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National Investing Debate Competition 2026

Preliminary Round
Monday 28 September 2026
Cipriani College of Labour and Co-operative Studies, Valsayn

Good morning everyone.

To our students, teachers and debate coaches; distinguished judges; representatives of our partner organisations; colleagues from the Trinidad and Tobago Securities and Exchange Commission; and everyone joining us here and online: welcome to the Preliminary Round of the National Investing Debate Competition 2026.

Today, 22 teams from secondary schools across Trinidad and Tobago are here to debate questions that matter well beyond this room. You will hear arguments about financial literacy, advice on social media and the decisions young people face in a world of virtual assets. The theme, "Our Virtual Assets," is timely. Technology can place an investment opportunity in your hand in seconds. Sound judgment takes more than seconds.

I want you to leave today with three ideas. They apply whether you are a student deciding what to do with your first earnings, a parent discussing money at home, or an adult considering an investment.

First, every financial choice is a choice about your future.

Financial literacy begins with habits, not complicated terminology. Imagine receiving money for your birthday or earning money during the holidays. You could spend all of it today, save some toward a goal, or invest a portion after understanding the risks. There is no single answer for every person. The important thing is to recognise the choice, consider its consequences and make it deliberately.

The same principle applies on a larger scale. Before you invest, ask what you are trying to achieve, when you might need the money, what you could lose and whether you understand the product. Diversification matters because placing everything in one opportunity can turn one mistake into a serious setback. A habit of planning and asking questions, formed early, can protect you for decades.

Second, attention is not evidence, and popularity is not protection.

A video can gather thousands of views and still be wrong. A message from a familiar face can still lead to a fraudulent account. A promise of fast, guaranteed returns should make you stop and examine the claim more carefully. If someone tells you to act immediately, send money to a personal account, or recruit friends before you have checked the facts, that pressure itself is a warning sign.

This is particularly relevant to virtual assets. New technology may create opportunities, but a new name or a polished app does not remove risk. Find out what is being offered, who stands behind it, how your money or assets will be held, and what protections actually apply. Verify the source independently. Ask a trusted person who is willing to question the offer. And if you cannot explain the investment in your own words, pause before you commit.

Third, your strongest tool is the courage to think for yourself—and to change your mind when the evidence warrants it.

That is what makes debate such a valuable exercise. Today, you may be asked to argue a position you did not choose. To do it well, you must understand the other side, test the evidence and respond fairly. A strong speaker does more than speak with confidence; a strong speaker listens. When someone raises a fact you had overlooked, acknowledging it is a sign of judgment, not weakness.

Our public conversations about money and technology need that same discipline. We can welcome innovation while asking hard questions about risks. We can disagree without dismissing one another. And we can recognise that a persuasive story is no substitute for facts. Those habits make better investors, better leaders and a stronger society.

To the students: congratulations on earning your place here. Some of you will advance, but every team has already done something valuable by preparing to stand before an audience and defend an argument. Six teams will move from today's Preliminary Round to the Semi-Finals on 16 October, and two will advance to the Grand Final on 30 October. Whatever today's result, ask yourself what you learned, what challenged your thinking and what you will do differently next time you face a financial decision.

To the teachers and coaches: thank you for the time you have invested in these students. Your work extends beyond preparing them for a competition. You are helping them develop the confidence to ask questions and the patience to seek sound answers.

To everyone watching: the responsibility for financial education does not sit with students alone. Families can discuss everyday choices. Schools can connect financial ideas to practical learning. Financial institutions, regulators and the wider community must communicate clearly and earn the public's trust. At the TTSEC, investor education is part of our responsibility because informed decisions help protect investors and strengthen our market.

Students, as you take the floor today, remember the three ideas: choose deliberately; check before you trust; and let evidence shape your view. These are useful rules for a debate. They are even more useful when your own money and future are at stake.

On behalf of the Board, Management and Staff of the Trinidad and Tobago Securities and Exchange Commission, I wish all 22 teams every success. Welcome to the National Investing Debate Competition 2026. Let the debates begin.

Thank you.