

Bina Capital Launches Free Side-by-Side Money Education as US Financial Literacy Hits a 10-Year Low

Free site bina.capital turns money questions into scored matchups — stocks, retirement choices, everyday tradeoffs — as literacy falls and trading surges.

MIAMI, FL, UNITED STATES, August 24, 2026 /EINPresswire.com/ -- [Bina Capital](https://bina.capital) (bina.capital), a free comparison-first financial education site founded by Mehdi Zare, CFA, and developed as a portfolio company of M Powered Ventures, launched publicly today. Bina turns a money question into a side-by-side matchup: both sides, scored on the same rubric, with cited sources and plain-English tradeoffs. It is not a brokerage, a robo-advisor, or an advisory service.



The launch lands at a difficult moment for financial education. In June 2026, the TIAA Institute-GFLEC Personal Finance Index reported that US adults correctly answered, on average, 47% of the index's 28 financial-literacy questions, the lowest average in the index's ten-year history. Among Gen Z, the average was 38%. Adults with very low financial literacy are four times more likely to report difficulty making ends meet.

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Participation, meanwhile, keeps climbing. Retail cash-equity volumes in May and June 2026 ran 65% above 2025 levels and more than double the 2024 average, according to Citadel Securities' 1H 2026 Market Structure and Flows

report, which noted that nine of its ten most active retail trading days landed in those two

months. The pull is increasingly social: in the Oliver Wyman Forum's 300,000 Voices survey, 55% of Gen Z respondents named social media as the top reason they became more interested in investing, more than four times the share of baby boomers.

More participation with less foundational understanding is a hard combination, and it is the gap Bina Capital was built to close.

Bina's answer is consistency. Every company and every concept matchup is analyzed with the same fixed methodology, in the same plain English, with no ad-hoc human adjustments. The methodology was designed by Mehdi and is applied by a fully automated system, so a reader looking up their first ticker sees the same structure as a reader looking up their hundredth. BinaPrint is the scoreboard: it makes the assumptions visible and scores both sides on the same axes, instead of ending in "it depends."

Company pages follow a fixed framework: how the business makes money, financial performance, balance-sheet stability, valuation, how it compares with competitors, and the key risks a reader should understand. Kitchen-table matchups — [Roth vs Traditional 401\(k\)](#), rent vs buy, VOO vs VTI — use the same idea, so the comparison itself teaches the method.

"Financial literacy is falling at exactly the moment more people are entering the market, and what most beginners find first is either a sales pitch or a chatbot that answers the same question three different ways," said Mary Massoumi, CEO and founder of M Powered Ventures, the studio that operates Bina Capital. "Structured research used to be something you got with a wealth manager. We made it a free website."

Beginners rarely learn from a screen packed with forty metrics. They learn by setting two concrete things next to each other and asking what makes them different. For readers starting from zero, the site's guide on [how to research a stock](#) walks through the process in six stages. A plain-English glossary explains the terms that show up in every analysis, and free calculators help readers run their own numbers on everyday money decisions.

The platform is AI from end to end, and Bina Capital is explicit about that. Mehdi, a CFA charterholder and AI engineer, designed the research methodology and then built the automated system that applies it. No one hand-writes pages or adjusts conclusions for a particular listing: the methodology is fixed and documented, and when it improves, it improves for every listing at once.

"The market got easier to enter and harder to understand. We're fixing the second part," said Mehdi.

Everything on the site is free. Visit bina.capital to explore the comparisons, the step-by-step guide, the glossary, and the calculators.

Bina Capital provides educational and informational content only. It does not provide investment, tax, or legal advice, and nothing on the site should be read as a suggestion to buy or sell any security.

About Bina Capital

Bina Capital is a free comparison-first financial education platform with a simple mission: lay out both sides of a money decision in plain English, scored on the same rubric. Founded by Mehdi Zare, a CFA charterholder and AI engineer, Bina offers structured stock and concept matchups, a step-by-step research guide, and free calculators. Bina Capital is a portfolio company of M Powered Ventures.

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