PAN-ASIA
Financial Lab

Programme Impact & Evaluation Report

30 July 2026 | Virtual Delivery | Workshop ID: ASIA-300726-001

Executive Summary
The NeoEcon Pan-Asia Financial Lab was a cross-border youth financial-literacy programme delivered virtually on 30 July 2026, bringing together a geographically diverse cohort of participants from across the Pan-Asian region.

The programme reached approximately **25 participants**. A structured financial-literacy assessment was administered before and after the intervention, producing **20 valid pre-workshop responses** and **21 valid post-workshop responses**.

Across four assessed financial concepts, mean observed assessment accuracy increased from **73.75% before the workshop to 88.10% after the workshop**. This represents an absolute increase of **14.35 percentage points** and a relative increase of **19.46% in observed mean assessment accuracy**.

Programme Impact at a Glance

~25	20	21	+14.35 pp
Approx. Participants	Pre-Test Responses	Post-Test Responses	Observed Accuracy Increase

19.46%

Relative Increase in Observed Mean Assessment Accuracy

73.75% Pre-Workshop Mean Accuracy ⟶ 88.10% Post-Workshop Mean Accuracy

1. Programme Overview

The Pan-Asia Financial Lab forms part of NeoEcon's broader youth financial-literacy programme, which seeks to make economic and financial concepts accessible through practical, interactive, and technology-enabled learning.

The 30 July 2026 deployment was delivered virtually through Google Meet and coordinated by the NeoEcon Asia team.

The programme combined foundational financial education with interactive learning activities, including an auction-based financial simulation designed to encourage participants to apply financial concepts to practical decisions.

Programme Details

Programme	NeoEcon Pan-Asia Financial Lab
Date	30 July 2026
Workshop ID	ASIA-300726-001
Format	Online — Google Meet
Participants	Approximately 25
Assessment Sample	Pre-Test: $N = 20$; Post-Test: $N = 21$
Regional Scope	Pan-Asia
Lead Facilitation	NeoEcon Asia Team
Primary Focus	Financial literacy, financial decision-making, and practical economic understanding

2. Programme Objectives

The programme was designed around four principal objectives:

1. Strengthen participants' understanding of foundational financial concepts.
2. Develop practical understanding of compound interest, investment diversification, emergency funds, and inflation.
3. Encourage participants to apply financial concepts through interactive activities and simulated decision-making.
4. Establish measurable pre- and post-workshop evidence of changes in observed financial-literacy assessment performance.

3. Participant Profile

The workshop reached approximately **25 participants** as part of a Pan-Asian youth financial-literacy programme delivered through a cross-border virtual format.

The programme primarily engaged participants in the secondary-school and early-adult age range, with participation spanning different backgrounds and locations across the region.

The cross-border format allowed participants from different geographical and educational contexts to engage with common financial concepts while discussing their own experiences and perspectives.

4. Financial Behavioural Baseline

Participants were asked about their prior experience with structured budgeting.

A substantial proportion indicated that they had **never previously created a structured budget**. This finding was important in determining the practical orientation of the programme.

Rather than relying solely on theoretical instruction, the workshop therefore incorporated activities requiring participants to make financial decisions, assess trade-offs, and apply concepts in simulated situations.

Programme Design Implication
The reported lack of prior structured budgeting experience supported the use of experiential activities designed to translate financial concepts into practical decision-making.

5. Assessment Methodology

A four-item financial-literacy assessment was administered around the workshop intervention.

The assessment evaluated four core concepts:

1. Compound interest;
2. Investment diversification;
3. Emergency funds; and
4. Inflation and purchasing power.

Each concept was assessed through a standardized multiple-choice question.

The pre-workshop assessment received **20 responses**, while the post-workshop assessment received **21 responses**.

Because the two assessment datasets were not explicitly collected as a matched individual-level panel, the analysis in this report compares **cohort-level observed response accuracy** rather than claiming an individual-level causal learning effect.

6. Quantitative Impact Analysis

6.1 Pre- and Post-Workshop Performance

Concept	Pre	Post	Change
Compound Interest	75.0%	90.5%	**+15.5 pp**
Investment Diversification	65.0%	85.7%	**+20.7 pp**
Emergency Funds	90.0%	100.0%	**+10.0 pp**
Inflation / Purchasing Power	65.0%	76.2%	**+11.2 pp**
Mean Accuracy	**73.75%**	**88.10%**	**+14.35 pp**

6.2 Observed Literacy Gain Calculation

NeoEcon's programme evaluation framework calculates the relative change in mean assessment accuracy using:

$$\text{Literacy Gain }\% = \frac{\text{Score}_{Post} - \text{Score}_{Pre}}{\text{Score}_{Pre}} \times 100 \tag{1}$$

For the Pan-Asia Financial Lab:

$$\text{Score}_{Pre} = \frac{75.0 + 65.0 + 90.0 + 65.0}{4} = 73.75\% \tag{2}$$

$$\text{Score}_{Post} = \frac{90.5 + 85.7 + 100.0 + 76.2}{4} = 88.10\% \tag{3}$$

Therefore:

$$\text{Literacy Gain }\% = \frac{88.10 - 73.75}{73.75} \times 100 = 19.46\% \tag{4}$$

$$\boxed{\text{Observed Literacy Gain} = 19.46\%} \tag{5}$$

The corresponding absolute change was:

$$88.10\% - 73.75\% = \boxed{+14.35 \text{ percentage points}} \tag{6}$$

Interpretation
Across the four assessed concepts, the post-workshop cohort recorded a mean observed accuracy of 88.10%, compared with 73.75% in the pre-workshop cohort.
This represents a **14.35 percentage-point increase** in mean observed accuracy and a **19.46% relative increase** when calculated against the pre-workshop mean.
Because the pre- and post-workshop respondent groups were not explicitly matched at the individual level, the 19.46% figure is reported as an **observed cohort-level literacy gain metric** and should not be interpreted as a causal estimate of individual learning.

7. Concept-Level Findings

7.1 Compound Interest

Pre-workshop, 15 of 20 respondents (75.0%) correctly identified that $100 left to grow at 2% annual interest for five years would result in more than $102.

Following the workshop, 19 of 21 respondents (90.5%) selected the correct response.

Observed change: +15.5 percentage points
75.0% ⟶ 90.5%

The result indicates stronger post-workshop recognition of the effect of interest accumulating over time.

7.2 Investment Diversification

Investment diversification produced the largest absolute improvement among the four assessed concepts.

Correct responses increased from 13 of 20 participants (65.0%) before the programme to 18 of 21 participants (85.7%) afterwards.

Observed change: +20.7 percentage points
65.0% ⟶ 85.7%

This was the largest observed improvement recorded across the assessment items.

7.3 Emergency Funds

Emergency-fund knowledge demonstrated a high baseline level, with 18 of 20 participants (90.0%) selecting the expected answer before the programme.

Post-workshop, all 21 respondents (100.0%) selected the expected answer.

Observed change: +10.0 percentage points
90.0% ⟶ 100.0%

The comparatively smaller change is consistent with the already high pre-workshop baseline.

7.4 Inflation and Purchasing Power

13 of 20 participants (65.0%) correctly answered the inflation and purchasing-power question in the pre-workshop assessment.

Following the workshop, 16 of 21 respondents (76.2%) answered correctly.

Observed change: +11.2 percentage points
65.0% ⟶ 76.2%

The result indicates a positive change in observed understanding, although the concept remained the lowest-performing post-workshop assessment item.

8. Principal Impact Findings

The combined assessment results indicate five principal findings:

1. **Overall observed accuracy increased.**

   Mean accuracy across the four assessment items increased from 73.75% to 88.10%, representing a 14.35 percentage-point increase.

2. **The largest improvement occurred in diversification.**

   Correct responses increased by 20.7 percentage points, from 65.0% to 85.7%.

3. **Compound-interest understanding strengthened.**

   Correct responses increased from 75.0% to 90.5%.

4. **Existing strengths were reinforced.**

   Emergency-fund knowledge increased from an already strong 90.0% baseline to 100.0%.

5. **Inflation remained an area for continued reinforcement.**

   Although accuracy increased from 65.0% to 76.2%, the concept remained the lowest-performing item in the post-workshop assessment.

9. Programme Delivery Methodology

The Pan-Asia Financial Lab used an interactive, youth-oriented delivery model.

The programme incorporated:

1. **Foundational Instruction**
   Facilitators introduced core financial concepts using accessible examples and practical scenarios.
2. **Interactive Discussion**
   Participants were encouraged to discuss financial assumptions, decisions, and outcomes.
3. **Auction-Based Financial Simulation**
   Participants engaged in an interactive auction activity requiring decision-making under constraints and uncertainty.
4. **Applied Financial Reasoning**
   Concepts were connected to practical financial choices rather than being presented solely as abstract definitions.
5. **Post-Workshop Assessment**
   Participants completed a standardized assessment designed to measure observed knowledge immediately following the intervention.

10. Participant Feedback

Qualitative feedback collected following the workshop indicated positive participant engagement, particularly with the interactive components.

Selected anonymous participant observations included:

> *"Auction was very fun bro I can't lie."*
>
> *"It was really well organized bro."*
>
> *"Also it was a really nice workshop. Keep it up."*

These observations are presented as qualitative participant feedback and are not treated as quantitative evidence of learning outcomes.

11. Evaluation Limitations

For transparency, the following methodological limitations apply to the reported impact findings:

- The overall programme attendance is reported as approximately 25 participants.
- The pre-workshop assessment contained 20 responses, while the post-workshop assessment contained 21 responses.
- The available datasets do not establish a one-to-one matched respondent panel.
- The reported 19.46% literacy-gain metric therefore represents a relative change in cohort-level observed mean accuracy rather than an individual-level learning gain.
- The assessment consisted of four knowledge questions and should not be interpreted as a comprehensive measure of financial literacy.
- Post-workshop measurement was conducted immediately after the intervention and therefore does not establish

long-term retention or behavioural change.

These limitations are incorporated to ensure that programme impact claims remain proportionate to the evidence collected.

12. Strengthening Future Programme Evaluation

Future NeoEcon deployments will progressively strengthen the evaluation framework through:

- Anonymous participant identifiers allowing pre- and post-assessments to be matched;
- Standardized question banks across comparable workshops;
- Larger assessment cohorts where feasible;
- Measurement of financial confidence alongside knowledge;
- Follow-up assessments to evaluate knowledge retention; and
- Where appropriate, measurement of practical financial behaviours following programme participation.

This framework will allow future NeoEcon programmes to distinguish more clearly between immediate knowledge gains, sustained learning, and longer-term behavioural outcomes.

13. Conclusion

The NeoEcon Pan-Asia Financial Lab demonstrated the feasibility of delivering structured financial education to a geographically distributed youth audience through an interactive virtual format.

The programme reached approximately **25 participants** through a Pan-Asian, cross-border virtual learning format.

Across four assessed financial concepts, mean observed response accuracy increased from **73.75% to 88.10%**, representing a **14.35 percentage-point increase** and a calculated **19.46% relative increase in observed mean assessment accuracy**.

The largest observed improvement occurred in investment diversification, while emergency-fund knowledge reached complete post-workshop accuracy. Inflation and purchasing power showed positive movement but remained an area requiring further instructional reinforcement.

Taken together, the findings provide quantitative and qualitative evidence that the Pan-Asia Financial Lab successfully engaged participants with core financial concepts and produced a measurable increase in observed cohort-level assessment performance.

The programme also provides a foundation for increasingly rigorous evaluation of NeoEcon's international financial-literacy deployments.

14. Programme Documentation

Programme documentation maintained by NeoEcon includes:

- Workshop attendance documentation;
- Pre-workshop assessment dataset;
- Post-workshop assessment dataset;
- Workshop photographs and session documentation;
- Participant feedback;
- Facilitator records;
- Programme presentation and educational materials; and

- Internal workshop reporting documentation.

Workshop Identification
Workshop ID: ASIA-300726-001
Date: 30 July 2026
Format: Online — Google Meet
Participants: Approximately 25
Pre-Test: $N = 20$
Post-Test: $N = 21$
Regional Scope: Pan-Asia
Observed Literacy Gain: 19.46%
Absolute Accuracy Increase: +14.35 percentage points

NEOECON
Economics | Financial Literacy | Technology | Youth Development
www.neoecon.com • president@neoecon.com