

The Case

The Problem

Inclusive financial systems are essential to creating pathways for economic mobility and long-term well-being. Access to affordable payments, credit, savings tools, and financial services directly affects an individual's ability to participate fully in the economy. Yet millions of households and small businesses still face persistent barriers rooted in high costs, limited access to capital, outdated infrastructure, and systemic inequities.

In a world where billions remain excluded from formal financial systems, the ability to send, receive, and access money instantly and affordably is not just a convenience—it is a lifeline. From gig workers waiting on their next paycheck to families relying on remittances for survival, the lack of inclusive payment infrastructure perpetuates cycles of poverty, inequality, and economic fragility.

Stablecoins, when designed and deployed ethically, offer a transformative opportunity to reimagine financial access. These digital currencies—pegged to stable assets like fiat money—have the potential to revolutionize how individuals and institutions exchange value, especially in underserved and vulnerable communities. They create the possibility of financial tools that are faster, more flexible, and more affordable than many traditional systems.

As governments, fintech innovators, academic institutions, and policy leaders examine the ethical and practical implications of emerging payment technologies, the private sector plays a particularly influential role. Businesses have the capacity to accelerate adoption, build trust, and develop solutions capable of reaching scale. At the same time, cross-sector collaboration—among corporations, state and local governments, nonprofits, philanthropic organizations, community groups, and technology providers—opens new pathways to broaden participation in the financial system. Partnerships that bring together diverse expertise and shared commitments can strengthen communities, expand opportunity, and support a more resilient and inclusive financial ecosystem.

A financial system that better serves families and small businesses ultimately strengthens the broader economy. By expanding access to capital, reducing household financial strain, and increasing economic mobility, inclusive financial systems benefit both employers and the communities in which they operate.

Your Task

Businesses can play a meaningful role in reducing barriers to financial participation and expanding access to essential financial tools. Through creative initiatives that improve affordability and meet individuals where they are, workplaces and industries can open doors to opportunity for a wider range of people. For this case study, your objective is to create a business strategy that drives meaningful change in how individuals and communities access and use financial services, especially through the lens of inclusive and innovative payment systems.

To guide your work, you will select a high-impact use case from the [Faster Payments Council](#) list—such as emergency disbursements, diaspora remittances, gig economy payroll, or benefit payments—and design a stablecoin-powered solution that addresses a real-world financial inclusion challenge. Your strategy should demonstrate how stablecoin payment technology can be deployed responsibly and effectively, reflecting an understanding of the regulatory environment, including frameworks such as the GENIUS Act and the CLARITY Act. It should also articulate a viable path to business adoption and long-term scalability, showing how the solution can grow within or across markets.

In developing your proposal, consider how your approach can advance broader ESG and SDG goals and reflect principles of ethical leadership and inclusive capitalism. Your narrative should highlight not only the problem but also how your solution could meaningfully improve affordability and accessibility for populations where options are currently limited. Finally, explore how the private sector might collaborate with state and local governments, nonprofits, philanthropic organizations, and community partners to increase reach, strengthen trust, and enhance impact.

There is incredible value in thinking big and outside the box. You have an opportunity to use your business education to build a better financial future for all.