CO-OP YOUTH LEAD THE WAY: FINANCIAL LITERACY IN ACTION FOR GMW 2025



CDA REO 8, TACLOBAN CITY, Philippines – In celebration of Global Money Week (GMW) 2025, the Cooperative Development Authority (CDA) Region VIII Extension Office successfully conducted a virtual financial literacy event titled "FinLit: Youth Co-op Power – Think Before You Follow, Wise Money Tomorrow" on March 22, 2025, via Zoom Workplace. The event brought together young cooperative leaders, financial experts, and advocates to empower the youth with essential money management skills and cooperative values. The activity aimed to prepare young cooperative members with essential financial knowledge to make informed money decisions and secure a sustainable future.

The program commenced with an **Opening Remarks** delivered by the Assistant Regional Director and Officer-in-Charge of CDA Region VIII Extension Office, **Maripaz M. Del Pilar,** stressing the vital role of cooperatives in equipping the youth with financial knowledge and decision-making skills and empowering them to manage their finances wisely.



Providing a strong Message of Support, ASEC Luz H. Yringco, Board of Director III and Head of the Finance Cluster of the CDA, encouraged the youth to take control of their financial future and maximize cooperative opportunities. To energize the audience, a special intermission number was performed by Ms. Jahaziah Rahmiel H. Nacilla, Chairperson of the Education and Training Committee of PHCCI. The event was further enriched by an Inspirational Message from USEC Alexander B. Raquepo, Chairperson of the CDA, who underscored the value of financial discipline, smart spending, and early investments, urging young individuals to develop sound financial habits for long-term stability and success.



A key highlight of the event was the discussion led by **Dir. Bren Gabriel A. Arias, Board of Director of PHCCI LabCoop,**discussed the *fundamental principles of money management, the importance of setting financial goals, and budgeting strategies* to maintain financial stability. He provided real-world examples of cooperative members who

achieved financial success through disciplined budgeting and responsible spending. Meanwhile, Dir. Kylienne Janne C. Cardeño, Chairperson of PHCCI LabCoop, elaborated and shared

practical strategies on budgeting, saving, and investing, emphasizing the importance of setting financial goals and practicing discipline in spending. She further emphasized the importance of cultivating a saving culture at an early age and understanding various investment options, including cooperative investments. She also elaborated on how cooperative members can diversify their financial resources to achieve long-term financial security. Their discussions echoed the powerful statement: "Financial freedom begins with informed choices. When the youth learn to think before they follow, they pave the way for a wiser, wealthier tomorrow."



Adding an interactive element to the session, Jordan A. Madjus, Senior CDS from CRITS, hosted the GMW Trivia, which engaged participants in a fun and educational financial knowledge challenge. This was followed by an open forum, where young

attendees had the opportunity to ask questions and gain insights from the speakers. The event



concluded with a Closing Message from Irene R. Petilla, Senior CDS of the Credit Surety Fund Section (CSF), who expressed gratitude to the speakers, organizers, and participants. She

encouraged the youth to apply their financial knowledge in real-life situations and promote financial literacy in their respective communities. The event reinforced a crucial financial lesson: "Financial literacy is not an end but a lifelong journey toward financial well-being."

In an era where financial decisions are influenced by trends, social media, and peer pressure, it is more important than ever for the youth to be financially literate. **The FinLit: Youth Co-op Power** event successfully reinforced the significance of financial literacy among young cooperative members, to equip young individuals with the right knowledge and skills to make informed financial decisions that will shape a secure and sustainable future. It imprints as a reminder that **Financial Literacy** is not just about saving money—it's about **making informed choices**, **planning ahead**, and **using financial resources wisely** to create a more secure tomorrow.

With Global Money Week 2025 emphasizing the theme "Protect Your Money, Secure Your Future," the CDA Region VIII Extension Office remains committed to fostering financial education initiatives and supporting youth engagement in cooperatives. As the event concluded, the key message resonated with all participants: "Think Before You Follow – Wise Money Tomorrow." Through cooperative values and financial education, the youth are empowered to build a financially secure and sustainable future.

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