



## Núria Güell

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# Aplicación Legal Desplazada #1: Reserva Fraccionaria

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**Arte Útil archive nr:**  
026

**Initiator:**  
Núria Güell

**Location:**  
Spain, Online

**Category:**  
politics, economy, social

**Users:**  
Citizens who wish to expropriate money to banks and learn how to make money from debt.

**Maintained by:**  
Produced by Fundació Guasch Coranty/ Maintained by the artist.

**Duration:**  
2010 - 2011

**Description:**

The project consists of a program of lessons and conferences aiming at sharing strategies about how to expropriate money from banks. Starting from applying the same law that banks apply to their customers such as investing the fractional reserve system, the project explains how to create money out of nothing. The training is divided into two phases: during the first one the artist invited the economist Qmnty and bank expropriators Lucio Urtubia and Enric Duran to deliver a lecture about "How can we expropriate money from banks?"; during the second phase the artist published a manual including various expropriation strategies, legal consultation, and analytical texts, made public online and by distributing copies to several libraries across Spain.

**Goals:**

To teach how to expropriate money from banks as well as make visible the perverse strategy used by banks to create money from nowhere. To prove that the term legal is not synonymous of legitimate and that there are some laws which we need to reconsider.

**Beneficial Outcomes:**

To empower the Spanish population by generating general financial literacy even in questions that are usually reserved to experts.

**Images:**

