**The Most Interesting Thing I Learned About Money This Week**

Money. Something that all of us love, we all need it as a basic and probably the most important necessity, and most of us wish we had more of it. But this week, I learned something mind-blowing about money that made me question everything: **most of it isn’t even real.**

No, I’m not talking about Monopoly money . I’m talking about the fact that in modern banking, money is **created out of thin air** through something called fractional reserve banking. Basically, banks don’t just keep your deposits safe like a piggy bank; they actually lend out most of the money you deposit whereas only a fraction of it is kept in their reserve. This means that when you check your bank balance online, a lot of that money is just numbers on a screen—mostly most of it is just present on the screen and maybe is being used by somebody else.

At first, this felt like a horror story. “Wait, so if everyone withdrew all their money at once, the bank wouldn’t have enough cash?”

But then, I realized what truly happens in the system. Without it, the economy wouldn’t grow. Imagine if banks just deposited money instead of lending it out. Businesses wouldn’t get loans, people wouldn’t buy houses, and we would all be looking for petty penny change even for a cup of tea-desperately praying for a gpay scanner. This system, as weird as it seems, **keeps the financial world moving**.

I am convinced that **investing is key**. If banks can make profits, why shouldn’t I? Instead of letting my money sit and hatch eggs, I plan to invest it—whether in stocks, startups, or maybe even crypto .

So, the biggest takeaway? Money isn’t just about numbers in your account—it’s about what you do with it. And this year onwards, I plan to make it work *for* me-making profits, instead of just not blindly trusting the bank .