with you.

Along the way we covered a lot of material. We talked about payments, we talked about lending, we talked about the investment landscape and AI, and then we went to personal finance, and blockchain. And all along the way, we wanted you to confront and think about who's going to win in this space. Is it going to be the startups? Is it going to be the incumbents? And then, what's this overarching issue of government regulation, how that's going to play out.

But really, it's not about the specific cases. It's more about the concepts and the decisions that you need to make in your own careers. And that's what we want you to take away from this course.

LC: So, while this is officially the end of the course, we really see this as the beginning, right. It's the beginning of you taking all of these tools that you learned, and applying them to your own decision-making, and that's what gets Chris and I so excited. We can't wait to see the amazing decisions that you guys will make using all these FinTech tools, and we look forward to the companies that you build, and the impact that you have on the space going forward.

We know the huge amount of work that you've put into these presentations, so we're really looking forward to the conference next week — alright. And so with that, again, congratulations, it's been a real honor to be on this journey with you and we can't wait to see what amazing, amazing decisions you guys make in the future, and who knows, maybe you'll be a part of the course the next time we teach it.

Thanks so much.



