

Financial Literacy as Cognitive Enrichment Intervention to Mitigate Dementia Risk within the Africa-FINGERS Trial



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- Dual-Impact Framework targeting cognitive performance and socioeconomic factors to improve holistic health outcomes
- Community-Centric Design to ensure programs are culturally grounded and resonate with diverse populations
- High Adherence Potential from leveraging community integration to foster sustained engagement and widespread, long -term impact

INTRODUCTION	METHODS	TRAINING THEMES & DELIVERY MODEL	FEEDBACK & RESULTS	REFERENCES												
Why Financial Literacy? Financial literacy and resources are essential tools to reverse poverty cycles and possibly reduce long-term dementia risk. Poverty and financial instability act as primary risk factors due to chronic stress and reduced access to health-protective resources Decline in financial management abilities, such as budgeting or banking, is often a precursor to clinical Alzheimer's symptoms Managing finances actively exercises executive function, reasoning and memory, which are essential for long-term cognitive maintenance Understanding the link between economic hardship and cognitive health The diagram illustrates a cycle where Multidimensional Poverty (financial exclusion and increased cognitive load caused by constant resource scarcity) leads to Cognitive Impact (reduced access to cognitive stimulation, leading to impairments in executive function, memory, and reasoning). This is addressed by the Intervention: Financial Literacy (strengthening planning and self-control skills through education as a pathway to cognitive health).	A Community Co-Design Process Culturally grounded financial literacy intervention developed through: Community Advisory Boards (CABs) Established to provide strategic guidance throughout the iterative development process. Focus Group Discussions (FGDs) Conducted with key demographic cohorts to gather collective perspectives. In-depth Interviews Individual stakeholders' interviews were conducted to capture specific, granular insights. Validation Workshops Workshops held to refine, review, and finalise content with key community partners. A multi-stage engagement strategy ensuring cultural relevance and community ownership <table><tr><td>Community Advisory Boards 6</td><td>In-depth Interviews 52</td></tr><tr><td>Focus Group Discussions 11</td><td>Validation Workshops 3</td></tr></table>	Community Advisory Boards 6	In-depth Interviews 52	Focus Group Discussions 11	Validation Workshops 3	Financial Literacy aligned with Cognitive Development Goals Context-specific, community-informed & socially enriched financial education Financial Literacy Pillar Framework <table><tr><td> Planning & Budgeting Enhances Executive Function by requiring structured resource allocation.</td><td> Saving & Goal Setting Strengthens Planning capabilities through long-term orientation.</td><td> Spending Decisions Improves Working Memory and Impulse Regulation.</td><td> Group Saving Fosters Social Cognition through collective goals.</td></tr></table> Cognitive Development Integrated with Financial Wellness A structured hybrid delivery model for maximum impact and scalability <table><tr><td> Hybrid Session Format Balanced delivery consisting of 4 total sessions, split evenly between 2 in-person and 2 virtual meetings.</td><td> Group Dynamics Optimized cohort size of approximately 25 participants to encourage active collaboration and peer engagement.</td></tr><tr><td> Interactive Learning Curriculum integrated with hands-on, interactive activities to reinforce learning objectives.</td><td> Sustainability Built on a 'train-the-trainer' model to facilitate future expansion and ensure long-term program integrity.</td></tr></table>	 Planning & Budgeting Enhances Executive Function by requiring structured resource allocation.	 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Preliminary ethnographic findings ✓ Strong community endorsement ✓ Cognitively stimulating and socially enriching ✓ Participant identified decision-making as highly relevant to daily life, dignity, and independence. ✓ Community feedback informed refinement of protocol and content to maximise engagement and adherence High Relevance Programs are perceived as directly applicable and beneficial to daily life routines. Gender-Inclusive Engagement 92% Empowerment Participants report a significantly stronger sense of personal dignity and autonomy. Intergenerational Value Strong appreciation for learning opportunities that bridge age gaps and foster community knowledge transfer.	Selected references supporting the rationale, development, and implementation are listed below: Glover et al., 2025; Clinical Gerontologist. DOI: 10.1080/07317115.2024.2375326 Han et al., 2015; J Aging Health. PMID: 25903976. Takeuchi et al., 2023; Front. Aging Neurosci. DOI: 10.3389 Han et al., 2016; Neuroimage. PMID: 26899784 CONTACT Africa-FINGERS Website Email: catherine.ajalo@aku.edu ALZHEIMER'S ASSOCIATION AAIC>26
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