EXECUTIVE RECAP REPORT

Program: NeoEcon USA Financial Literacy Initiative
Event: Youth Financial Education Workshop **Venue Partner:** West End House CBO
Location: Bridgewater, USA
Lead Facilitator: Angie Gomez

1. Event Metrics Dashboard

- **Target Audience:** Local High Schoolers & Youth (Ages 13–16)
- **Total Attendees:** 24 (*Note: In compliance with local child safety policies, only 11 participants with signed parental photo-release forms are pictured in the documentation)*
- **Age Range:** 13 – 16
- **Key Systems Taught:** Debit vs. Credit Card Mechanics, High-Interest Savings Basics, Digital Spending Tracking

2. The Context & What We Aimed to Do

This workshop was conducted at the West End House Community-Based Organisation (CBO) in Bridgewater. The kids here are transitioning into their mid-teens—they are starting part-time summer jobs, receiving allowances, and opening their first checking accounts.

In the US, the financial hurdle isn't access to banks; it is the fact that digital money feels invisible. These teens use Venmo, Cash App, and Apple Pay constantly, which makes spending completely frictionless. Because they rarely handle physical cash, money disappears into digital transactions—like gaming subscriptions and food delivery—without any real awareness of the total cost. Our goal was to build a solid personal finance foundation, teach them how credit interest actually works, and introduce them to tracking their balances manually to make digital transactions feel real.

3. What We Actually Did

1. **Demystifying Credit:** We ran an interactive simulation showing how a simple $50 purchase on a credit card can balloon if you only pay the minimum balance. We wanted them to understand interest before they get their first credit cards at 18.
2. **Tracking the Invisible:** We had them list out their monthly recurring digital subscriptions. For many, it was the first time they realized how much small monthly payments add up to over a year.
3. **Basic Ledger Training:** Onboarded them on LedgerPlus. We showed them how to log their weekly spending manually. The focus was on building the mental habit of entering transactions, forcing a moment of reflection before tap-to-pay spending.

4. Grounded Attendee Feedback

We gathered feedback from the students after the session to see what actually stuck with them:

"Honestly, I thought budgeting was just a thing parents did to tell you what not to buy. I use Cash App for everything, but I never actually looked at where my money went. Seeing how fast small gaming subscriptions and Uber Eats orders add up was a wakeup call. Learning how credit card interest works was actually useful because they don't teach this in school. The app is cool because it's super simple and doesn't have a bunch of ads popping up like the other finance apps I tried on my phone." — **Marcus Vance, Age 15 (Bridgewater, USA)**

5. Chapter Takeaways & Comparative Insight

Running this workshop in the US showed us the exact opposite of our workshops in the UAE labor camps. In the UAE, the challenge is helping cash-dependent workers transition their ledgers to digital offline logs. In the US, the challenge is helping digital-first teenagers make "invisible" money feel real.

This contrast is a massive strategic insight for NeoEcon. True financial education (**UN SDG 4: Quality Education**) isn't a one-size-fits-all curriculum. It must adapt. In a cash-heavy society, we solve for connectivity and safety. In a cashless society, we solve for friction and awareness. This workshop proved that building financial consciousness is just as critical in Bridgewater as it is in Al Ghail.