

"What is the most interesting thing I learned about money or finance this week, and how do I see it applying to my life or the world around me in 2025?"

I learnt about various aspects of finance and money during this week. With respect to finance, I learnt about its types: public, corporate and private. What fascinates me most is how finance shapes decision-making. Every choice: saving, spending, investing in stocks or taking a loan, has long term consequences.

In 2025, with rapid technological changes, understanding finance is crucial for making informed decisions that secure stability and growth. Learning about stocks, investing is the new normal. Everybody is learning about these trending topics and I think learning these will help in the upcoming years.

With respect to money, I learnt about its history and its importance in banking. How banks used to work and now how they work. So, they basically let us keep our money with them and give us small amounts of interest. And in return, it gives loans to people of big amounts and charge high interest and hence earn money.

One important concept that I learnt is the Time Value of Money (TVM): the idea that money is worth more now than at a future date based on its earning potential. For example, compound interest. So, TVM reminds me that disciplined saving and smart investing today can lead to greater wealth tomorrow.

I learnt the important principle of compound interest and the rule of 72. So, the rule of 72 is basically used to easily calculate how much our money will double if a particular amount of interest is applied on it annually. So, it makes it much easier to calculate this in our heads.

Therefore, whether managing personal expenses, launching a startup, or understanding global markets, financial knowledge helps in better decisions in a rapidly changing world.