

A FEW REFLECTIONS OF OUR OWN.

WHY ANOTHER ACADEMY?

It's a fair question.

In German-speaking countries, there are now over **120 organizations** and around **180 initiatives** dedicated to financial education.

Courses, podcasts, videos, influencers—the range of options has never been greater. And yet, according to the OECD, only **55%** of adults feel confident about their retirement provisions.

Around a quarter could cover their expenses for a maximum of **three months** if their income were to disappear.
(OECD, 2023)

So knowledge is available—but it hardly changes behavior.

This is also shown by scientific analyses:

Meta-studies such as Fernandes, Lynch & Netemeyer (2014) found only minor effects of traditional financial education on behavior.

Recent studies such as Kaiser et al. (2022) show, however, that learning is effective when it is linked to **application, repetition, and structure**.

That is precisely where the problem lies—and the reason for a new academy.



THE GAP BETWEEN KNOWLEDGE AND BEHAVIOR

Financial education often focuses on terms, products, and income statements.

You learn what return is—but not how stability is created.

You understand what risk means—but not how to bear it when it occurs.

The prevailing mindset is profit-oriented:

return on investment is seen as the goal, portfolio growth as a side effect.

But in practice, the opposite is true.

Portfolio growth inevitably leads to returns—not as a promise, but as a logical consequence.

When assets grow—whether through capital, structure, discipline, or repetition—returns are automatically generated.

This view sounds simple, but it contradicts the education of entire generations who have learned to react to short-term price movements instead of building lasting value.

This makes it difficult to change perspectives.

You can't just say, "From today, continuity counts."

You have to learn to perceive it – and understand it as a benchmark.



WHY THIS REQUIRES AN ACADEMY

Such change cannot be achieved through more information, but rather through practiced structure.

Behavior cannot be downloaded.

It arises through repetition, through feedback, through the experience that rules also apply in uncertain phases.

An academy is not a course provider, but rather a training framework.

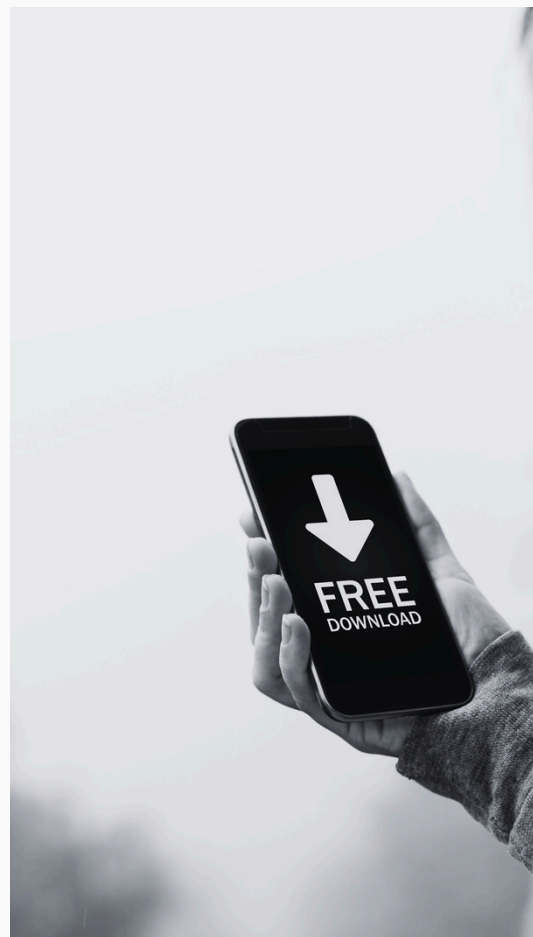
It creates order where otherwise there is only advice.

It allows methods to be applied, observed, and adjusted—until they become second nature.

It separates knowledge from opinion and builds routine from it.

Routine, in turn, creates confidence—not in a market, but in one's own actions.

And it is precisely this confidence that is a prerequisite for stability.



FROM COURSE THINKING TO INVENTORY THINKING

Many approaches in the financial world revolve around the question:

How can I beat the market?

The more important question would be:

How can I tolerate him?

Inventory thinking shifts the focus.

It replaces short-term targets with repeatable mechanisms.

The focus is not on the yield, but on the process that enables it.

Not the forecast, but the structure.

Those who increase their holdings automatically increase their returns—but in a way that can be reproduced.

This is not speculation, but a systematic approach.



WHY AMYGDALUS IS TAKING THIS PATH

Our academy is based on the following conviction:
That knowledge alone is not enough,
that discipline cannot be taken for granted,
and that structure must be trained –
just like a language or an instrument.

We see education not as a product, but as a process.
Not as a course, but as a habit.
Not as a promise, but as practice.

An academy is the right setting for this:
a place for repetition, for order, for progress,
not spectacular, but comprehensible.



CONCLUSION

So why another academy?

Because financial education today often stops where
behavior begins.
Because structure changes more than information.
Because increasing assets is not a buzzword, but the
prerequisite for any sustainable return.

It is not knowledge that leads to peace of mind, but order.
And order needs space.

This is precisely the space our academy aims to provide:
Not loud, not novel for its own sake,
but necessary—
because learning only works
when it is repeated until it sticks.

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