**Financial Literacy for Hispanic Women by Rosaisha Ozoria**

**PROMPT:**Write about your hopes for the future of women and girls worldwide.

**SCHOLARSHIP:**Winners of this scholarship won a trip to accompany Women’s World Banking to Amman, Jordan for their biennial gathering of WWB network members.

**WINNING ESSAY:**

*“Twice a week I head down to volunteer at the Los Sures Social Services office, situated next to the local senior citizen home, to help at the food pantry. We distribute food to people in my neighborhood. Many are familiar faces. Many are middle-aged Hispanic women with children dangling from their hips like grass skirts. These women are there as a result of their culture and lack of financial knowledge. In our Spanish culture, patriarchy prevents women from preparing for themselves as much as they should. This leads to Hispanic women having little or no money management skills. Financial illiteracy is a major issue in my neighborhood, and that is why I hope to give Hispanic women a chance for a better future through financial education.*

*While I was volunteering I met a woman who happened to live in the same building as my aunt. Unemployed with two young children, and a husband earning minimum wage at a fast food restaurant, she struggled to get by every day. I thought to myself – many in my community are just like her. Then I realized I could do something to help. How? I can start a financial literacy program, which teaches Hispanic women to earn and manage money. Once a woman becomes financially literate, she is capable of making good personal and professional decisions, empowering her to improve her family’s financial well-being. Moreover, such a program will help Hispanic women become competitive employees, even in a slow recovering economy such as the one we are experiencing now.*

*Participating in the 2013 Women’s World Banking Global Meeting in Amman, Jordan gives me access to invaluable resources that will help me achieve this goal. I hope to find mentors from a roomful of inspiring, experienced leaders who will offer me their guidance. Also, meeting accomplished women from other countries means access to new ideas and unique perspectives. And if I am lucky, I may even come across individuals who can provide financial support to jumpstart my financial literacy program for Hispanic women. Lastly, I will tell my idea to everyone I meet in Jordan, a baby step to help Hispanic women rise from poverty.*

*The world continues to change rapidly, especially with globalization. It is about time that Hispanic women strive for gender equality. Thus, it is essential that Hispanic women increase their roles and knowledge in finance. The women in my neighborhood shall no longer be left out. I will task myself to help these women become better, stronger and most importantly, take control of their lives. I want to be involved so that they can save themselves from any unforeseen financial crisis. This is a tremendous goal, but for me, it is an opportunity to make a difference – in my neighborhood and for my Spanish community.”*