

new savings apps for 2024

Navigating Your Finances: Discover the Best New Savings Apps for 2024

new savings apps for 2024 are revolutionizing how individuals approach personal finance, making it easier than ever to build wealth, manage budgets, and achieve financial goals. In a landscape constantly evolving with technological advancements, staying informed about the latest tools is crucial for maximizing your financial potential. This comprehensive guide delves into the most innovative and user-friendly savings applications emerging this year, offering insights into their unique features, benefits, and how they can help you optimize your savings strategy. From automated investing platforms to intelligent budgeting assistants and high-yield savings accounts, we explore a diverse range of solutions designed to cater to various financial needs and preferences, ensuring you can find the perfect digital companion for your fiscal journey in 2024 and beyond.

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Understanding the Evolution of Savings Apps

The world of personal finance management has undergone a dramatic transformation over the past decade, largely driven by the proliferation of mobile technology and sophisticated software. Early savings applications were often basic in functionality, primarily serving as digital ledgers for tracking expenses or simple calculators for setting financial targets. However, the advent of AI, machine learning, and open banking has empowered developers to create far more robust and intelligent solutions. These new savings apps for 2024 go beyond mere tracking; they actively help users save, invest, and manage their money more effectively through personalized insights and automated processes. The focus has shifted from passive observation to

active financial guidance, empowering users with tools that can significantly impact their net worth and financial well-being.

This evolution is marked by an increased emphasis on user experience, security, and the ability to integrate seamlessly with users' existing banking and investment portfolios. The goal is to make financial management intuitive, accessible, and even enjoyable, removing common barriers that have historically discouraged people from actively managing their money. As we look at the new offerings for 2024, we see a continued trend towards personalized financial ecosystems that adapt to individual spending habits, income fluctuations, and long-term aspirations. The underlying technology is becoming more advanced, offering sophisticated analytics and predictive capabilities that can guide users toward optimal financial decisions with minimal effort on their part.

Top New Savings Apps for 2024

The market for financial technology is incredibly dynamic, with innovative new savings apps for 2024 emerging regularly. These applications leverage cutting-edge technology to offer unique benefits, from effortless micro-saving to sophisticated investment strategies and comprehensive budget overhauls. Identifying the best among them requires an understanding of their core functionalities and how they align with different user needs. We've curated a list of categories representing the most impactful new developments, highlighting the types of apps you should be exploring as you plan your financial strategy for the year ahead.

Automated Investing and Micro-Saving Platforms

One of the most significant trends in new savings apps for 2024 is the sophisticated automation of investment and micro-saving. These platforms are designed to make wealth building accessible to everyone, regardless of their prior investment experience or the size of their initial capital. They often utilize algorithms to round up spare change from everyday transactions, automatically transferring these small amounts into investment portfolios. This approach demystifies investing, allowing users to grow their wealth passively and consistently without the need for constant monitoring or manual intervention. Many also offer fractional share investing, enabling users to buy portions of high-value stocks with minimal investment.

These apps are particularly beneficial for those who struggle with the discipline of saving or feel intimidated by traditional investment methods. The psychological barrier is lowered as small, almost unnoticeable amounts are diverted towards long-term growth. Furthermore, many of these platforms offer educational resources and risk assessment tools to help users understand their investment choices. The ability to set recurring deposits or customize round-up rules provides a level of personalization that enhances

user engagement and fosters a consistent saving habit. The goal is to integrate saving and investing seamlessly into daily life, making it an effortless part of financial wellness.

Intelligent Budgeting and Expense Tracking Tools

Beyond simple expense tracking, new savings apps for 2024 are incorporating artificial intelligence to offer truly intelligent budgeting solutions. These tools go beyond categorization by analyzing spending patterns, identifying potential areas for savings, and even predicting future financial needs based on historical data. They can alert users to unusual spending, flag upcoming bills to avoid overdraft fees, and suggest personalized budget adjustments based on real-time financial activity. The aim is to provide users with a dynamic and proactive understanding of their cash flow, enabling them to make informed decisions and stay on track with their financial objectives.

These intelligent budgeting apps often connect to all of a user's bank accounts, credit cards, and even loan information to create a holistic financial picture. This comprehensive view allows for more accurate forecasting and personalized recommendations. Features such as customizable spending limits, real-time budget updates, and visual representations of financial health help users maintain a clear overview of their financial situation. The educational component is also crucial, with many apps offering tips and advice tailored to a user's specific spending habits, promoting greater financial literacy and responsible money management. The integration of AI means that the advice and insights provided are not static but evolve with the user's financial journey.

High-Yield Savings Account Integrators

Finding the best interest rates on savings can be a time-consuming and often frustrating endeavor. The latest wave of new savings apps for 2024 addresses this challenge by acting as integrators for high-yield savings accounts (HYSAs). These applications often partner with various financial institutions to offer users access to the most competitive interest rates available, simplifying the process of opening and managing multiple HYSAs. They can monitor market rates and automatically move funds to the highest-paying accounts, ensuring that users are always earning the maximum possible on their savings without any manual effort.

These apps provide a valuable service by aggregating the best HYSA offers in one convenient location. Users can easily compare rates, understand the terms and conditions, and open accounts with a few taps. Furthermore, many of these platforms offer tools to track interest earned and provide insights into how moving funds between different accounts can optimize returns. For individuals looking to maximize the growth of their emergency funds or short-term savings goals, these HYSAs integrators are indispensable. They eliminate the need for extensive research and constant rate monitoring, making it effortless to

benefit from favorable market conditions.

Debt Management and Savings Hybrids

A common financial challenge involves balancing the need to save for the future with the burden of existing debt. Innovative new savings apps for 2024 are emerging that blend debt management strategies with savings functionalities, offering a more integrated approach to financial wellness. These hybrid apps can help users create a comprehensive plan that tackles debt repayment while simultaneously building savings. They often employ intelligent algorithms to suggest the most effective debt reduction methods, such as the snowball or avalanche method, while also allocating a portion of funds towards savings goals.

These platforms recognize that financial health is a holistic concept. By integrating debt payoff with savings, they empower users to improve their credit scores, reduce interest paid, and build financial security concurrently. Features might include automated debt payments, interest rate tracking on loans, and personalized savings targets that complement debt reduction efforts. For instance, an app might suggest diverting a portion of a savings goal towards paying down high-interest debt first, then reallocating funds to savings once the debt is managed. This dual-action approach can accelerate financial progress and provide users with a greater sense of control over their entire financial picture.

Key Features to Look For in a New Savings App

When evaluating the plethora of new savings apps for 2024, several key features stand out as crucial indicators of a tool's effectiveness and user-friendliness. These are the elements that will ultimately determine whether an app can help you achieve your financial goals efficiently and securely. Understanding these components will empower you to make a discerning choice that aligns with your personal financial landscape and aspirations, ensuring you invest your time and data wisely into a platform that delivers tangible results.

User Interface and Experience

A primary consideration for any new savings app is its user interface (UI) and user experience (UX). A well-designed app should be intuitive, easy to navigate, and visually appealing, making the process of managing finances less of a chore and more of a seamless activity. Complex menus, confusing jargon, and a cluttered layout can deter users, regardless of the app's underlying functionality. Look for apps that offer clear dashboards, simple

navigation paths, and easily understandable visualizations of your financial data. Personalization options within the UI, such as customizable themes or dashboard layouts, can further enhance the user's connection with the app.

Security and Privacy Measures

Entrusting a financial app with sensitive personal and financial information requires a high degree of trust in its security protocols. Robust security measures are non-negotiable for new savings apps for 2024. This includes end-to-end encryption for data transmission, multi-factor authentication for account access, and compliance with relevant data protection regulations. Reputable apps will clearly outline their security practices and privacy policies, making this information readily accessible. Understanding how your data is stored, used, and protected is paramount to ensuring peace of mind as you utilize these financial tools.

Automation Capabilities

The power of modern savings apps often lies in their ability to automate financial tasks. Features such as automatic transfers to savings or investment accounts, round-up capabilities, bill payment reminders, and AI-driven budget adjustments can significantly reduce the manual effort required for financial management. The more comprehensive and customizable the automation options, the more effectively these apps can help users build consistent saving habits and optimize their financial strategies without constant oversight. Look for apps that allow you to set specific rules and parameters for these automated actions to suit your unique financial situation.

Educational Resources and Support

Beyond just tools, effective new savings apps for 2024 often incorporate educational resources to empower users with greater financial literacy. This can include articles, blog posts, webinars, or in-app tutorials that explain financial concepts, investment strategies, and budgeting best practices. Additionally, accessible and responsive customer support is vital. Whether through live chat, email, or phone support, having a reliable channel to resolve queries or issues promptly can significantly improve the overall user experience and build confidence in the app's capabilities. Access to expert advice or financial planning tools can also be a valuable differentiator.

Integration with Existing Financial Accounts

To provide a comprehensive view of your financial landscape, new savings apps for 2024 should ideally offer seamless integration with your existing bank accounts, credit cards, investment platforms, and loan providers. This aggregation allows the app to pull real-time data, offering accurate insights into your spending, savings, and overall net worth. Open banking initiatives have made this integration more feasible and secure. A well-integrated app provides a single source of truth for your finances, eliminating the need to log into multiple platforms and offering a holistic perspective that is essential for effective financial planning.

Choosing the Right Savings App for Your Goals

Selecting the ideal new savings app for 2024 hinges on a clear understanding of your personal financial objectives. Are you primarily focused on aggressive debt reduction, building a substantial emergency fund, or beginning your investment journey? Each goal may be best served by a different type of application. For instance, if your priority is to pay down high-interest debt, a hybrid debt management and savings app might be most suitable. Conversely, if your aim is to passively grow wealth, an automated investing platform with micro-saving features could be the optimal choice. Consider your risk tolerance, your desired level of involvement in managing your finances, and the specific features that resonate most with your lifestyle and financial habits.

The journey to financial well-being is highly personal, and the tools you choose should reflect that individuality. Take the time to explore the functionalities of various apps, read reviews, and perhaps even experiment with free trials before committing. A savings app that aligns with your goals, preferences, and technological comfort level will be far more effective in helping you achieve sustained financial success. Don't be afraid to switch if a particular app proves not to be the right fit; the evolving landscape of financial technology means there are always new and improved options emerging.

Maximizing Your Savings with New Technology

Embracing new savings apps for 2024 offers a powerful opportunity to supercharge your financial growth. The automation capabilities inherent in many of these platforms can transform passive saving into an active wealth-building strategy. By setting up recurring transfers, utilizing round-up features, and leveraging AI-driven insights, you can consistently allocate funds towards your goals with minimal effort. This consistent, automated approach is often more effective than manual saving, as it removes the

temptation to dip into funds and fosters discipline over time. Furthermore, the analytical tools provided by these apps can help you identify spending leaks and areas where you can optimize your budget, freeing up more capital for savings and investments.

The accessibility of these digital tools also democratizes financial management. Gone are the days when sophisticated financial planning required extensive knowledge or significant capital. With new savings apps, individuals can start investing with small amounts, access high-yield savings accounts with competitive rates, and gain a clear understanding of their financial health all from their smartphone. This increased engagement and accessibility are key to fostering long-term financial security and empowering individuals to take greater control of their monetary future. Utilizing these technologies strategically can accelerate your progress towards achieving financial freedom and security.

The Future of Personal Finance Apps

The trajectory of new savings apps for 2024 clearly indicates a future where personal finance management is even more integrated, intelligent, and personalized. We can anticipate further advancements in AI, leading to predictive financial forecasting that anticipates future needs and market shifts with greater accuracy. Open banking will likely expand, enabling even more seamless integration across various financial services, creating truly holistic financial ecosystems. The line between saving, investing, budgeting, and even insurance may blur further as platforms offer a comprehensive suite of financial management tools designed to work in concert.

Moreover, the focus on user well-being and financial education will likely intensify. Apps may evolve to offer more personalized financial coaching, gamified savings challenges, and behavioral nudges designed to encourage healthier financial habits. The underlying technology will continue to become more sophisticated, offering enhanced security and greater customization. As these tools become more intuitive and powerful, they will play an increasingly vital role in empowering individuals to navigate complex financial landscapes, achieve their goals, and build a more secure and prosperous future. The continuous innovation in this space promises an exciting evolution for anyone looking to improve their financial standing.

FAQ

Q: What are the most important features to look for in a new savings app for 2024?

A: When selecting a new savings app for 2024, prioritize features like a user-friendly interface, robust security measures (including encryption and

multi-factor authentication), effective automation capabilities for saving and investing, seamless integration with your existing financial accounts, and readily available educational resources and customer support.

Q: Can new savings apps for 2024 help me build an emergency fund quickly?

A: Yes, many new savings apps for 2024 are designed to help build emergency funds efficiently. Features like automated transfers, round-up programs, and high-yield savings account integration can accelerate your savings growth. Some apps also offer goal-setting tools and progress trackers to keep you motivated.

Q: Are new savings apps for 2024 safe to use with my bank accounts?

A: Reputable new savings apps for 2024 employ strong security protocols to protect your data and financial information. This typically includes industry-standard encryption, multi-factor authentication, and adherence to data privacy regulations. It's always wise to research an app's security practices and read user reviews before linking your accounts.

Q: How do new savings apps for 2024 differ from traditional budgeting software?

A: New savings apps for 2024 often go beyond traditional budgeting software by incorporating advanced features such as AI-driven insights, automated investing, direct integration with high-yield savings accounts, and personalized financial guidance. While traditional software may focus on tracking, newer apps aim to actively help you save, invest, and manage your debt more effectively.

Q: What types of investments do new savings apps typically offer?

A: New savings apps for 2024 that include investment features often offer a range of options, including low-cost index funds, ETFs, mutual funds, and fractional shares of individual stocks. Some also focus on micro-investing by rounding up spare change and investing it in diversified portfolios tailored to your risk tolerance.

Q: Can these new savings apps help me manage debt as

well as save money?

A: Yes, several new savings apps for 2024 are hybrid solutions that combine debt management features with savings tools. These apps can help you create a plan to pay down debt efficiently (e.g., using the snowball or avalanche method) while simultaneously allocating funds towards your savings goals, offering a more holistic approach to financial wellness.

Q: Is there a cost associated with using new savings apps for 2024?

A: The cost varies. Some new savings apps for 2024 are free to use, while others may charge a small monthly subscription fee, a percentage of assets under management for investment features, or transaction fees. Many offer a freemium model with basic features available for free and premium features behind a paywall.

Q: How do I choose the best new savings app for my specific financial goals?

A: To choose the best app, first identify your primary financial goal (e.g., saving for a down payment, investing for retirement, paying off debt). Then, research apps that specialize in or offer strong features for that goal. Consider your comfort level with technology, desired level of automation, and any specific features like budgeting tools or educational content that are important to you.

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evolving threat landscape, coupled with a rapidly changing regulatory environment, underscores the ongoing need for up-to-date information and analysis. The Cryptocurrency and Digital Asset Fraud Casebook, Volume III: Exchange Hacks, Deepfakes, Social Media, and Artificial Intelligence Scams is essential reading for anyone seeking the latest insights into fraudulent activity within the cryptocurrency and digital asset space.

new savings apps for 2024: New Emerging Technologies/Practical Applications/Our Changing World Madan Nagpal, 2025-08-05 This book New Emerging Technologies/Practical Applications/Our Changing World is about new discoveries and new technologies. Keeping in mind the educational value for children and for everybody else, it covers a lot of the new emerging technologies. The readers will fall in love with this interesting and educational book that has colorful illustrations. Illustrations are marvelous. On reading this book, they will learn technologies that will stimulate their minds and help them in practical achievements in their lives. This book has cutting-edge research technologies and research achievements. I'm thrilled and humbled that this book got finally published. In these eleven chapters, each chapter describes a unique new technology, evolving functions, and aspects of rationale as the basis of research and development. Each chapter considers different aspect of the amazing science, technologies (artificial intelligence [AI]), and biology. Chapter 1 opens a window to the biological neurons versus artificial neurons. Chapter 2 is an astonishing narrative of xenotransplanting technologies. Chapter 3 explains cryptocurrency, cryptography, and cryptozoology. Chapter 4 explores nanotechnology and nanoscience. Chapter 5 describes 3D and 4D printing technologies. Chapter 6 is about emerging technologies in energy. Chapter 7 explains synthetic biology, synthetic vision technology, and synthetic antibiotics. Chapter 8 explains celestial bodies and the solar and the lunar eclipses. Chapter 9 explains astronomy versus astrology and numerology. Chapter 10 is about artificial intelligence (AI) and its applications. Chapter 11 is about our beautiful, wonderful Earth-our motherland. This book is written carefully and brilliantly. This book has the original ideas. This book is replete with new discoveries, answers to many questions, and a lot more. It is an inspirational guide. You will learn to think like a scientist.

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new savings apps for 2024: iOS 18 Programming for Beginners Ahmad Sahar, 2024-12-09 Embark on an exciting iOS app development journey with Swift 6, Xcode 16, and iOS 18. This hands-on guide equips you with the skills to create captivating apps and thrive in the competitive App Store landscape. Key Features Experience iOS 18 and Swift 6 through hands-on projects Build your first iOS apps, complete with user-friendly interfaces using UIKit Learn best practices from an experienced developer for robust app design Book Description Want to turn your app idea into reality? iOS 18 Programming for Beginners is a guide that revolves around building a journal app, designed to teach you practical iOS development skills from the ground up. Through this approach, you'll gain hands-on experience with Xcode programming and progress through building a UI and filling it with functionality. Starting with the fundamentals of Swift 6, you'll learn how to construct

user interfaces using storyboards and segues before diving into essential iOS concepts like table views, data handling, and map integration. The step-by-step tutorials guide you through key tasks such as persisting data with JSON, creating custom views, and integrating media into your apps. You'll also discover how to enhance your apps using Apple Intelligence, incorporating machine learning and smart features to create cutting-edge iOS applications. The final chapters focus on crucial aspects of app development, including Swift Testing to ensure your app is robust, and submitting your app to the App Store—demystifying the journey from development to deployment. Whether you're a beginner or transitioning to iOS development, this guide will equip you with the skills needed to create and publish your own apps.

What you will learn

- Learn the foundations of using Xcode 16 and Swift 6
- Implement the latest iOS 18 features through a hands-on example app
- Build responsive iOS apps using UIKit
- Create location-based apps using Core Location and MapKit
- Implement concurrency in Swift for asynchronous programming
- Build iOS apps using industry-standard design patterns and practices
- Enhance apps with Apple Intelligence to leverage machine learning
- Test apps with Swift Testing to ensure it meets quality standards

Who this book is for

This iOS programming book is tailored for individuals with minimal coding experience who are new to the world of Swift and iOS app development. A basic understanding of programming concepts is recommended.

new savings apps for 2024: *Goyal's ICSE Computer Application Specimen Question Bank with Model Test Papers Class 10 for 2026 Examination* , 2025-07-02

new savings apps for 2024: Digital Payments and the Cashless Economy Woosik Moon, 2025-08-11 Against the backdrop of high Internet penetration and smartphone use, coupled with the widespread diffusion of credit cards, Korea has been leading the digital payment revolution, transforming itself into a cashless society. Woosik Moon analyses the current and future development of digital payments and methods in Korea, ranging from CBDC, Internet banking, payment cards, and digital wallets to crypto-assets. Moon explores a wide variety of new issues, covering not only digital payments instruments and the digital industry but also the policy actions of the government and the Bank of Korea. He argues that Korea may eliminate coins from circulation through adoption of alternative digital instruments and methods, which is an important transitional stage towards a paper-free cashless society. Offering a comparative perspective to existing studies of digital payments in US and China, this book will interest researchers and students in the field of monetary economics, financial innovation, and comparative economics.

new savings apps for 2024: **The 22nd International Conference on Information Technology-New Generations (ITNG 2025)** Shahram Latifi, 2025-05-08 This book covers technical contributions that have been submitted, reviewed and presented at the 22nd annual event of International conference on Information Technology: New Generations (ITNG) The applications of advanced information technology to such domains as astronomy, biology, education, geosciences, security and health care are among topics of relevance to ITNG. Visionary ideas, theoretical and experimental results, as well as prototypes, designs, and tools that help the information readily flow to the user are of special interest. Machine Learning, Robotics, High Performance Computing, and Innovative Methods of Computing are examples of related topics.

new savings apps for 2024: *What do we know about the future of agriculture in Argentina, Brazil, Paraguay, and Uruguay? The Mercosur Outlook* Jorge, Nicolás, Campos, Silvia Kanadani, Gianatiempo, Juan Pablo, da Pereira, Vanessa da Fonseca, Masaro, Jimena Vicentin, Peri, Graciela Isabel, Piñeiro, Valeria, 2025-09-15 This report constitutes a long-term vision for key variables of the agricultural sector in the Mercosur countries: Argentina, Brazil, Paraguay and Uruguay (or ABPU, with both terms used interchangeably). The objective is not to forecast the sector's future but to serve as a reference tool, considering long-term drivers. This study addresses the question: what will happen to relevant agricultural variables over the next decade if current trends persist? Although based on a quantitative model, the results are not merely model outputs; they undergo a thorough revision process with experts from each country. The outcomes are also conditional on specific assumptions, including macroeconomic conditions, government policies, weather, international

agreements, and other influencing factors.

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provides an in-depth analysis of Qatar's latest policies, investment opportunities, and industry transformations, featuring exclusive interviews with key decision-makers across government and business. From the launch of the Third National Development Strategy (NDS3) to major infrastructure and energy initiatives, this edition examines Qatar's strategic push for diversification, innovation, and sustainability. With finance, digital transformation, smart cities, and energy transition at the forefront, Qatar 2025 serves as an essential resource for investors, policymakers, and business leaders looking to engage with one of the region's most dynamic economies.

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new savings apps for 2024: Dilemmas in Responsible Investment Céline Louche, Steve Lydenberg, 2017-09-08 Imagine that you are a responsible investment money manager. One of your clients is asking you to sell her holdings in a company because it has been accused in the press of contracting with suppliers that have abusive labour conditions. You have to evaluate and benchmark the CSR performance of a number of companies from the same industry but among them there are companies, primarily the smallest, that provide little or no CSR information. One of your major clients is asking you to exclude companies involved in nanotechnology What would you do? Responsible investment (RI) – the integration of environmental, societal and governance (ESG) issues into investment decision-making – can be difficult and complex. Including or excluding companies, engaging with companies, partnering with stakeholders, evaluating environmental and societal controversies, defining criteria and, all the while, producing a competitive return for investors can raise multiple questions that cannot be dealt with simply. The practice of RI faces many such dilemmas as it seeks to balance the competing goals of business, society, and finance and to judge how best to reconcile what are often conflicting concerns. Dilemmas in Responsible Investment examines the problems responsible investment practitioners face daily. It emphasises the importance of asking the right questions as well as getting the right answers; and the importance of process as well as product. The authors pay attention to the diversity of opinion and variety of approaches available. They also raise fundamental questions about the very purpose of investment and the responsibilities of investors, both economic and societal. Although dilemmas in RI are not always easily resolved, Louche and Lydenberg believe that they are also a source of valuable and necessary debate about the appropriate role of corporations in society and the ability of the financial markets to appropriately serve the societies in which they operate. Such dilemmas provide a valuable framework for public debate and can encourage the emergence of innovative answers and approaches. Responsible investors join in these debates when they examine the societal and environmental implications of business activities, actions and behaviour Facilitate dialogue between corporations and their stakeholders Encourage corporate transparency on societal and environmental issues Reward companies that are making genuine efforts towards sustainability Integrate societal and environmental data into financial analysis. The book first of all provides a state-of-the-art overview of responsible investment, its history and development, explanations of key terms and a guide to the different actors involved in the field. Second, it presents 12 diverse hypothetical case studies that examine a wide spectrum of the challenges facing RI professionals, raising questions about the relationship between business and society, about the purpose of investment, and about the responsibilities of investors to various segments of society and the environment. The (often interconnected) cases present a dilemma, possible approaches available, variable factors, a variety of quotations and suggested responses from 35 leading professionals in

the responsible investment community, real-world examples and comparisons and recommendations. Accessible, vivid and illuminating, *Dilemmas in Responsible Investment* is the first book specifically written for teaching and professional training in responsible investment. It will be required reading for students, academics and practitioners in the areas of finance, ethics and CSR.

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Centrale banken spelen een bepalende rol in ons financieel stelsel en sturen de facto onze samenleving. Zonder enige democratische controle, zoals dit boek aan de hand van de ECB helder aantoonst. Een betaling is zo gebeurd, hetzij elektronisch of met bankbiljetten. Voor een lening klopt je aan bij een bankkantoor. We vinden dat alles maar normaal. Een wereld met alleen metaalgeld en zonder ruime kredietverlening, is iets uit een ver en duister verleden. Centrale banken hebben een bepalende rol gespeeld in de totstandkoming van ons geldstelsel. Ze zijn de ultieme kredietverlener, brengen bankbiljetten in omloop en voeren een monetair beleid dat de economie ondersteunt. Maar hun activiteiten reiken veel verder. Ze financieren onder meer de overheid, dragen bij tot een hogere inkomens- en vermogensongelijkheid en stimuleren het nemen van financiële risico's. Dat de gevolgen hiervan niet altijd positief zijn, is bij het brede publiek veelal onbekend. Dit boek focust op de Europese Centrale Bank (ECB). Niet alleen de totstandkoming van de instelling komt aan bod, maar ook hoe de ECB de samenleving de facto stuurt, hoe dit gebeurt zonder democratische controle en welke maatregelen zich opdringen om hieraan te verhelpen.

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