

Building for the next billion



Tactics every team should employ

Georgia Rakusen

Lead Researcher, MetaMask + OpenUX

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Market Trend



BTC

BITCOIN



\$56,623.54



ETH

ETHEREUM



\$4,267.90



BNB

BINANCE



\$587.74



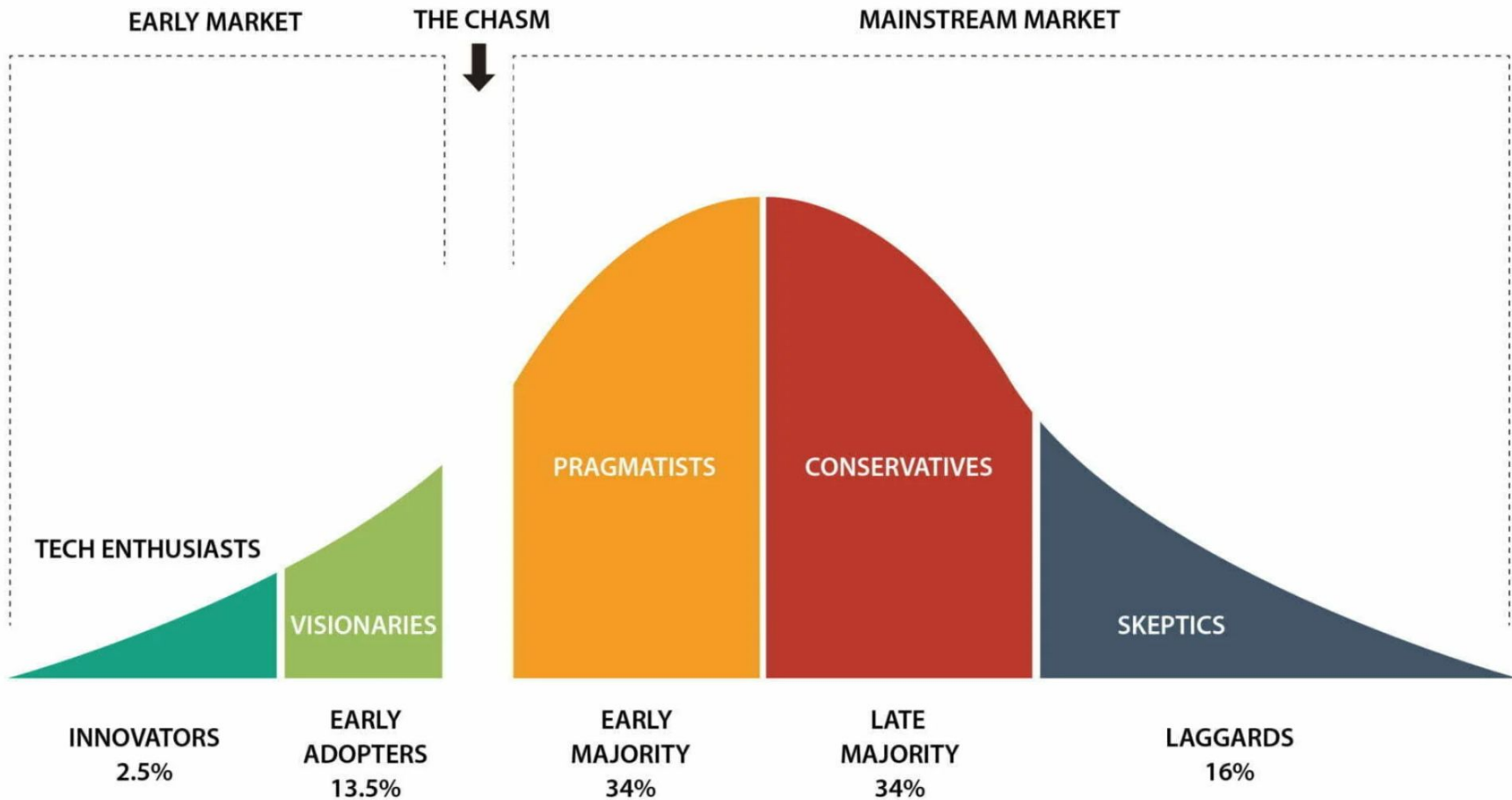
USD

TETHER



\$0.9998





Identify watering holes

1. Come up with 10-15 search terms the majority might use.
2. Use these search terms and follow the rabbit hole to find online discussion.

Search...



High interest savings accounts for beginners

Top interest rates for savings accounts 2024

Best alternative to 401K

How to maximize interest on savings reddit

High interest savings accounts comparison

Identify watering holes

3. Note what

- Channels/forums people use
- Words they use to describe their problem
- Fears and pains
- What advice they give one another
- How they assess and value the current options out there

Google Best savings options for high interest reddit

Reddit · r/Money
850+ comments · 4 months ago

What high yield savings accounts do you guys use? : r/Money

I use SoFi! I really enjoy banking with them too. They make it very easy to save for different things.

93 answers · Top answer: Fidelity 4.9% m by default Then I've bought USFR and cds to boost ...

10 May 2021

Derek Furze

In reply to ThunderCat:

Savings rates are indeed rubbish, but it is handy to have some accessible cash. However, there are bank accounts (current) paying those kind of rates (Lloyds and TSB), so a savings account isn't really that attractive.

I'd put as much as I could into pension pots, as the tax top up is good value. I also use Stocks and Shares ISAs as there are plenty of funds paying 4-6% in dividends and equity growth is usually ok (15% this year). Obviously this carries some risk that you may have to leave your investment in for a long time if markets crash, but if you spread risk across markets

Ean218 2,003 posts 257 months	Wednesday 15th May We're with Aldermore plus Cambridge and Counties for a 30 day notice a/c.	10 May 2021
Mr Overheads 2,485 posts 183 months	Wednesday 15th May I like WiseAlpha - obviously it's labelled very high risk, but you can put say £100 into each of 80ish bonds from FTSE companies. I'm averaging 8.5% interest and bond capital value is breaking even (some have risen, some have fallen) and all interest payments I buy more bonds as and when I get to £100 of interest. If you put all your money in just a handful of company bonds e.g. Thames Water paying extremely high % then that would just be stupid. I've not even put £100 into Thames Water risk of them going bust is too high.	10 May 2021
Jordie Barretts ... 6,018 posts 26 months	Wednesday 15th May Mr Overheads said: I like WiseAlpha - obviously it's labelled very high risk, but you can put say £100 into each of 80ish bonds from FTSE companies. I'm averaging 8.5% interest and bond capital value is breaking even (some have risen, some have fallen) and all interest payments I buy more bonds as and when I get to £100 of interest. If you put all your money in just a handful of company bonds e.g. Thames Water paying extremely high % then that would just be stupid. I've not even put £100 into Thames Water risk of them going bust is too high. Which is lovely. But not what the OP asked for.	10 May 2021
Al Gorithum 4,157 posts 215 months	Wednesday 15th May Have a look at Flagstone.	10 May 2021
macron 10,654 posts 173 months	Wednesday 15th May Mr Overheads said: I like WiseAlpha - obviously it's labelled very high risk, but you can put say £100 into each of 80ish bonds from FTSE companies. I'm averaging 8.5% interest and bond capital value is breaking even (some have risen, some have fallen) and all interest payments I buy more bonds as and when I get to £100 of interest. If you put all your money in just a handful of company bonds e.g. Thames Water paying extremely high % then that would just be stupid. I've not even put £100 into Thames Water risk of them going bust is too high. Jesus H, Shouldn't this be called "unwise gambling Alpha"?	called "high interest" and maintaining these shares ISA has probably

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USDT

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\$0.9998



Test many pitches

Ask people

- In your own words, what do you think this is?
- What already exists that does something like this?
- What might you be able to do differently if you had this?
- Imagine you tried this and it sucked. What went wrong?

Boost Your Nest Egg

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Prototype and test the 2 most important moments in the journey

Acquisition moment = when a user chooses to use your product

Retention indicator = when the user experiences value from it



Innovation Tactics
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Come and talk to me
and other
researchers,
designers and
marketers at the
Adoption Hub



ขอบคุณ (Thanks)

Georgia Rakusen

Lead Researcher, MetaMask + OpenUX

X: @G_Rak

TG: @georgiarak