Level 1

Topic 3: What This Change Means for Everyday People

Point 1: Finally in Charge of Your Own Money

Moving away from old banking systems where institutions call the shots and question your withdrawals. The new system requires no permission, allowing you to move, save, or spend your money whenever you need to without hoops to jump through

Point 2: The Same Tools for Everybody

A completely level playing field for grandparents, parents, and children alike. You don't need a fancy broker or a private banker—anyone with a regular smartphone gets the exact same speed, safety, and elite opportunities.

Point 3: Protecting What Your Family Has Earned

A reliable way for families to fight back against grocery store inflation that eats away at savings. It provides a simple path to move your hard-earned money into safer, steadier investments that hold their value over time.

Point 4: A Big Helping Hand for Main Street

A massive win for local diners, plumbers, and flower shops. By cutting out expensive middleman card fees and processing costs, payments go through almost instantly, keeping more money directly inside our local neighbourhoods.

Point 5: Smart Contracts in Real Life

Replacing weeks of paperwork, escrow delays, and heavy legal fees with self-running digital agreements. When buying a house or a car, the transaction automatically completes the exact second both sides fulfill their part of the deal.



Point 6: What It Means to Hold Your Own Key

Shifting the keys away from banks that can freeze your account or leave you locked out when their computers go down. You receive a private, secure code so that your money remains strictly in your name, on your terms

Point 7: Safe and Simple Backup Options

Built for everyday people rather than tech wizards. Digital vaults include straightforward backup methods—like secure cloud copies, physical recovery phrases, or trusted family access—acting just like a spare house key so you never have to worry about being locked out.

Questions and Answers

Q1: How does a "smart contract" actually work in real life, like if I am buying a house

Answer: A smart contract is just a digital agreement that runs entirely by itself. In the old way, buying a home takes weeks of stacks of paperwork, escrow agents, lawyers, title companies, and a pile of fees just to make sure both sides do what they promised.

The Difference: A smart contract handles all of that automatically. It basically says, "When the buyer puts the money in, and the seller hands over the title, the transaction is complete." The exact second both sides do their part; the house is officially yours and the seller gets paid. No waiting weeks, no worrying someone will back out, and no piles of fees.

Q2: What does it mean to "hold your own key"?

Answer: Today, when you put money in the bank, the bank is the one holding the keys to it. If their computers go down, or if they decide to freeze your account for any reason, you are locked out of your own money**.**

The Difference: "Holding your own key" means you are the only one in charge of getting into your account. You get a private code, kind of like a strong password or a recovery phrase, that only you know. Because you hold the key, no bank, no company, and nobody else can lock you out or freeze your funds. It’s your money, in your name, on your terms**.**



Q3: But what if I lose my key? Is my money gone forever?

Answer: It's a fair question, but the good news is that these tools are being built for everyone, not just tech wizards.

The Difference: Most of these digital vaults come with simple, safe backup options. You can store a secure copy in the cloud, write down a physical recovery phrase to lock in your safe, or even set it up so a trusted family member can help you get back in if something happens. It is a lot like keeping a spare house key with someone you trust. With a little planning, you never have to worry about being locked out.