

15 April 2025

### **HSBC Malta Foundation and JA Malta Foundation organise financial literacy hackathon for young teens**

As part of the celebrations for Global Money Week 2025, themed "Protect your money, secure your future", the HSBC Malta Foundation and JA Malta teamed up once again to deliver an energetic, hands-on financial literacy experience for local students.

The Economics of Life Hackathon, hosted at St Clare's College Pembroke, brought together 22 teams of young teens aged 12 to 14 who were eager to test their skills in budgeting, planning, and real-life money decisions. With creativity and energy buzzing in the room, students were challenged to work through a "Teen Life Planner" scenario—balancing a budget, making smart choices, and staying focused on a future goal.

It wasn't just about numbers. The hackathon pushed students to think on their feet, work as a team, and present their strategies with confidence. Throughout the event, Duncan Triganza from HSBC Malta and Petra Ellul Mercer from JA Malta maintained high energy levels, fostering a dynamic and competitive atmosphere.

By the end of the event, it was clear that these young minds are more than capable of making savvy financial decisions when given the chance. Big congratulations go to Newark School, St Augustine School, and St Benedict School, who claimed the top three spots with their smart, strategic, and creative solutions.

Reflecting on the initiative, Matthew Caruana, CEO JA Malta commented, "Financial Capability is more than just understanding money—it's about building a mindset that helps young people protect their future. This hackathon provides a practical and engaging platform for students to apply economic concepts in real-world scenarios which they are accustomed to."

Glenn Bugeja at HSBC Malta Foundation added: "At HSBC Malta, we believe that financial literacy should be nurtured from an early age, giving young people the tools they need to make informed and responsible financial decisions. The enthusiasm and ingenuity displayed by the students during this hackathon are a testament to the importance of such initiatives in shaping future generations."

This hackathon aligns with the broader efforts of HSBC Malta Foundation and JA Malta to prepare today's youth for tomorrow's financial realities. With the talent and energy displayed during this event, the future looks promising and financially secure. By investing in knowledge and fostering critical thinking, HSBC Malta continues to play a key role in preparing students for the financial challenges and opportunities ahead.



1st Place: Newark School Malta Years 9 & 10

2nd Place: Toppers from St. Augustine College

3rd Place: St. Benedict College Pietru Pawl Saydon Secondary School Kirkop Team A

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