UAE Financial Literacy Initiative

Executive Recap Report

Ancillary Staff Financial Empowerment Workshop | Ras Al Khaimah, UAE

Programme Summary
The NeoEcon UAE Financial Literacy Initiative delivered a practical financial education workshop for ancillary school support staff in Ras Al Khaimah on 13 December 2025.
The session focused on practical financial management, including budgeting, savings planning, emergency preparedness, and everyday expense tracking.
The workshop used simplified financial examples, practical discussion, and transaction-logging activities to make financial concepts accessible and relevant to participants' everyday circumstances.

1. Event Overview

Programme	NeoEcon UAE Financial Literacy Initiative
Event	Ancillary Staff Financial Empowerment Workshop
Venue	Institutional School Campus — School Ancillary Support Services
Location	Ras Al Khaimah, United Arab Emirates
Date	13 December 2025
Lead Facilitator	Yuvraj Singh
Participant Group	Ancillary school support staff
Attendance	Approximately 28 participants

The participant group included school bus drivers, security personnel, cleaning staff, and bus conductors.

The workshop was delivered in an interactive format, allowing facilitators to explain concepts directly and provide practical guidance during the session.

2. Programme Context

The workshop was designed around the practical financial situations faced by working adults managing regular income, household expenses, savings, remittances, and day-to-day transactions.

The programme placed particular emphasis on making everyday financial decisions easier to understand and track.

Rather than relying exclusively on theoretical instruction, facilitators used familiar examples and practical exercises to connect financial concepts with participants' daily experiences.

3. Programme Objectives

The workshop was designed to:

- introduce practical approaches to personal budgeting;
- improve awareness of everyday spending patterns;
- explain the importance of maintaining savings for unexpected expenses;
- introduce basic financial concepts including compound interest, diversification, and inflation;
- encourage participants to record and review everyday transactions; and
- demonstrate simple tools that can support personal financial organization.

4. Programme Delivery

The workshop focused on three principal areas.

Practical Budgeting

Facilitators introduced simple approaches to organizing daily and monthly expenses and distinguishing essential expenditure from discretionary spending.

The objective was to make budgeting understandable without requiring complex financial terminology or financial software.

Savings and Emergency Planning

Participants were introduced to basic principles of maintaining savings for unexpected expenses and planning financial commitments before allocating remaining income.

Examples were presented using familiar household and remittance situations.

Everyday Financial Tracking

Participants were introduced to simple transaction-logging methods designed to support the recording of everyday spending.

The training emphasized the practical habit of recording transactions and reviewing spending rather than relying solely on memory.

5. Key Financial Concepts Covered

The workshop introduced participants to a range of foundational financial concepts, including:

- compound interest;
- investment diversification;
- emergency funds;
- inflation and purchasing power;
- basic budgeting;
- savings planning; and
- everyday expense tracking.

The concepts were presented through simplified examples and interactive discussion so that participants could relate them to real-world financial decisions.

6. Participant Engagement

The session incorporated discussion-based learning and practical examples rather than relying solely on lecture-style instruction.

Participants were encouraged to consider their own spending habits and discuss common financial decisions, including everyday purchases, saving, budgeting, and financial commitments.

The approach was intended to make financial concepts more accessible and encourage participants to consider how the concepts could be applied outside the workshop setting.

7. Participant Feedback

Facilitators conducted an open discussion following the workshop to capture participants' reflections on the material.

One participant, a school bus driver, described the practical challenge of recording small cash transactions:

> *"I never wrote down my spendings anywhere. If I had cash in my pocket, I spent it on tea or phone credit without thinking, and sent the rest to my family at home. It was too much work to carry a notebook to write down a 5-Dirham spending. This is the first time I am seeing an app that lets me log my costs offline in my own language. It will take time to get into the habit, but I am going to try my best to track it now. Thank you for taking the time to show us."*
>
> Participant feedback recorded during the workshop.

The feedback is presented as an individual participant observation and is not treated as representative of the entire participant group.

8. Implementation Insight

The deployment highlighted the importance of adapting financial education to the practical circumstances of its intended audience.

For participants managing everyday expenses through cash transactions, simple recording methods and familiar financial examples can provide an accessible starting point for developing greater awareness of spending.

The workshop also reinforced the value of delivering financial education in an interactive format, particularly where language, digital familiarity, or educational background may vary across the participant group.

9. Evaluation Note

This document is an **executive programme recap** rather than a formal impact evaluation.

No quantitative impact metrics are presented in this report because the workshop was documented primarily through programme delivery records, facilitator observations, and qualitative participant feedback.

Accordingly, this report does not make quantitative claims regarding changes in financial literacy, financial behaviour, or long-term outcomes.

The purpose of this document is to provide a clear record of the workshop's delivery, participant context, educational content, and qualitative observations.

10. Conclusion

The NeoEcon UAE Financial Literacy Initiative delivered a practical financial education workshop for ancillary school support staff in Ras Al Khaimah.

The programme combined foundational financial concepts with accessible budgeting exercises, savings discussions, and transaction tracking activities.

The deployment demonstrated the importance of adapting financial education to the everyday financial environment of participants and using simple, practical methods to support engagement with financial concepts.

As an executive programme recap, this report provides a documented record of the workshop while maintaining a clear distinction between programme delivery and formally measured impact.

Programme Record
Programme: NeoEcon UAE Financial Literacy Initiative
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Attendance: Approximately 25 participants
Lead Facilitator: Yuvraj Singh

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