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Self Reflective Essay

This week, the most interesting thing I learned about finance is the time value of money (TVM) the idea that money today is worth more than the same amount in the future because it can grow over time. The Khan Academy lessons explained how interest works, and it made me realize why saving and investing early is important. Even small amounts can increase a lot over time if used wisely.

While reading about finance, I finally understood what it really means. Finance is not just about money—it is about how people, businesses, and governments manage money. The Investopedia article explained three types: personal finance (how people save, spend, and plan for the future), corporate finance (how businesses use money to grow), and public finance (how the government collects and spends money). I also learned that finance helps in making smart choices, like whether to take a loan or invest money. This gave me a better idea of how finance works in everyday life.

In 2025, I see these ideas helping me in both personal finance and my career. Understanding how money grows will help me make better financial decisions, and knowing how banking and loans work is useful for everyone. Since I’m interested in finance and trading, this knowledge will be important for my future. As the world moves toward digital money and AI in finance, these basic ideas will still matter.