Level 1

Topic 5. AT THE HEART OF RIPPLE AND STELLAR

Point 1: A Fork in the Road

Our story begins back in 2013 with a gentle but important history. A tech innovator named Jed McCaleb was a co-creator of Ripple, but he reached a fork in the road. Jed envisioned a path for this technology that was focused much more on serving humanity than serving big corporations. Because of that distinct vision, he gracefully parted ways with Ripple to start a brand-new journey.

Point 2: Ripple’s Role with the Institutions

After the split, Ripple focused completely on doing the heavy-duty lifting for major international banks and financial institutions. Think of Ripple as the engineering crew repairing the traditional finance world. Its job was to help the world's largest existing systems update their heavy machinery, replacing the old, slow international banking tracks with instant, secure lanes.

Point 3: Stellar Built for the Everyday Community

Meanwhile, Jed went on to build and launch Stellar. But instead of copying the big corporate model, Stellar was intentionally structured as a non-profit foundation. This is a huge distinction for everyday people. Stellar was specifically designed from day one to bring affordable, accessible financial tools to ordinary, everyday people worldwide, especially to those who have been left behind by traditional banks.

Point 4: The Compassion of Joyce Kim

We also want to honor the story of Joyce Kim, the brilliant lady who co-created Stellar alongside Jed. Joyce brought something incredibly special to the tech world—a deep background in social impact and law. Her compassion and expertise helped ensure that the Stellar network wasn’t just built to be efficient but was designed with a true humanitarian heart at its core.

Point 5: Cooperation Over Competition

It might look like a rivalry on the surface, but Ripple and Stellar actually serve two beautifully different purposes in the global financial reset. Think of them as a team working together for a better future. Ripple’s job is to repair and upgrade the large institutional corridors at the top, while Stellar’s job is to uplift and empower the retail communities, from the ground level up. Together, they cover the whole map.

Point 6: Why a Non-Profit Foundation Matters

When a network is owned by a private corporation, its number one goal is to maximize profits for its shareholders. That usually means higher fees for you. Because Stellar is a non-profit, its main goal is its mission: helping humanity. That is why transactions on Stellar cost mere fractions of a penny, ensuring the tools stay affordable for a parent sending money home or a local shopkeeper making a living.

Point 7: No Need to Choose Between the Two

In this new financial landscape, you do not have to choose; you will likely interact with both networks behind the scenes without even knowing it. When you deal with large traditional legacy institutions, they might be utilizing Ripple's tracks. When you are using everyday community wallets, peer-to-peer apps, or assets meant for the retail community, you will be riding on Stellar. You get the benefits of both.

Questions and Answers

AT THE HEART OFRIPPLE AND STELLAR

Q1: If Ripple and Stellar are separate networks, are they competing against each other? Are Ripple and Stellar rivals?

Answer: It might look like a fierce rivalry on the surface, but they actually serve two beautifully different purposes in the global financial reset.

The Difference: Think of them as a team working together for a better future. Ripple's job is to repair and upgrade the large institutional corridors at the top, while Stellar's job is to uplift and empower the retail communities from the ground level up. Together, they cover the whole map.

Q2: Why should a regular person care about Stellar being a non profit foundation? Why does a non-profit foundation matter to me?

Answer: When a network is owned by a private corporation, its number one goal is to maximize profits for its shareholders, which usually means higher fees for you.

The Difference: Because Stellar is a non-profit, its main goal is its mission—helping humanity. That is why transactions on Stellar cost mere fractions of a penny. It ensures the tools stay affordable for a parent sending money home or a local shopkeeper making an honest living.

Q3: Do I need to choose between using Ripple or Stellar for my daily life? Do I have to pick one over the other?

Answer: Not at all! And that's one of the most comforting parts of this new financial landscape.

The Difference: You will likely interact with both networks behind the scenes without even knowing it. When you deal with large, traditional legacy institutions, they might be utilizing Ripple's tracks. When you are using everyday community wallets, peer-to-peer apps, or assets meant for the retail community, you will be riding on Stellar. You get the benefits of both.