



## Review FGTS

### Caixa Econômica Federal

FGTS is an application that allows citizens with access to the Guarantee Funds for Time of Service to obtain all the information necessary to manage their benefit. You can check the collection dates, issue vouchers, make transfers and control everything related to this type of income.

We are in complex times. Years ago, many economies and societies were hit by different crises. Governments must work to help and support a good part of the population. The development of technology, and especially the advance in the development of **free applications**, has allowed the different public administrations to bring digital solutions to their citizens.

An example of how this works is the development by the Caixa Econômica Federal del Brasil of the **FGTS app**. The program can be **downloaded for free on Android or iOS** and is basically responsible for helping people to receive and manage the collection of the Guarantee Fund for Time of Service.

By **downloading FGTS** the person will be able to make the emergency withdrawal of said state aid. The estimated amount of money has a maximum of R \$ 1,045 per individual. In order to receive this amount, a Caixa Social digital account will be opened automatically. Upon receiving the deposit, you will have the chance to transfer the amount between applications of that bank.

The digital tool developed by Caixa Econômica Federal presents many points that benefit people. Among the **advantages of FGTS** you will be able to check how much money you have left in each of the accounts, print the final balances or check if the payments were made in a timely manner.

If you are not yet a beneficiary of the program, you can request FGTS from the same application and enter the program. To start using the tool is very simple. Once it is downloaded from your mobile virtual store, you must register in case you have not done so previously.

In order to log in, you must upload your CPF, email box, full name and date of birth. The security of the program is something very important and for this reason you will have to go through a series of controls that protect your data and your money. Once you make the necessary confirmations, you can start using the app.

**Using FGTS** is very simple and shouldn't present any problem for you as the interface is accessible. Once you log in, you will have the possibility to control all your accounts and how much balance you have available in each one. You can also verify the date and amount of the last deposit, authorize external banks to consult your FGTS or find out about your "Anniversary Sake".

Each transaction you make can be followed in detail step by step. Your request may be in process, initiated or finally deposited. It is very important that each user follows the process of their procedure and with the app they can do it without any problem.

The Guarantee Funds for Time of Service were released in 2019 by the government headed by Jair Bolsonaro. The objective of the measure was to boost an economy that was in crisis. What the action enabled citizens was to easily withdraw funds from resources related to severance pay, layoffs or job guarantees. It is estimated that the value of the money injected into the economy by this aid is more than 40 million reais, which translates into about 11.2 billion dollars.

Not all workers have access to the FGTS, to achieve this they must be faced with a situation of dismissal or in search of acquiring a home. In addition, another of the advantages that the program grants to citizens is that they can obtain a cash advance on their birthday. This can also be managed from the app.

The aid that governments provide to citizens are very important elements for sustaining the economy and society. Using advances in technology to make the use and analysis of information more accessible is something very good and to rescue from any administration that carries out such a measure.

The **free FGTS app** is an outstanding tool for its usefulness and amount of information it handles. All citizens who wish to manage their access to the program will be able to do so without any problem and it will help them to keep their economy in the best conditions. An application that you cannot not download if you have access to these funds.

| Pros                                                                                                                                                                              | Cons                                                                                                                                                               |
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| <ul style="list-style-type: none"><li>- Free download</li><li>- Good amount of information</li><li>- Friendly interface</li><li>- Allows you to manage income correctly</li></ul> | <ul style="list-style-type: none"><li>- Some general faults</li><li>- It needs an internet connection</li><li>- It may not open</li><li>- It is not fast</li></ul> |

**Links Facebook:**

**Twitter:**

**Instagram:**

**Web:** <http://www.caixa.gov.br/Paginas/home-caixa.aspx>

**Play Store:** <https://play.google.com/store/apps/details?id=br.gov.caixa.fgts.trabalhador&hl=es>

**Apple Store:** <https://apps.apple.com/es/app/fgts/id1038441027>