**What can I use cryptocurrencies for in my everyday life?**

Cryptocurrencies are new to many people - less than 5% are invested.

But what can you actually do with cryptocurrencies like Bitcoin?

It is often associated as an object of speculation. In fact, cryptocurrencies offer much more:

You can use them e.g

1. **As a means of payment:**Since its invention, cryptocurrencies have been used as a means of payment. For example, Bitcoin can be sent inexpensively to recipients all over the world in a matter of seconds. This is also a significant advantage over fiat money, where the transfers are expensive and take longer and there is always a bank / payment service provider involved. In addition, more and more shops and online shops in particular accept Bitcoin as a means of payment. El Salvador was the first country to pay salaries in Bitcoin.
2. **For financial investment:**   
   Cryptocurrencies are traded on international crypto markets. There is no minimum term and the cryptocurrency is available at any time at the current daily rate.
3. **For return transfers:**   
   Many migrant workers use cryptocurrencies to send part of their wages to their families back home, who don’t have access to a regular checking account as we know it. This is a huge market as over 500 million people do not have access to a checking account.

In addition, there are many other possible uses, but it is clear that cryptocurrencies are more than just speculation.