Foreword



Dear Readers,

We often think of money in terms of numbers, but it represents something much greater—our opportunities and our choices. Education, caring for the people we love, pursuing meaningful work, and experiencing new things all become more accessible when we know how to manage our finances. Financial security, then, is not a tedious responsibility but a step toward independence.

The financial world is constantly evolving. Banking apps, digital payments, online services, data analytics, and artificial intelligence have already made our lives easier. But these tools truly benefit us only when we use them wisely—and when we understand how technology can also be used to deceive us, through phishing scams, AI-generated voices and videos, and manipulation on social media and messaging apps.

That is why financial literacy and personal security go hand in hand. It is not enough to know how to save money, transfer it, or open a savings account. It is just as important to recognize the warning signs of fraud, distinguish trustworthy services from suspicious ones, resist promises of easy money, and make decisions without pressure or haste.

This book explains complex ideas in a clear and engaging way. Rather than a traditional textbook filled with lengthy explanations, it is a vibrant visual guide featuring infographics, diagrams, practical exercises, and questions for reflection. This format will help you grasp key concepts more quickly, connect ideas across different topics, and apply what you learn in real life.

It is also worth noting that financial security is a field of the future. It needs people with many different skills—people who can analyze data, protect information, understand law and economics, and monitor financial activity. Perhaps some of you will one day choose this path and help protect individuals, businesses, and your country from fraud and emerging threats.

May this book be your first step. Learn the fundamentals, challenge yourself with the practical exercises, take part in projects and competitions, build your portfolio, and never be afraid of complex topics. The future of financial security belongs to those who are willing to learn, think critically, and put their knowledge into practice.

You can do it!

Petr Mikhailovich Fradkov
Chairman, PSB

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