

Financial Trends 2025/2026

(Be Empowered in Your Choices)

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Overview 2025/2026

This time period will continue to bring an incredible number of new inventions, creations, service offerings, product launches, and options aimed toward more health, comfort, and flexibility for our lives on this planet. In the financial realm, there will be expanded alternatives for earning, paying, transferring, sharing, planning, borrowing, collaborating, and exchanging money.

Just a few financial-related areas that will experience expansion include AI (Artificial Intelligence), cryptocurrencies, fintech companies, communal/open banking and loans, technology hardware and software, open-source applications, environmentally focused services and products, transparency marketing communications, eCommerce, blockchain trading, supply chain management, fraud and identity risk management, Environmental Social Governance (ESG) investing, and insurance/risk transformations.

Finances impact all areas of life, both individually and collectively: health, relationships, lifestyles, policies, citizen movement around the globe, taxation, government agencies, traditional business,

arts and social services organizations, national and international relations, and so much more. So, giving some considered attention to personal and global finances is crucial to creating the overall social structures and experiences we hope will be more equitable, transparent, and fully considered than ever before. Money itself is not good or evil...it is a resource for us to incorporate as financial stewards. Money doesn't create happiness...it does provide options which we can apply based on our values and priorities.

Energetic Support

The overall cosmic energy around the Earth (and the Earth's energy within) will support personal opportunities to increase our knowledge, comfort, and empowerment in making financial choices – and making sure those choices tie directly into our values and priorities moving forward. We can become better advocates for ourselves, be stronger consumers giving feedback to services providers on what we really want, be more aware of how each choice impacts not only ourselves but also the communal world around us, and also solidly feel supported that our internal intuition and core senses are the keys to choosing among thousands of options and alternatives.

The energetic momentum to transform old thought and system paradigms will continue to inspire new ideas, creative options, thoughtful discussions, and collaborative solutions – from people of all ages, backgrounds, experiences, and purposes making their contributions to whole new ways of finances *servicing* humanity and the planet. We will have opportunities to integrate our personal and collective values into new systems, procedures, structures, and policies. And this integration will lead to more clarity, defined

priorities, engaged participants, and increased synchronization of purposes.

The stories of 'I'm alone in this' or 'Us versus Them' will have to be rewritten to create new visions that will better provide for the global community and citizenship. Phrases with 'either/or' will fade as we open to the more rewarding and effective perspective of integrating options into new solutions. And non-productive, limiting labels of win/lose, abundance/scarcity, haves/have nots, 99%/1%, and normal/not normal will eventually lose power too.

Having equal bank account balances and standard lifestyles for everyone is not mandated or required (every soul does have their own path and journey with sacred free-will choice). However, *equality* in terms of respect, value, access to core quality of life resources, and acknowledgement **is** a main component of our future successes. Massive cultural changes such as these do take some linear human-time to be fully visible...but the momentum is well underway, and each individual positively dedicated to empowered, collaborative life ensures these shifts will succeed.

Discernment and Consideration

If we've worked together directly, shared workshop time, or you've read some of my other writings, you already know I'm an active, strong proponent of exploring, experimenting, creating new options, and making bold, thoughtful personal choices. However, with all things financial – old or new – it benefits each of us to better understand, discern, and choose only those options that make sense for us - not only financially but in conjunction with our philosophies, priorities, and overall values. Given busy schedules

and multiple demands on our time, it is often very easy and tempting to just scan some high-level points about a service or product while overlooking the underlying parts that are not in sync with our best interest or values.

There are, and will continue to be, some interesting new financial-related changes appearing rapidly in 2025 and beyond. But more than ever we need to be mindful of the high-level advertising/marketing/communications perspectives which may be designed to distract, deflect, be disingenuous, tout bells and whistles over substance, carry over old (subconscious) detrimental paradigms, or provide an incompatible mix of new form placed over a crumbling system/procedural foundation.

Example – Banking-related FinTech firms

Here's one brief example of how we can be more aware and discerning with our questions and interactions with one newer option: Banking-related FinTech firms

FinTech (Financial Technology) firms are a type of financial business model that intends to offer benefits including more personalized service, convenience and speed, agility, technology access via more devices, transparency and lower fees, and greater financial inclusion. The marketing to date appears engaging, accessible, and attracts with easy of set-up and interaction – all helpful steps away from the past financial hierarchy which tends to focus on controlled access, slower response times, inflexible processes, proprietary software, and institutional screening of prospective customers. Just a few examples of banking-related FinTech firms currently include Chime, SoFi, Afterpay, Robinhood, WeBank, Ally, Rocket Money, Affirm, Plaid, Paypal, Venmo, Square, Fiserv,

Acorns, Dave, Empower, Happy Money, Pluto, Tala, Vontive, Earnest, and Prosper.

Some of the less visible, and, as yet to-be-determined – components of FinTech firm experiences include:

- Confusion over guarantees/safety/risk of deposited balances (FinTech firms are not in the same category as regulated banks with FDIC insurance coverage),
- Cybersecurity of personal and financial information,
- Familiarity with the ownership and management personnel in terms of ethics, character, and operating intentions,
- Oversight and accountability of products and financial accounting,
- Use of seemingly innovative, 'good corporate citizen' leading messages that mask underlying problems/motivations with product offerings (possible with any industry or organization form, older or newer, of course), and
- The relatively short-term existence of this model to date will certainly show universal growing pains, mistakes, errors, misuse, and misunderstandings.

And from a consumer literacy and use perspective, we still must address such fundamental concepts as:

- What are the real/full costs of doing business with a FinTech model?
- Is everyone aware of the costs of engaging with their services and products (transparency)?
- Are fees appropriate to cover operating costs in the long term, so the consumers will have trust to continue?
- Do consumers really understand the parameters, limitations, and risks of what is being offered?

- How do we balance personal accountability for research and choice with business ethics and responsibility?
- How do consumers evaluate their overall financial position in terms of security, risk, access, and flexibility of their financial resources?
- As consumers move into online services and products provided by the FinTech model, how does this interact with the features of local financial models such as personal connection, physical accessibility to monetary assets, local geographic knowledge, resolving problems, etc?
- How do we integrate the best of the 'old' with the best of the 'new' to leverage strengths and benefits from whatever source available?
- Are the services and products being offered truly of benefit to us in our own financial stewardship, or at the core/root are we being offered something that has been 'normalized' as encouraged financial behavior which actually benefits someone else's motivations or purposes?
- How do we as consumers need to be more active and aware, advocating for ourselves and choices, and being informed *before* committing ourselves to a purchase, investment, borrowing, or other involvement? It's impossible to regulate everything, everywhere from all possible sources and causes...so our own internal compass and detection skills will also need some upgrades to navigate the developing financial world. Avoid relying on assumptions...instead, ask lots of questions!

As consumers, it is up to each of us to do some upfront investigating, research, questioning, considering, and comparing...and ultimately turn to our own discernment and intuition to make conscious decisions we can live with. Life comes

complete with risks of all types and levels...so part of our inner homework is to thoughtfully decide how much and what type of risk we are willing to engage with – for all our financial matters.

Whether we deal with older institutions and paradigms, or dive into new firms and agendas, there will always be potential benefits and drawbacks. Learning to be increasingly comfortable with financial information and our own awareness of self-empowerment is key for our future well-being and fulfillment.

Summary:

1. Enjoy seeing and exploring the new financial opportunities and offerings being created for different outcomes,
2. Engage your discernment and intuition to ask lots of questions and review the 'whole picture' of these options, and
3. Use your personal empowerment and conscious choice to select only those specific tools and resources that truly support your unique priorities and purposes in full.

May the Force be With You ~ and In You!

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