Department of Finance in Ajman Delivers “Ajman Mal Plus” as Part of “Our Happy Summer 2026” to Empower Students with Financial and Artificial Intelligence Skills

Published: 13 Aug 2026

A Journey into Financial Literacy and Artificial Intelligence

Ajman, United Arab Emirates – 13 August 2026: As part of its efforts to invest in enhancing the capabilities of younger generations and equipping them with future-ready skills, the Department of Finance in Ajman is delivering the “Ajman Mal Plus” programme as part of “Our Happy Summer 2026”. The three-day interactive training experience combines financial literacy with artificial intelligence (AI) skills, empowering students to understand and manage finances, make more informed decisions, and transform financial knowledge into practical applications that can be implemented in their daily lives.

The programme follows a structured learning journey that takes participants from knowledge to skills and practical application. The first day focuses on the fundamentals of financial literacy, including income and expenses, distinguishing between needs and wants, setting financial goals, preparing a budget, and developing saving habits. The second day is dedicated to developing participants’ skills in using AI as an assistant for financial planning and analysis, writing effective prompts, and transforming data into financial indicators, charts, and dashboards. The third day focuses on practical application and presentations, with teams presenting their projects before an evaluation panel, followed by the announcement of results and recognition of participants.

“Ajman Mal Plus” is characterised by its practical approach, with each session combining knowledge and hands-on application. This enables participants to develop a financial plan, read and analyse data, select appropriate financial performance indicators, and draw insights from them. Participants also learn how to use AI tools safely and responsibly, with an emphasis on how to protect banking details or sensitive personal information.

The participants conclude their learning journey with the “Ajman Mal Plus” Dashboard Challenge, where teams develop a financial dashboard featuring key performance indicators, charts, a clear financial goal, and data-driven insights, while demonstrating how AI can be used in its creation, analysis, and improvement. Projects are assessed based on criteria including the clarity and organisation of the dashboard, the selection of appropriate indicators and charts, the quality of AI use and prompts, the strength of analysis and insights, as well as presentation and teamwork.

Commenting on the programme, His Excellency Marwan Ahmed Al Ali, Director General of the Department of Finance in Ajman, said: “Financial literacy has become one of the essential skills young people need to make more informed and responsible decisions, while the use of artificial intelligence is opening new horizons for financial planning and data analysis. Through ‘Ajman Mal Plus’, we seek to equip students with practical

knowledge and skills that enable them to manage their resources effectively and enhance their readiness to participate in a knowledge-based and innovation-driven economy, in line with the Emirate's aspirations and Ajman Vision 2030."

Zainab Ali Al Balushi, Presenter of the Ajman Mal Plus programme, said: "The programme was designed to make students active participants in the experience rather than passive recipients of information. We begin by understanding financial behaviour and distinguishing between needs and wants, then move on to setting goals, preparing a budget, and developing a savings plan. We then use AI to analyse data and transform it into clear indicators and dashboards. Our goal is for participants to complete the programme with the ability to think before spending, understand their financial figures, ask the right questions when using AI tools, and make more informed and responsible financial decisions."

The programme reflects the Department of Finance in Ajman's ongoing efforts to deliver educational initiatives that combine financial literacy with modern digital skills. It supports the development of a generation equipped with practical tools for planning, decision-making, and teamwork, promoting responsible financial behaviour and strengthening young people's readiness for the demands of the future.