

The most interesting concept I learned this week was the time value of money (TVM) and how it actually influences decision-making in finance, business, and even daily life. The notion that money today is more valuable than the same amount in the future because of its future earning power caused me to rethink our perception of savings, investments, and even debt. This rule accounts for why individuals invest, why loans carry interest, and why inflation depletes purchasing power over time.

Also, the development of money — from bartering to digital money — truly made me think about how quickly our financial systems are changing. The TED-Ed video about the history of money was a great visual reminder that money is really just something that humans invented as a tool for exchange, yet it has so much power in our societies.

In 2025, I see this information coming directly into use in both my professional and personal life. In my personal life, it motivates me to begin planning investments and savings ahead of time, knowing that smaller sums invested currently can add up in the future. In my professional life, as digital money, fintech technologies, and international banking networks keep evolving, knowing these basics will be imperative in pursuing a career in finance, technology, or entrepreneurship.

In the end, this week provided a solid groundwork and helped me understand that finance is not exclusively for investors or bankers — it's an important life skill that enables wiser choices in all areas of life.