HiCue speakers
Higher Content & Inspiration

NATALIA DE SANTIAGO

Financial literacy expert, bestselling author and fintech entrepreneur making money management accessible, practical and empowering

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- Bestselling author of Invierte en ti and other personal finance books
- Cofounder of MyValue Solutions, an early open-banking technology company
- Founder of Weavers AI, a financial well-being education platform
- Spanish ambassador for the European Commission's financial literacy strategy
- Expert in financial wellness, investing, retirement planning and women's financial empowerment

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Natalia de Santiago is a Spanish author, financial literacy expert and fintech entrepreneur

dedicated to making personal finance accessible, practical and engaging.

Trained as an engineer, she built her career in finance, working in Paris, Madrid and Munich. In 2009, she co-founded MyValue Solutions, an innovative open-banking technology company acquired by a German group in 2021. She subsequently launched Weavers AI, a platform focused on personalized financial education and well-being.

Her commitment to financial literacy began to take center stage in 2020, when she started writing about finance and economics for ELLE. Recognizing the financial knowledge gap affecting millions of people, particularly women, she began translating complex financial concepts into practical, relatable lessons.

She is the author of Invierte en ti, Invierte con poco, Emprende en positivo and the children's MONEY Academy series, which have collectively reached more than 150,000 readers.

Natalia serves as one of Spain's ambassadors for the European Commission's financial literacy strategy and participates in the European Securities and Markets Authority's consultative work on investor protection. She has also collaborated with organizations including the European Central Bank, the Bank of Spain and leading corporations.

Known for combining financial expertise with humor, clarity and real-world examples, Natalia helps audiences develop healthier relationships with money, make informed financial decisions and build greater long-term financial security.

TEMAS

Natalia each presentation to the needs of her audience and is not limited to the topics listed below. Please ask us about any subject that interests you:

- Financial Literacy and Financial Well-being
- Personal Finance and Smart Money Management
- Investing for Beginners
- Retirement Planning and Longevity
- Women, Money and Financial Independence

- Financial Health in the Workplace
- Financial Technology and Innovation
- Entrepreneurship and Financial Resilience
- Financial Education for Younger Generations

PROGRAMAS

THREE-SENTENCE ESSENCE:

Understanding money shouldn't be complicated or boring.
Financial literacy turns small everyday decisions into greater freedom and long-term security.
Natalia transforms finance into practical tools people can understand, remember and actually use.

INVEST IN YOURSELF: TAKE CONTROL OF YOUR FINANCIAL FUTURE

Why do we learn so many things in life, yet so few of us are taught how to manage money?

Natalia turns personal finance into something understandable, practical and even entertaining. From organizing income and expenses to building an emergency fund, saving, investing and preparing for retirement, she gives audiences concrete tools to build a healthier financial future.

Particularly relevant for corporate well-being programs, this keynote demonstrates that financial well-being is not simply about how much people earn, but about how effectively they understand, organize and use their money.

FINANCIAL WELL-BEING: THE MISSING PIECE OF EMPLOYEE WELLNESS

Financial stress affects concentration, decision-making, relationships and professional performance, yet financial health remains one of the most overlooked dimensions of corporate well-being.

Natalia explores how organizations can help employees develop healthier financial habits

and make better-informed decisions about saving, debt, investing and retirement.

A practical keynote for organizations seeking to integrate financial health into their employee experience, talent and well-being strategies.

INVESTING WITH LESS: PUTTING YOUR MONEY TO WORK

Investing isn't reserved for financial experts or wealthy individuals.
Natalia dismantles the myths that prevent people from investing and explains fundamental concepts including inflation, risk, diversification, time horizons and returns through relatable examples and straightforward language.

Her goal isn't to turn audiences into financial professionals. It is to give them enough knowledge and confidence to ask better questions and make more informed decisions about their financial future.

WOMEN & MONEY: CLOSING THE FINANCIAL GAP

The gender pay gap is only one dimension of financial inequality. Differences in saving, investing, wealth accumulation and retirement income can compound over decades.

atalia explores the factors behind the financial gender gap and, most importantly, what women can do to strengthen their financial independence and security.

A practical and empowering conversation about money, careers, investing, longevity and decision-making that turns financial knowledge into greater autonomy.

ENTREPRENEURSHIP IN THE BLACK: THE NUMBERS EVERY FOUNDER MUST UNDERSTAND

A great idea doesn't automatically create a great business.

Drawing on her entrepreneurial experience and the lessons from Emprende en positivo, Natalia explains the financial fundamentals every founder should understand: how much capital a business really needs, managing cash flow, using debt intelligently, pricing and distinguishing growth from profitability.

A realistic, practical and entertaining look at what it takes to turn an idea into a financially sustainable company.

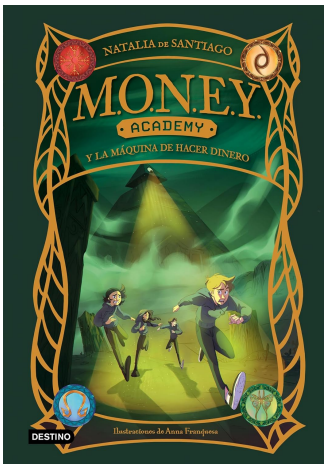
PUBLICACIONES

Libros

INVIERTE CON POCO

EMPRENDE EN POSITIVO

INVIERTE EN TI



MONEY ACADEMY 2

MONEY ACADEMY 1

CONDICIONES

- **Travels from:** Munich, Germany
- **Fee Range:** Please Inquire