USA Financial Literacy Initiative

Executive Recap Report

Youth Financial Education Workshop | Bridgewater, USA

Programme Summary
The NeoEcon USA Financial Literacy Initiative delivered a youth financial-education workshop for local high-school students and young people in Bridgewater, USA.
The session was delivered in collaboration with **West End House CBO** and facilitated by **Angie Gomez**. Based on the programme records and recollection available to NeoEcon, approximately **25 participants** took part in the session.
The workshop focused on practical financial skills relevant to teenagers beginning to manage allowances, employment income, digital payments, and their first bank accounts. Activities covered credit card mechanics, savings concepts, digital spending awareness, and manual transaction tracking.

1. Event Overview

Programme	NeoEcon USA Financial Literacy Initiative
Event	Youth Financial Education Workshop
Venue Partner	West End House CBO
Location	Bridgewater, USA
Lead Facilitator	Angie Gomez
Target Audience	Local high-school students and youth
Approximate Attendance	Approximately 25 participants

Approximately 25
Participants in attendance

2. Programme Context

The workshop was designed around financial situations increasingly relevant to teenagers as they begin to earn, receive, and manage money independently.

The programme focused particularly on the practical challenges associated with digital-first financial behaviour. Participants may interact with money primarily through digital payment platforms and mobile services, making individual purchases less tangible than physical cash transactions.

The workshop therefore aimed to make everyday financial decisions more visible and understandable, while introducing basic concepts that participants may encounter as they begin using bank accounts, payment cards, and other financial services.

3. What the Workshop Covered

The session combined explanation, discussion, demonstration, and practical exercises.

Understanding Credit

Participants explored the mechanics of credit-card borrowing through an interactive example involving a **$50 purchase** and the effect of making only minimum payments.

The objective was to introduce the relationship between borrowing, interest, and repayment before participants begin using credit independently.

Making Digital Spending Visible

Participants identified recurring digital expenses and considered how relatively small payments can accumulate over longer periods.

The exercise was intended to encourage greater awareness of subscription-based and other recurring spending.

Basic Spending Tracking

Participants were introduced to **LedgerPlus** and shown how to record weekly spending manually.

The activity emphasized the habit of actively recording transactions and reflecting on spending rather than relying entirely on passive account balances or digital notifications.

4. Key Learning Areas

Debit vs. Credit Card Mechanics	Understanding the distinction between debit and credit transactions and the role of interest in credit borrowing.
Savings Basics	Introducing the principle of earning interest on savings and the importance of understanding account features.
Digital Spending Tracking	Building awareness of recurring digital expenses and encouraging active tracking of transactions.
Practical Ledger Use	Introducing manual spending records through LedgerPlus as a simple financial-awareness tool.

5. Participant Feedback

Feedback was gathered informally during and following the session. No standardized pre- or post-workshop survey was administered for this event.

Informal discussion indicated that participants responded particularly positively to practical examples involving digital spending, recurring subscriptions, and credit-card interest.

One recurring theme was the usefulness of making small, frequent digital purchases more visible by considering their cumulative effect over time.

These observations are presented as qualitative programme feedback and are not treated as representative or statistically measured findings.

6. Programme Insight

The workshop highlighted the importance of adapting financial education to the financial environments in which young people actually operate.

For digital-first youth, a key educational challenge may be making otherwise frictionless transactions more visible and encouraging deliberate awareness of spending.

This reinforces a broader NeoEcon programme principle: financial education should be adapted to participants' practical circumstances rather than delivered as a single uniform curriculum.

7. Evaluation Note

This event was documented as an executive programme recap rather than a formal impact evaluation.

No standardized pre- or post-workshop assessment was administered, and therefore this report does not make quantitative claims about changes in financial knowledge, financial behaviour, or learning outcomes.

Attendance is presented as an **approximate programme figure** rather than a formally audited attendance count.

The evidence presented in this report consists primarily of the programme description, activities delivered, available event documentation, and qualitative observations from the session.

Accordingly, the report is intended to provide an accurate, conservative record of the nature and scope of the deployment rather than a formal statistical evaluation.

8. Conclusion

The NeoEcon USA Financial Literacy Initiative workshop provided approximately 25 young participants in Bridgewater with practical exposure to credit mechanics, savings concepts, digital spending awareness, and basic financial tracking.

The session used interactive examples and practical exercises to connect financial concepts with situations participants may encounter as they begin managing money independently.

While the event did not use a formal pre- and post-assessment, its delivery provides a qualitative record of NeoEcon's approach to adapting financial education to different youth contexts.

The workshop also highlighted the value of making digital financial behaviour more visible and understandable for young participants.

Programme Record
Programme: NeoEcon USA Financial Literacy Initiative
Event: Youth Financial Education Workshop
Venue Partner: West End House CBO
Location: Bridgewater, USA
Lead Facilitator: Angie Gomez
Approximate Attendance: Approximately 25 participants
Evaluation Type: Executive programme recap; no formal quantitative impact evaluation

NEOECON
Economics | Financial Literacy | Technology | Youth Development