

connect **2026**

THE FUNDAMENTAL RIGHT TO FINANCE

A New Paradigm for Inclusive and Resilient Finance

Eun-Kyung Kim

Chairperson, Credit Counseling & Recovery Service

nfcc

National Foundation for Credit Counseling



75 Years of Trusted Financial Guidance.





75 Years of **Trust** A New Era of **Innovation**

*As I reflected on that theme, I found myself remembering
the faces of the many people I have met across the counseling table.*

In the end, their lives all asked one and the same question.

CAN I START OVER?

And that question forces us to reconsider
what finance means in our lives today.

Will it be a **stepping stone or a **barrier** ?**

FINANCE

ACCESS

without discrimination

OBTAIN

minimum level of finance
on fair terms



FINANCIAL EXCLUSION

IS **EXCLUSION** FROM **LIFE OPPORTUNITIES**.



EMPLOYMENT



HOUSING



EDUCATION

NOT CREATING A NEW RIGHT

UNIVERSAL RIGHTS

Life · Liberty · The Pursuit of Happiness

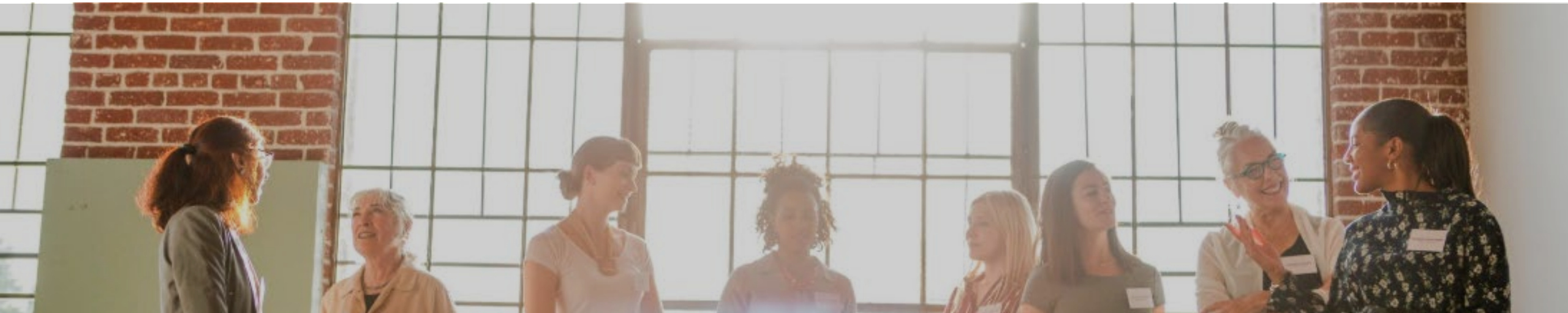
**GIVEN CONCRETE FORM
IN TODAY'S FINANCE**



TOWARD A NEW PARADIGM

PARADIGM SHIFT

- FROM CHARITY TO ***RIGHT***
- FROM OBJECT OF ASSISTANCE TO ***BEARER OF RIGHTS***



MAKING THE RIGHT REAL

LEGISLATIVE INITIATIVE

NATIONAL BASIC FINANCIAL SECURITY ACT

Toward Ensuring the Fundamental Right to Finance



FIVE CORE RIGHTS

The bill sets out the five core rights that together make up the Fundamental Right to Finance.



Right of Access

Ensuring access to basic financial infrastructure

Right to Subsistence

Protecting a minimum standard of living in times of crisis

Right to a Fresh Start

Enabling a return to work and economic life

Right to Self-Reliance

Rebuilding the foundations for an independent life

Right to Build Assets

Building minimum assets for the future

BASIC FINANCE

BASIC COUNSELING & DEBT RELIEF



Restructuring debt to a manageable level for a return to normal economic life

BASIC INSURANCE



Protecting against new shocks during the recovery process

BASIC LENDING



Providing loans for a fresh start and economic self-reliance

BASIC SAVINGS



Building an asset base for resilience and a better future

FINANCE THAT SAVES **LIVES**

FINANCE THAT REBUILDS **HOPE**

*THAT IS THE FUTURE WE MUST BUILD **TOGETHER.***

