FINANCIAL LITERACY: FROM ALLOWANCE TO ASSESTS

Project Number: 10
Date: 27 October 2026
Location: Google Meet
Organized by: Interact Club of Pragyan Academy Pvt. Ltd.
Collaborated by:

- Interact Club of Pokhara Lakeside
- Interact Club of Manaslu World College
- Interact Club of Bishnu Memorial

Specified Committee: Professional Service
Guest Speaker: Prity Kumari Karn
Area of Focus: Financial Literacy

About "Financial Literacy: From Allowance to Assests"

Introduction:
Financial Literacy: Allowance to Assets was organized by the Interact Club of Pragyan Academy Pvt. Ltd. on 27 October 2026, in collaboration with the Interact Club of Pokhara Lakeside, Interact Club of Manaslu World College and Interact Club of Bishnu Memorial. The program aimed to equip young people with essential financial knowledge and practical skills to make informed financial decisions. By emphasizing budgeting, responsible spending, saving habits and the importance of building assets, the session encouraged participants to develop a healthier relationship with money and prepare for greater financial independence. The initiative highlighted the importance of introducing financial awareness at an early age so that young people can make thoughtful financial choices and build a more secure future.

Project Summary:
The financial literacy session brought together young participants from the collaborating Interact clubs to explore the fundamentals of personal finance and responsible money management. The program focused on helping youth understand how everyday financial decisions can influence their long-term financial well-being.

The session highlighted the importance of budgeting and financial planning, encouraging participants to understand their income, distinguish between needs and wants, track expenses and allocate money wisely. These practical concepts aimed to help young people develop disciplined spending habits while avoiding unnecessary financial pressure.

Itr. Aditi Parajuli
President RY(2026/27)

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Another key aspect of the program was understanding how to make informed financial choices. Participants were encouraged to think critically before spending, recognize the value of saving consistently and understand the difference between purchasing short-term wants and making decisions that contribute to long-term financial stability.

The discussion also introduced the concept of assets and financial growth, emphasizing the importance of developing financial awareness, planning ahead and making responsible decisions as young people gradually become more independent. Through practical examples and guidance from the guest speaker, the session aimed to make financial concepts accessible, relatable and applicable to everyday life.

The collaborative effort of the participating Interact clubs demonstrated a shared commitment to youth empowerment through education beyond the traditional classroom. By promoting financial literacy as an essential life skill, the program encouraged participants to become more confident, responsible and thoughtful decision-makers.

The session concluded with a valuable reminder that financial independence begins not with the amount of money one earns, but with the knowledge and discipline used to manage it.

Feedback of Attendees:
“Learning about the difference between needs and wants, saving and assets gave me a clearer perspective on how to manage money responsibly from a young age.”
- Itr. Rijan Shrestha (Member)

“The program was informative and practical. It encouraged us to think about our financial future and develop habits that can help us become more independent.”
- Itr. Anshu Pahari (Vice President)

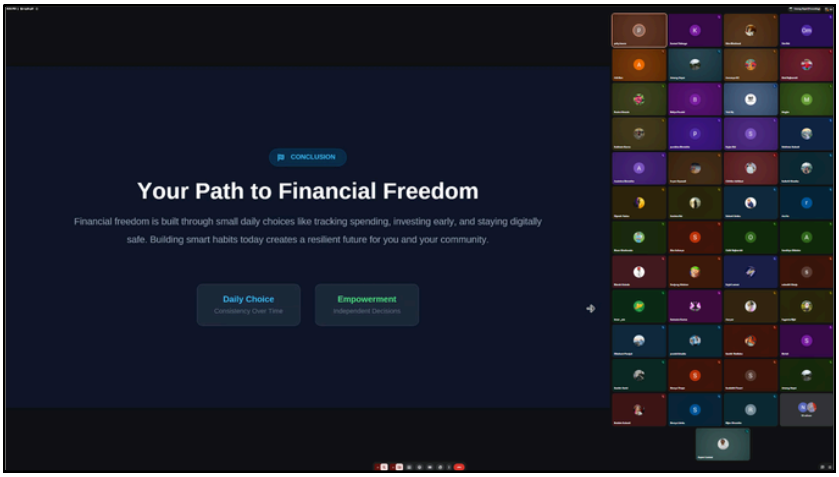
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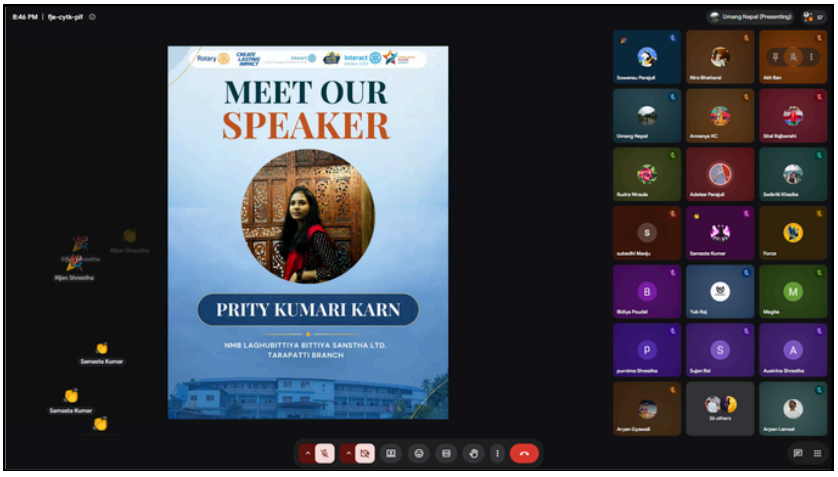
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