



Financial Literacy Workshop

Period: 2025-2026

What do we need?

A workshop costs just \$200, and we aim to raise \$1,000 per year to run this impactful program. Your support will directly empower youth with the financial tools they need to build brighter, more secure futures—not only for themselves but for their communities as well. Any contribution makes a difference.

What's the problem?

According to the Ministry of Planning's 2024 report, Siem Reap ranks 3rd among Cambodian provinces with the highest levels of household debt, following Phnom Penh city and Kandal. A key contributing factor is the lack of basic financial literacy.



Hence, both high school and university students in rural and city areas never receive formal education on financial management, and many teachers themselves lack this knowledge. As a result, youth graduate without the skills to budget, save, or make responsible financial decisions, leaving them

and their families more vulnerable to long-term financial instability.

What do we do?

JWOC will conduct 5 financial literacy workshops annually, each serving up to 25 low-income youths. These sessions aim to equip youths with essential skills in budgeting, saving, and responsible financial decision-making through interactive activities, real-life scenarios, and mentoring.

Youth will learn how to track income and expenses, create savings plans, calculate interest rates, and understand the risks of debt and informal lending. These skills are crucial not only for navigating university life but also for building long-term financial resilience and independence.

Upon completion, youths will be assessed, and those meeting the criteria will receive a certificate recognizing their achievement. Beyond personal growth, many youths share their knowledge with peers and family members, expanding financial literacy within their communities. With each workshop, we are investing not only in individuals but also in the economic empowerment of future generations.