

The collage features 12 distinct images related to financial literacy initiatives. The top row includes a photo of two women in a gallery, a woman speaking at a podium for NFP Entrepreneurship Month, and a 'LIVE WEBINAR' banner for the 2021/2022 National Financial Literacy Survey Report. The middle row contains a 'COOKING with KIDS' banner, a laptop screen showing a presentation, and a 'LIVE STREAM' banner for the National Financial Literacy Programme. The bottom row shows three different speakers at podiums, with the last one accompanied by a banner about a new app for children.

**FOCUSED, DRIVEN AND PASSIONATELY COMMITTED TO  
A GREATER TRINIDAD AND TOBAGO**



**CENTRAL BANK OF TRINIDAD & TOBAGO | NATIONAL FINANCIAL LITERACY PROGRAMME**  
**[www.nflp.org.tt](http://www.nflp.org.tt)**

**2022 THEME****CHEERS TO L.I.F.E... Leading in Financial literacy Every day!****CPT Brochure**

## **CONSUMER PROTECTION TIPS BROCHURE KNOWLEDGE CAN BE YOUR STRONGEST ARMOR!**

Our phenomenal year commenced with the introduction of our latest publication via our website in early March, as part of its on-going mandate of developing educational material.

Given the upsurge in fraudulent activities, this very informative brochure highlighted key tips which can offer significant protection for persons completing electronic transactions.

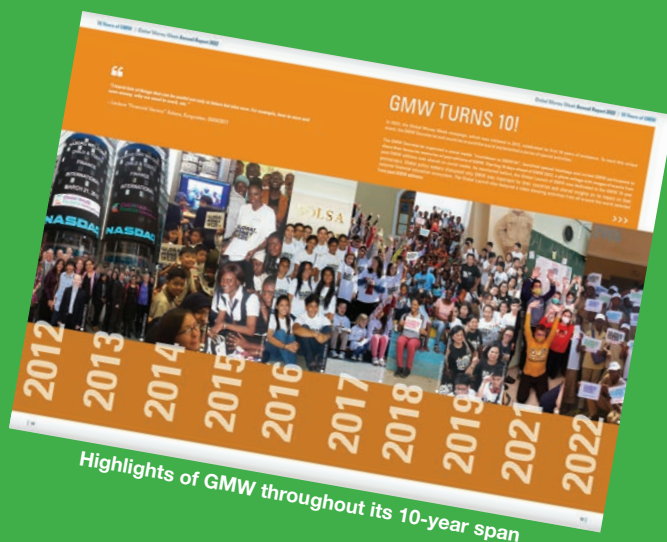
If you haven't read it, what are you waiting for? Head over to our website now at [www.nflp.org.tt](http://www.nflp.org.tt)

## **GLOBAL MONEY WEEK 2022! NFLP JOINS THE INTERNATIONAL FINANCIAL LITERACY COMMUNITY AND INVESTS IN THE YOUTH!**

The NFLP continued the momentum by uniting with 170 countries and 50 million children and young people worldwide to commemorate Global Money Week (GMW) 2022 from March 21st-27th. This year was momentous as it marked the 10th anniversary of this international campaign with the special theme of "BUILD YOUR FUTURE, BE SMART ABOUT MONEY!".

Given this significant milestone, the NFLP chose to observe and celebrate the occasion in a unique, ground breaking, exciting and most importantly, educational way by entering into a new era of financial literacy with the launch of a one of a kind enriching tool.

**FUN FACT** - GMW is "an annual global awareness-raising campaign on the importance of ensuring that young people, from an early age, are financially aware, and are gradually acquiring the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being and financial resilience".

**Highlights of GMW throughout its 10-year span****Trinidad & Tobago in GMW's 2022 Annual Report**



# NFLP TURNS HEADS FOR GLOBAL MONEY WEEK 2022 HERE COMES MONEY WORLD!!

## AN INTERACTIVE EDUCATIONAL JOURNEY CREATED TO TEACH, INSPIRE & EXCITE! LET'S PLAY!



Encouraged by GMW's 2022 theme, the NFLP introduced **MONEY WORLD** to the public, via a riveting virtual launch which featured key remarks from Governor Dr. Alvin Hilare, Mrs. Nicole Crooks, Senior Manager, HR, Industrial & External Relations and Mr. Dominic Stoddard, Financial Services Ombudsman. Mega soca star and successful youth entrepreneur Aaron "Voice" St. Louis' and influencer Xaiya Morris also joined the Central Bank team in offering their own personal endorsement of this novel, fun, exciting and educational outlet for young persons.



Money World Launch Promo Banner

**MONEY WORLD**, a web application (app) which targets children ages 7-11, consists of a highly interactive portal and seven stimulating games. The very engaging learning Portal introduces topics such as earning, savings, entrepreneurship and investing. Additionally, the seven educational games focus on specific areas such as Know your money, Needs vs Wants, Budgeting and Spending.

A few young and talented influencers from the extended CBTT family who were designated as **"NFLP junior web app ambassadors"**, assisted in this virtual post launch promotional campaign, which relied heavily on video productions for expanded reach on NFLP's social media pages and You Tube channel. The electrifying video campaign recorded a total of **45,317** views (IG & You tube) and a reach of just over **153,000** on Facebook.

The Money World portal and games are accessible via the NFLP's website and can be utilized as an enjoyable and enlightening family or class activity as both children and adults such as parents, teachers and/or guardians will be guaranteed to be uniquely enriched with some new financial knowledge! Visit <https://moneyworld.nflp.org.tt/> to play!



Money World Launch on NFLP's Website



Highlights from the Virtual Money World Launch  
- Key speakers and Web App Ambassadors



Money World Info Brochure - FAQ



Our CBTT Family/NFLP Junior Web App Ambassadors

# THE 2ND AMAZING APRIL'S EASTER CHALLENGE!

## WHERE NFLP KEEPS MAKING COMPETITIVE LEARNING FUNTASTIC!

The NFLP switched gears and took it up a notch in April with a second instalment of its thought provoking, informative and thrilling Easter challenge! Designed to tickle and creatively test the young minds while they enjoy their Easter vacation, the challenge format entailed the posting of three scrambled financial literacy focused phrases/sentences to our social media pages during the period 12th - 14th April 2022.

Contestants were then required to stay glued to our pages to look out for and solve the phrases, for a chance to win awesome NFLP branded items. Although a total of 43 persons took up the challenge and dared to enter, only twenty-eight (28) emerged as winners.

This year there was a significant increase in reach via Facebook between 2021 and 2022 by 144%, as recorded figures more than doubled from the previous year.



# THE NFLP SUCCESSFULLY EXECUTES ANOTHER MAJOR LAUNCH!

## LET'S TALK ABOUT THE STATUS OF PERSONAL FINANCES IN T&T WITH THE 2021/2022 NATIONAL FINANCIAL LITERACY SURVEY REPORT

Despite the numerous challenges posed by the covid-19 pandemic, the NFLP brilliantly persevered to effectively execute the third wave of the National Financial Literacy Survey. This project was extremely critical as it sought to gather data to facilitate the measuring of financial capability, knowledge of financial products and services and ability of persons to make sound financial decisions. Upon its seamless completion at the end of March 2022, the findings of the survey were presented to the public via a virtual launch on July 6th. The webinar featured remarks by Governor and Mrs. Nicole Crooks, as well as highly impactful presentations by Mr. Dominic Stoddard and Mr. Dan Iannicola, US based consultant of the Financial Literacy Group (FLG).

Mr. Stoddard succinctly highlighted the survey's key findings and Mr. Iannicola discussed the vital role of a national financial literacy strategy, as well as the ways in which these current results can be used to customize a strategy unique to our country's specific needs.

For the first time, summary findings were published on NFLP's website. The Survey results are particularly crucial as it is currently serving as a data based roadmap to guide the design of future programme interventions.

**NEW DATE!**

**LIVE WEBINAR**

The Central Bank of Trinidad and Tobago is pleased to invite you to a Webinar entitled:  
**Launch of 2021/2022 National Financial Literacy Survey Report**  
**Wednesday, July 6, 2022**  
**9:30 a.m.**

**IT WILL FOCUS ON:**

- Presentation of the 2022 National Financial Literacy Survey results
- Discussion on planned interventions by the NFLP moving forward
- The role of a National Financial Literacy Strategy

Click on the button to register to attend via Cisco Webex

**REGISTER**

Or join via <https://www.webex.com/>  
Meeting ID: 3349 943 8071 Password: NFLP

**LIVE STREAM**

[www.central-bank.org.tt](http://www.central-bank.org.tt) YouTube Facebook

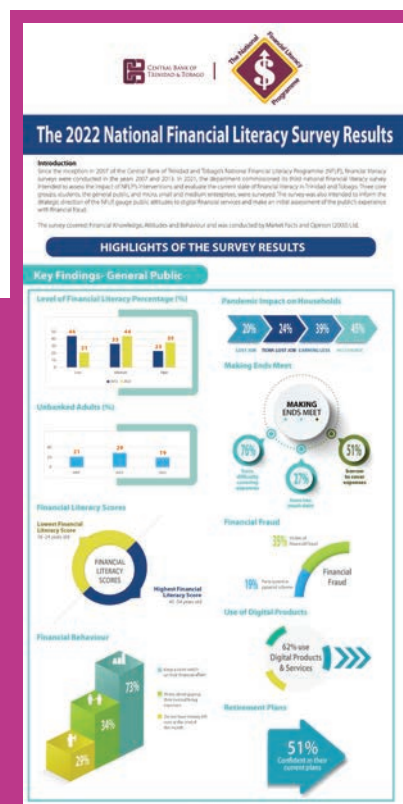
**SPEAKERS**

- Dr. Avelyn Williams, Governor
- Mr. Dan Iannicola, Jr., President and CEO, The Financial Literacy Group
- Mr. Dominic Stoddard, Financial Services Development
- Mrs. Nicole Crooks, Vice Manager, Human Resources, National Financial Literacy Programme
- Mrs. Christine Hudson-Winter, Assistant National Financial Literacy Officer

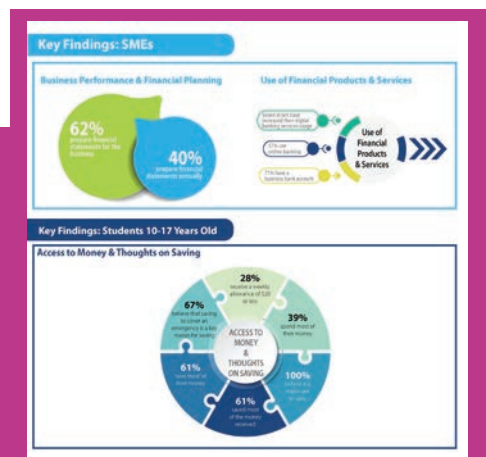
Key stakeholders, including the media, have been invited to the Webinar and the event will be streamed live on the Bank's website YouTube channel and Facebook page.

Questions from the Webinar participants will be taken following the presentations during the Q&A session. Members of the public can send their questions via [communications@centralbank.org.tt](mailto:communications@centralbank.org.tt) and/or through Facebook and YouTube comments.

Virtual Launch Ad - Social Media



Graphic Highlights of Key Survey Results



Graphic Highlights of Key Survey Results



# THE NFLP ENTREPRENEURSHIP MONEY SMART CAMPS!

## A WISE INVESTMENT IN THE FUTURE AND LEADERS OF THE NEXT GENERATION!

The NFLP was not only ecstatic to debut this important initiative, but also extremely proud to have been given the opportunity to touch the lives of so many young persons in such a unique and meaningful way.

Having established entrepreneurship as a critical area of focus, NFLP effectively completed two virtual camps entitled “**The NFLP Entrepreneurial Money Smart Camp**”, for children ages 11-13 (July) and 14-17 (August).

The public's response was exceptional, with a grand total of **388 registrants** for both camps. Campers were vastly enthusiastic as they were exposed to general money management critical topics such as saving, budgeting and goal setting, in addition to the niche skills of building a business mindset and creating a business plan. Certificates of completion were awarded to **110 and 80 participants**, for the July and August periods respectively.

The highlight of both camps was the presentation segment where participants bravely and impressively embraced the opportunity to display their business plans on the final day. The 14-17 age group presentations were executed as a challenge entitled as the “**Money Smart Pitch Competition**”. Winners were presented with book vouchers and NFLP back to school branded items.

Join us virtually for  
**THE NFLP ENTREPRENEURIAL MONEY SMART CAMP 2022**  
July 18th – July 29th

**Topics to be covered:**

- What influences money decisions?
- Setting Money Goals
- The Art of Budgeting
- Developing your Business Mindset
- Building confidence and resilience
- Creating a Business Plan

Camp time **9am-12noon** Ages **11-13**

Facilitated by  
Marketing Dynamics Business Solutions

VENUE **MS TEAMS**

**REGISTER ONLINE** [CLICK HERE](#)

For more information visit [f](#) and [ig](#)  
Or email us at [nflp-info@centralbank.org.tt](mailto:nflp-info@centralbank.org.tt)

**FREE**

Virtual Launch Ad - Social Media

JOIN US Virtually for the  
**THE NFLP ENTREPRENEURIAL MONEY SMART CAMP 2022**

**TOPICS TO BE COVERED:**

- MONEY MANAGEMENT
- SOCIAL ENTREPRENEURSHIP
- CREATING A BUSINESS PLAN
- BUSINESS MARKETING
- DEVELOPING YOUR BUSINESS MINDSET

**FACILITATED BY: MARKETING DYNAMICS BUSINESS SOLUTIONS**

VENUE: **MS TEAMS** **AUGUST 15TH – 26TH 2022** **AGES 14-17**  
CAMP TIME: 10AM-12NOON

**REGISTER ONLINE:** <https://portal.centralbank.org.tt/onlineentrepreneurcamp>

For more information, visit our [f](#) and [ig](#) pages or email us at [nflp-info@centralbank.org.tt](mailto:nflp-info@centralbank.org.tt)

**FREE**  
LET'S BE SMART ABOUT MONEY!

Virtual Launch Ad - Social Media

**CERTIFICATE OF COMPLETION**

This acknowledges that  
**Keanu James**  
has completed the NFLP Entrepreneurial Money Smart Camp 2022

*M. Nicole Crooks*  
M. Nicole Crooks  
Senior Manager  
Human Resources, Industrial and External Relations

*Adama Austin*  
Adama Austin  
Business Coach/Consultant  
Marketing Dynamics Business Solutions

Sample Certificate of Completion

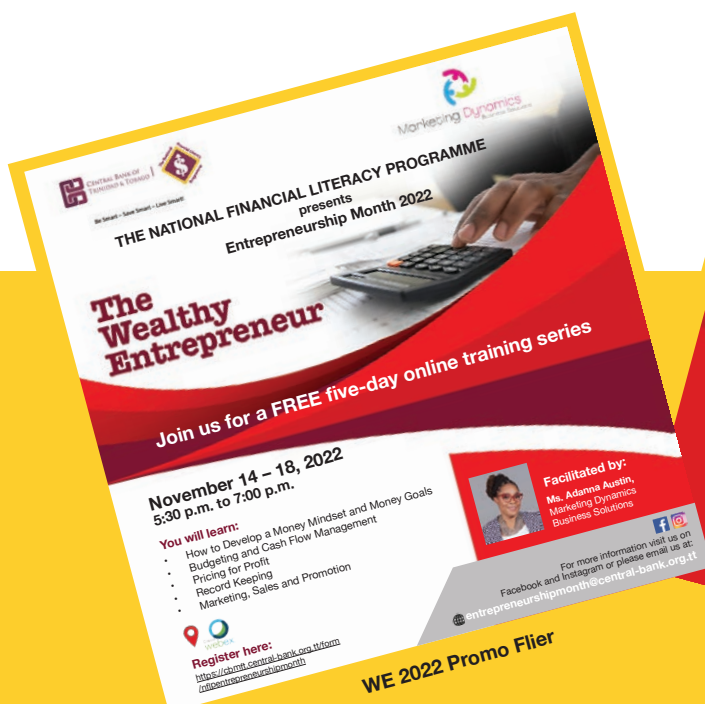
# THE COMMITMENT TO ENTREPRENEURSHIP CONTINUES WITH OUR OBSERVANCE OF ENTREPRENEURSHIP MONTH IN NOVEMBER

## WE PRESENT ... THE WEALTHY ENTREPRENEUR 2022!!

After serving the nation's youth, our entrepreneurial focus shifted to the adult population with the hosting of an exciting, free five-day online training series entitled "**The Wealthy Entrepreneur**". A total of 315 potential and existing entrepreneurs eagerly registered for the workshop, in hopes of being enlightened on this largely rewarding but potentially challenging subject matter.

During the period of **November 14th – 18th**, attendees were taught a variety of particular technical skills such as recording keeping, pricing for profit tactics, how to develop a detailed PR/marketing plan and cash flow strategies. Additionally, the critical money management life skills such as financial goal setting, budgeting and most importantly, how to cultivate a positive money mindset were also covered.

Given the heartwarming and positive feedback from numerous participants, the NFLP is eagerly looking forward to repeating this initiative in 2023!



WE 2022 Promo Flier

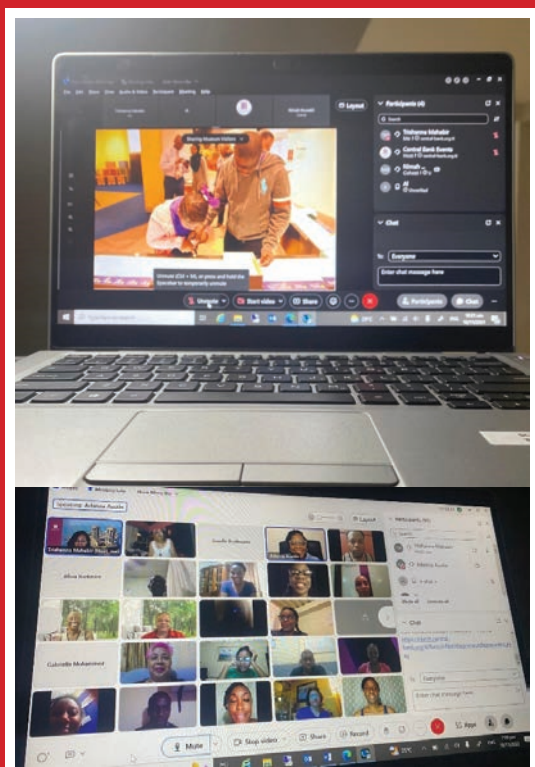


## CONTINUING TO POSITIVELY CHANGE MINDSETS, EMPOWER AN ENTIRE COUNTRY AND IMPROVE THE LIVES OF ALL ... ONE SESSION AT A TIME!

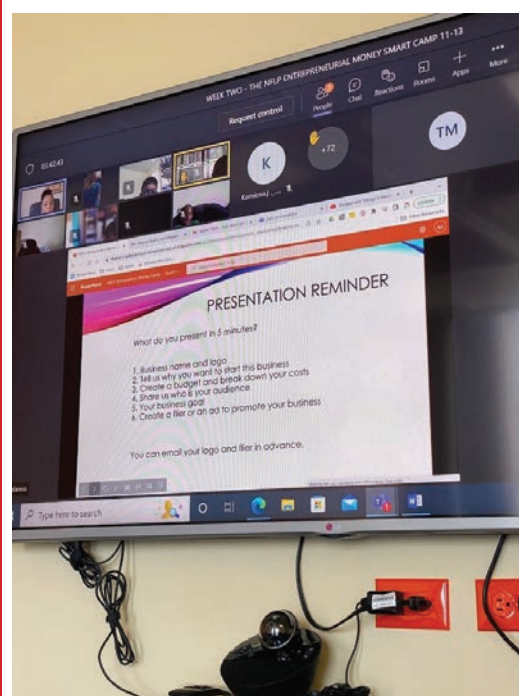
Hosting financial literacy sessions is a core function of NFLP's business model and the major mode used for the delivery of its very vital messages and teachings. Therefore, this year we were extremely pleased to record a total execution of 133 sessions which touched the lives of 7,093 persons for the period FY October 2021 – September 2022.

This illustrated a remarkable recovery from the covid-19 impact on this particular aspect of our operations, as the figures exhibited a significant increase compared to the previous year (FY 2020-2021) with 108 sessions and 3,897 recipients. Sessions held during this period were both in-person and virtual, comprising several key stakeholders spanning both the private and public sectors.

The momentum is expected to continue as the NFLP has already executed 23 sessions with a total of 975 participants for the first quarter of FY 2022-2023 (October-December 2022). We can't wait to continue our mandate of reaching communities, organizations and many of our treasured stakeholders!



Snapshots from a few of our virtual sessions



A sneak peek of the Money Smart Camp Session



# NFLP'S CREATIVE COLLABORATIVE CORNER TEAMWORK ALWAYS MAKES THE DREAM WORK!

## TTSEC TERTIARY LEVEL QUIZ

Our fellow National Financial Education Committee (NFEC) comrade organization, the Trinidad & Tobago Securities and Exchange Commission (TTSEC) hosted its first National Tertiary Level Quiz to commemorate its stellar 25th anniversary in the month of September. The NFLP was very honored and thrilled to collaborate on this magnificent occasion and project, which predominantly aimed to educate and empower the young adults of today. Our significant contribution included sponsorship of the competition prizes/tokens, as well as, the submission of 25 financial literacy focused questions which spanned all rounds of the quiz.

## COOKING WITH KIDS ON TV6!

Who ever thought that financial literacy can be taught in the kitchen? Well we did! The NFLP teamed up with Cake and Kale Productions, to join as part sponsor of its season 2 edition of the hit television show **Cooking with Kids**. For seven weeks, this entertaining, informative, creative and star studded local show, which was hosted by children of ages ranging from 11-17, featured local celebrities creating some enticing meals while discussing a range of pertinent topics including money matters.

Local celebrity guests included comedian **Errol Fabien**, soca star **Aaron Duncan**, radio/tv announcer/host **Whitney Husbands** and our very own **NFLP Web App Ambassador, Jacob Quintal**, who enthusiastically chatted about the importance of financial literacy and the newly launched Money World portal and games. Our special segment entitled **"TIPS IN THIRTY"** featured helpful financial tips via an animated and engaging audio-visual style, on topics such as saving, budgeting, wants vs needs, goal setting and smart spending.



# GET SOCIAL AND CONNECT WITH US ON FACEBOOK AND INSTAGRAM @NFLPTT

Have you checked us out on Facebook or Instagram? If not, what are you waiting for? You're missing out on financial tips, NFLP project highlights, stakeholder collaborations, fun challenges, jokes and so much more!

The NFLP's website and social media platforms experienced significant growth in terms of its website visitors, social media followership and by extension the level of interaction. Here is a snapshot of our performance in this area:

**Social media reach:** Extraordinary growth in both Facebook and Instagram reach were recorded in **FY2021/22**, with figures of **251,683** and **23,021**, when compared to the previous FY 2020/2021 data of 105,360 and 21,951, respectively.

**Social media followership:** We also gained hundreds of new followers! The Facebook and Instagram cumulatively gained a total of 894 new followers with Facebook and Instagram showing increases from 2,587 to 3,253 and 636 to 864, respectively.

**Website usage/hits:** Our website continued to be a significant source of interest by internet users worldwide with 5,092 unique visitors and a total of 6,534 website visits, from over twenty-five (28) countries.



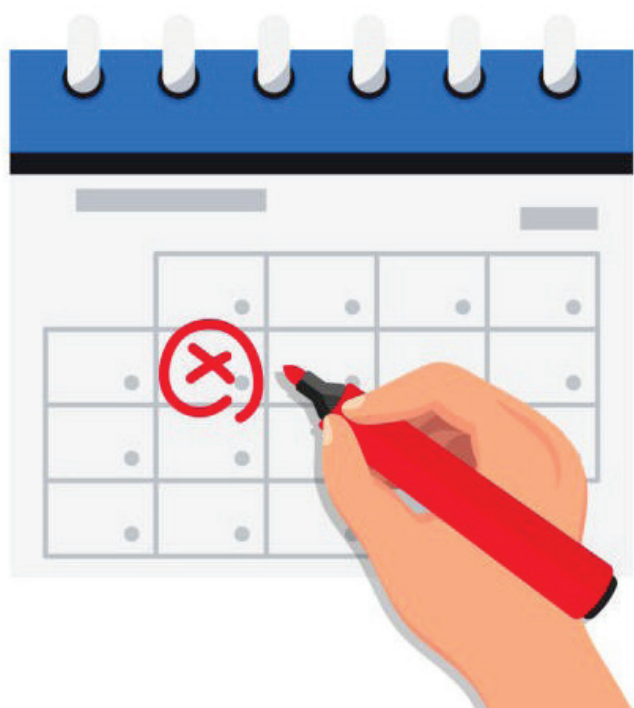
# DO YOU DARE US TO TOP OUR STELLAR 2022 PERFORMANCE IN 2023? WE'LL CHALLENGE ACCEPTED!! ...

## NEW YEAR, NEW ENCOUNTERS, NEW HEIGHTS, LET'S GO

In addition to a repeat of our successful projects in 2023, the NFLP will be looking to present a few new electrifying initiatives to our already very active calendar of events! As we seek to continue to deliver creative, engaging and highly impactful approaches of educating, inspiring, empowering and inculcating wise financial mindsets and habits, we'll be introducing the following:



- 1st Annual Financial Lit-Soca Fest
- FLM - Financial Literacy Month
- Launch of new NFLP publication







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