FWD and Junior Achievement inspire over 60,000 students in Asia to dream big with financial literacy

JA SparktheDream Social Challenge 2026 champions announced as young people from seven Asian markets put financial education into practice for community needs

Hong Kong, 13 November 2026 - FWD Group Holdings Limited ("FWD Group" or "FWD") today named the winners of the JA SparktheDream Social Challenge 2026 Asia Pacific Finals, as its financial literacy programme, JA SparktheDream, operated by Junior Achievement ("JA") reached the milestone of bringing financial education to 60,000 students across Asia.

The JA SparktheDream Social Challenge is an annual showcase that gives students a chance to put what they have learned into practice. The finals brought together 14 teams from seven markets: Hong Kong SAR, Indonesia, Japan, Malaysia, the Philippines, Singapore and Thailand. Judges assessed the projects on social relevance, innovation and creativity, solution feasibility, and passion and persuasion.

EcoSpark from Manito Central School, Albay in the Philippines took first place with "Ecocycle Saving Hub", an initiative that transforms waste into resources while promoting sustainability and supporting the local community. Second place went to Colsafearn from SMK Pantai Sepang Putra, Selangor in Malaysia, with Finshield from SMP Nation Star Academy, Surabaya in Indonesia awarded third place.

Cathy Knezevic, Group Chief Corporate Affairs Officer, FWD Group, said, "Congratulations to all the finalists. These students remind us that when a young person cares about something and has the knowledge and encouragement to act, they can help their communities grow. Financial literacy gives young people the confidence to make informed choices, plan ahead and dream big. Together with our partners at JA, we're proud to help more young people across Asia build the skills and self-belief to shape their futures and celebrate living."

Now in its fifth year, JA SparktheDream combines financial education with social and life skills. Through interactive games, digital activities and classroom sessions supported by FWD volunteers, students learn about money while building skills they can use beyond the classroom.

Dr Vivek Kumar, President and Chief Executive Officer of JA Asia Pacific, said, "One of the greatest investments we can make is in the potential of young people. At JA, we see every day how financial capability, entrepreneurial thinking and real world learning empower learners to become changemakers in their communities. Together with FWD, the JA SparktheDream Social Challenge provides a platform where learners across Asia Pacific can turn purpose into action, demonstrating that one idea, backed by knowledge, confidence and collaboration, can make a meaningful difference."



Champions of the JA SparktheDream Social Challenge 2026 Asia Pacific Finals - Team EcoSpark from Manito Central School, Albay in the Philippines - whose idea was to transform waste into resources while promoting sustainability and supporting the local community.



In second place was Colsafearn from SMK Pantai Sepang Putra, Selangor in Malaysia, for a mobile application that rewards users for collecting waste and keeping their communities clean and safe.



Third place went to Finshield from SMP Nation Star Academy, Surabaya in Indonesia, whose initiative uses a board game to help families learn about scam prevention and financial literacy.

Since 2022, JA SparktheDream has reached over 60,000 students in 370 schools, involved more than 1,500 FWD volunteers, and expanded beyond financial literacy to include broader themes of financial inclusion, social responsibility, wellbeing and community engagement, preparing students to meet the future with confidence. Among surveyed participants, an average of 88 per cent gained an understanding of money's role in daily life, while 81 per cent developed a greater awareness of community needs.

FWD and JA first piloted JA SparktheDream in Hong Kong SAR and Singapore in 2022. The programme has since been recognised with a Silver Award in the 2023 Investor and Financial Education Awards from the Investor and Financial Education Council in Hong Kong SAR; a Bronze Stevie® Award at the Asia-Pacific Stevie® Awards 2024 for Innovative Achievement in Corporate Social Responsibility in the Philippines; and a Special Mention in the 2024 Bisnis Indonesia Corporate Social Responsibility Awards in Indonesia.

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About FWD Group

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves over 40 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of changing the way people feel about insurance. FWD Group is listed on the Hong Kong Stock Exchange under the stock code 1828.

For more information, please visit www.fwd.com

About JA Asia Pacific

Junior Achievement (JA) was founded in 1919 to help bridge the gap between classrooms and workplaces. JA delivers hands-on learning in work readiness, financial health, entrepreneurship, STEM, sustainability and related areas. JA Worldwide delivers more than 23 million learning experiences each year in over 100 countries and has been nominated for the Nobel Peace Prize every year since 2022.

In 2026, JA Asia Pacific reached more than seven million youth across 14 markets and engaged more than 90,000 teachers and volunteers in the region.

Learn more about us here: www.jaasiapacific.org