

Hong Kong Financial Competency Framework

香港理財能力架構





關於投資者及理財教育委員會

投資者及理財教育委員會(投委會)於2012年成立，是專責帶領香港理財能力發展的公營機構，並獲四家金融監管機構及教育局支持。投委會透過消費者教育平台「錢家有道」推廣及提供免費和持平公正的理財教育資源及計劃，並帶領理財能力策略為持份者締造有利環境，從而為香港不同群組提供更多優質的理財教育。

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Introduction

香港理財能力架構簡介

Why a Financial Competency Framework is needed

Improving financial literacy helps to empower individuals and their families to make informed financial decisions, thus contributing to financial well-being on both personal and societal levels.

A financial competency framework identifies a set of attitudes, motivations, knowledge, skills, and behaviour required for financial literacy. Different societies, and people at different life stages, require different financial competencies. It is widely recognised as international best practice that economies (e.g. Australia, Japan, New Zealand and the United Kingdom) develop their own financial competency frameworks, suited to their local needs. Attached is such a framework for Hong Kong.

Uses of a Financial Competency Framework

Financial education is a process intended to increase the financial literacy level of people. With improved financial literacy, they can manage their personal finances better. Financial education initiatives could be in the form of practical experience, peer learning, formal education, discussions or activities in the community.

A financial competency framework can be used by different organisations – such as government bodies, policymakers, NGOs, financial institutions and education providers – that are interested in the provision of financial education or embed financial education elements as an integral part of their services. The benefits of using such a framework are that it

- Helps to improve the clarity and visibility of financial literacy issues amongst the wider community;
- Increases awareness of the need for financial education in schools and society at large;
- Provides a reference of the ideal status for the financial literacy of the population, so that potential gaps in the current provision of financial education can be identified and measured;
- Provides guidance for the development of consistent content, resources and communication messages. It can help to shape lesson plans, unit and course outlines, learning activities and community programmes as well as textbooks and other instructional materials;
- Provides guidelines for evaluating financial education initiatives.

為何需要「理財能力架構」

提升理財能力，能幫助個人及其家庭作出有根據的財務決定，從而改善個人及社會的財務狀況。

理財能力架構闡述理財能力所涵蓋的範圍，包括態度、動機、知識、技能及行為多方面。在不同的社會及人生階段，所需的理財能力都不同。而國際上廣泛認受的最佳做法，是個別經濟體（如澳洲、日本、紐西蘭及英國）根據當地的需要，自行訂定一套理財能力架構。而根據香港所訂定的理財能力架構，請參閱附件。

「理財能力架構」的用途

理財教育是一個旨在提升大眾理財能力的過程。理財能力的提升，他們能更好管理個人財產。此方面的教育可以透過多種形式進行，包括實踐經驗、同輩學習、正規教育、討論或社區活動。

理財能力架構可供有意提供理財教育或於其服務中加入理財教育元素的各類型機構使用，例如政府單位、政策制定機構、非政府組織、金融機構及教育服務機構。利用此架構的好處包括：

- 幫助更多社區人士更清晰了解和關注理財能力的問題；
- 於學校及社會提高對理財教育需求的關注；
- 作為當地人口最理想的理財能力程度之參考，從而能夠確定和量度與現行理財教育的之差距；
- 為建立一致的內容、資源和溝通訊息提供指南，藉此協助制定課堂規劃、單元和課程大綱、教學活動和社區計劃、以及課本和其他教材；及
- 作為評估理財教育項目的指引。

A financial competency framework presents the financial competencies that a person at different life stages should ideally possess. It is up to professional judgement of the various organisations to decide how to address the competencies, as the framework is not a curriculum and does not prescribe any particular approaches to financial education.

After reading the financial competency framework, organisations may select themes or competencies that are appropriate to the needs of the learners in a specific setting. They can use the framework to design new personal finance units or courses, or to help integrate specific concepts into existing initiatives.

How the Hong Kong Financial Competency Framework was developed

In 2015, the IFEC appointed a research team from The Education University of Hong Kong (EdUHK) to develop the first version of the FCF. In 2019 the FCF was updated and the enclosed version of the FCF builds on the original framework and is extended to include the Kindergarten stage.

Working groups (consisting of financial education providers, academics and school educators) also provided advice and feedback on the development of the FCF on both occasions.

Structure

The structure of the FCF is

- Applicable to schoolchildren in kindergarten, primary and secondary education, and adults of all academic levels and social status;
- Progressive, with an emphasis on outcome-based learning; the competencies exhibited at a particular stage encompass the outcomes from previous learning stages;
- Practical, taking into account the curriculum guides developed by the Education Bureau as well as the needs of children and adults in the context of the society of Hong Kong.

Because of limited experience and responsibilities, a typical senior secondary-school graduate will not exhibit the same degree of knowledge of personal finances as a financially literate adult. Financially literate secondary school graduates, however, should have a general understanding of all the key themes of personal finance. They will need to be confident in finding and using the information required to make informed and responsible financial decisions for themselves and their families as they enter adulthood.

Hence, the FCF is divided into two parts: the Financial Competency Framework – Schoolchildren and the Financial Competency Framework – Adults; both parts share common key components and are progressive.

Progressive learning in the FCF for schoolchildren is set out for the five learning stages: KG (Kindergarten), KS1 (Primary 1 to 3),

理財能力架構描述一個人在不同的人生階段中，應該擁有的理財能力。由於此架構並非一個課程，亦不會規限任何理財教育方法，因此各機構可以專業角度判斷如何針對有關的能力作出跟進。

各機構在閱讀理財能力架構後，可根據受眾於特定情況下的需要，選擇最合適的主題或能力，亦可用以設計新的個人理財單元或課程，或將部份概念融入現有的課程之中。

「香港理財能力架構」的建立

投委會於2015年委託香港教育大學的一支研究團隊建立初版「香港理財能力架構」，於2019年，投委會更新了原有的理財能力架構，並且將其延伸到幼稚園階段。

由理財教育提供者、學者和教育界人士組成的工作小組，亦有就「香港理財能力架構」的建立提供建議和意見。

結構

「香港理財能力架構」的結構：

- 適合就讀幼稚園、中小學的學童，及任何教育程度和社會階層的成人；
- 採取漸進模式，重視以成果為本的學習；於特定階段所列出的能力將包含先前學習階段的成果；
- 重視實用性，除配合教育局所制定的課程指引外，亦針對在香港社會環境中的學童和成人之需要。

由於缺乏經驗和職責，一個普通的高中畢業生的個人理財知識程度應不及一個精通理財的成人。然而，具理財能力的中學畢業生亦應大致理解所有個人理財的主題。當他們步入成年，需要有信心地尋找和利用能幫助他們作出有根據和負責任的財務決定之資訊。

因此，「香港理財能力架構」分為兩部份：理財能力架構—學童、及理財能力架構—成人；兩部份皆包含相同的主要元素，亦同樣採取漸進模式。

為學童而設的理財能力架構分為五個漸進階段：KG（幼稚園）、KS1（小一至小三）、KS2（小四至小六）、KS3（中一至中三）及 KS4（中四

KS2 (Primary 4 to 6), KS3 (Secondary 1 to 3) and KS4 (Secondary 4 to 6). The FCF describes what a child should know and be able to demonstrate at the end of each key stage, but not necessarily what should be taught at that key stage.

The knowledge and skills expected of adults are arranged in two levels. The Core level describes the basic competencies that all adults should possess, while the Extended level contains competencies that an adult may need, depending on individual circumstances. The ideal competencies of an adult include not only those outlined in the FCF for adults but also those from the FCF for schoolchildren.

Key components

There are four interrelated components to the FCF:

(1) **Attitudes (A)** covers a person's thoughts, beliefs and feelings, and his or her tendencies towards certain kinds of behaviour.

(2) **Motivations (M)** covers the incentives a person has to act in a certain way (or at least to develop an inclination for specific behaviour).

(3) **Knowledge and skills** covers the acquisition of fundamental concepts and practical skills that progress from easy to complex and from general to specific; these are for present or future use. There are seven themes

Money and Banking (MB) covers the nature of money and how the banking system works;

Income and Taxation (IT) covers earning money and people's obligations to society;

Saving and Investing (SI) covers creating wealth for financial goals;

Spending and Credit (SC) covers using money that a person has or may need to borrow;

Consumer Rights and Responsibilities (CR) covers the consumer protection system and what constitutes a responsible consumer;

Financial Planning (FP) covers planning for the future use of money;

Protection and Risk (PR) covers managing possible financial losses.

(4) **Behaviour (B)** is the ultimate outcome; it is the behaviour a person actively engages in, insofar as it directly impacts his or her financial well-being.

至中六)。理財能力架構描述學童於每個階段完結後應該具備的知識和能展示的能力，但並不一定等同應該在該階段的學習內容。

預期成人所需的知識和技能分為兩個程度，核心程度描述所有成人皆須擁有的基本能力，而延伸程度則包含成人視乎個別情況所需的能力。就成人而言，最理想的情況是兼具成人理財能力架構及學童理財能力架構所列出的元素。

主要元素

理財能力包含四個相互關聯的元素。

(1) **態度 (A)** 指一個人的思想、信念和感受，以及他 / 她對某些行為的傾向。

(2) **動機 (M)** 一個人進行某種行為 (或只就某行為產生傾向) 的誘因。

(3) **知識及技能** 指擁有基本概念和實踐技能，程度由容易到複雜、由普遍至詳細；這些知識及技能可供現時或將來使用，主要分為七個主題：

金錢和銀行 (MB) 涵蓋金錢的性質和銀行體系的運作；

收入和稅項 (IT) 涵蓋賺取金錢及市民對社會的義務；

儲蓄和投資 (SI) 涵蓋創造財富以達到理財目標；

開支和信貸 (SC) 涵蓋使用本身擁有或由借貸而來的金錢；

消費者權利和責任 (CR) 涵蓋消費者保障制度及如何成為負責任的消費者；

財務策劃 (FP) 涵蓋策劃未來的財務安排；

保障和風險 (PR) 涵蓋管理潛在的財務損失。

(4) **行為 (B)** 是最後的學習成果；指一個人主動進行、而直接會影響他 / 她的財務健康狀況之行為。

Competencies

For competencies to be included in the FCF, they need to be able to contribute to the development of an individual's financial well-being. However, financial wellbeing can mean different things to different people and cultures. Referencing the definition given by Organisation for Economic Co-operation and Development, "financial well-being can be defined as a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future, and is able to make choices that allow enjoyment of life".

How to read the Hong Kong Financial Competency Framework

The documentation consists of the Financial Competency Framework – Schoolchildren table, the Financial Competency Framework – Adults table and the Explanatory notes.

It is recommended that the cells within the FCF tables should be read both horizontally (by themes) and vertically (by stages/levels) to gain an understanding of how the competencies of each theme progress and the range of content at each individual stage/level. A description and/or examples of each competency can be found in the Explanatory notes section.

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能力

此理財能力架構所覆蓋的能力，皆對個人的財務健康狀況發展有幫助。但是，對於不同的人 and 社會文化來說，財務健康具有不同的意義。參考「經濟合作與發展組織」的定義，財務健康可定義為一個人能完全應付當前及持續的財務責任，對財務前景感到安穩，並有條件選擇享受生活。

如何閱讀「香港理財能力架構」

文件包括理財能力架構—學童圖表、理財能力架構—成人圖表及註釋。

建議同時以橫向（根據主題）及縱向（根據階段/程度）閱讀理財能力架構圖表內的方格，從而了解每個主題的能力如何漸進發展，及於每個單獨的階段/程度所包括的內容。每種能力的簡介和/或例子可參閱註釋的部份。

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Financial Competency Framework - Schoolchildren (KG to KS4)

Progressive competence elements for each key stage

KG (Kindergarten) age 3-5		KS1 (P1-P3) age 6-8	KS2 (P4-P6) age 9-11	KS3 (S1-S3) age 12-14	KS4 (S4-S6) age 15-17	
<p>A1. Be appreciative when given things</p> <p>A2. Be happy when sharing things with others who are in need</p> <p>A3. Have a sense of achievement when recognised for making an extra effort</p> <p>A4. Respect the ownership of other people's personal belongings</p>	Attitude (A)	<p>A5. Be conscious about consuming within one's resources</p> <p>A6. Accept that one cannot have everything as one has only limited amount of resource e.g. time, money</p> <p>A7. Seek a trustworthy source of advice if one has a money issue</p> <p>A8. Be prepared to delay gratification in order to gain more in the future</p>	<p>A9. Withstand the influence of peer pressure and promotional messages on spending</p> <p>A10. Accept that money plays an important part in our life, but it is not the only source of happiness</p>	<p>A11. Accept that learning more about finance can help in making better financial decisions</p> <p>A12. Trust that it is cheaper "to save to spend" than "to borrow to spend"</p> <p>A13. Be responsible for managing one's own cash</p> <p>A14. Accept that all investments carry a risk of losing value</p>	<p>A15. Accept that money needs to be actively managed</p> <p>A16. Be responsible for planning one's own future</p> <p>A17. Take an interest in learning more about daily financial matters</p> <p>A18. Accept that investments with higher returns carry a higher risk of losing value</p> <p>A19. Appreciate the value of sound financial advice</p>	
<p>M1. Curious about the use of money in real life situations</p>		Motivative (M)	<p>M2. Aspire to improve one's life</p> <p>M3. Aspire to manage resources well to achieve a happier life</p>	<p>M4. Saving now is a way to be able to spend in the future</p> <p>M5. Being diligent can help pursue one's goals for future betterment</p>	<p>M6. Good planning can help meet the financial needs of different life stages</p> <p>M7. Early planning can generate more options for achieving one's goals</p>	<p>M8. A sensible financial plan can help one achieve one's career goals and life goals</p>
<p>MB1. Recognise that different coins have different values and compare the value of coins</p> <p>MB2. Recognise that Octopus is a non-cash form of payment method commonly used in Hong Kong</p>	Knowledge and Skills		<p>MB3. Count coins and notes accurately, and put them in the correct order of value</p> <p>MB4. Recognise the functions and value of money</p>	<p>MB5. Recognise the different, common forms of money used in Hong Kong, and understand how they can be used as methods of payment</p> <p>MB6. Pay for goods and services with coins and notes, and calculate the correct change (cash settlement)</p> <p>MB7. Pay for goods and services by non-cash means</p>	<p>MB8. Explain the role of banks and basic types of bank accounts in Hong Kong</p> <p>MB9. Describe online financial services</p>	<p>MB10. Identify other services provided by banks and financial institutions in Hong Kong</p> <p>MB11. Recognise the costs associated with different methods of payment</p> <p>MB12. Explain why there are different currencies and exchange rates</p>
<p>IT1. List some ways where our daily needs are fulfilled as a result of someone making an effort</p> <p>IT2. List some ways where our resources (e.g. money) can come from</p>		Income & taxation (IT)	<p>IT3. Describe personal income sources for different people</p> <p>IT4. Recognise different types of income</p>	<p>IT5. Explore why people have different income and why these may change at different times</p>	<p>IT6. Explain the function of public finance</p> <p>IT7. Describe the basic legislation concerning employment</p>	<p>IT8. List different types of financial compensation for employment</p> <p>IT9. Recognise the difference between gross and net salary/income</p> <p>IT10. Explain how education/training affects career choices and may affect income later</p> <p>IT11. Describe the nature and purposes of taxation</p> <p>IT12. Identify factors affecting career choices and life planning</p>
<p>SI1. Recognise that things can be saved for future use instead of using it now</p> <p>SI2. Identify places to save things</p>			Saving & Investment (SI)	<p>SI3. Recognise the need to save money regularly</p> <p>SI4. Describe different ways to save money</p>	<p>SI5. Describe how interest is earned on money saved in banks</p>	<p>SI6. Explain and calculate simple and compound interest</p> <p>SI7. Explain the concept of inflation and time value of money</p> <p>SI8. Describe the nature and features of investment as a method of saving</p>
<p>SC1. Differentiate the difference amongst 'take', 'borrow' and 'exchange'</p> <p>SC2. Describe some negotiations and exchange events experienced in school</p> <p>SC3. Describe how money can be used to exchange (purchase) things</p> <p>SC4. Recognise that different items in a shop can have different prices</p>		Spending & credit (SC)		<p>SC5. Differentiate between price and value</p> <p>SC6. Differentiate between needs and wants</p> <p>SC7. List and prioritise spending preferences, with reasons</p> <p>SC8. Describe the responsibilities of a borrower</p>	<p>SC9. Recognise the value and price of a product/service</p> <p>SC10. Compare the pros and cons of buying from different channels (including online shopping)</p> <p>SC11. Calculate discounts</p> <p>SC12. Explain why people may need to borrow money</p> <p>SC13. Explain why people give money, time and effort to charities</p>	<p>SC14. Identify different sources of borrowing and the associated costs</p> <p>SC15. Have a realistic idea of the prices of most consumable items</p>
<p>CR1. Observe and follow the rules set when taking, borrowing or exchanging</p>			Consumer rights & responsibilities (CR)	<p>CR2. Identify ways to find information about a purchase</p>	<p>CR3. Describe what a responsible consumer is and the reasons for consumer protection</p> <p>CR4. Describe the basic rights of a consumer</p>	<p>CR5. Recognise the potential financial consequences of 'free' offers</p> <p>CR6. Explain the basic regulations for protecting consumer rights</p>
<p>FP1. Identify ways to keep track of things saved for future use</p>		Financial Planning (FP)		<p>FP2. Identify short- and long-term financial goals</p>	<p>FP3. Develop a financial plan to achieve a short-term personal goal</p> <p>FP4. Explain the function of budgeting, and allocate money for different uses</p>	<p>FP5. Explain the process how to develop a long-term financial goal</p> <p>FP6. Link financial plans to budgets</p> <p>FP7. Develop a plan to pay for anticipated personal expenses in the near future</p>
<p>PR1. Identify ways to take care of oneself</p> <p>PR2. Recognise why we need to take care of personal belongings</p> <p>PR3. Differentiate how personal belongings are owned by different people</p>			Protection & risks (PR)	<p>PR4. Identify ways to protect personal belongings</p>	<p>PR5. Identify situations that may result in a financial loss for individuals</p> <p>PR6. Identify the risks of online shopping</p>	<p>PR7. Identify common types of fraud/ scams</p> <p>PR8. Explain how savings can create protection</p>
<p>B1. Form a saving habit</p> <p>B2. Inform parents about 'take', 'give(share)', 'borrow' and 'exchange' conditions</p> <p>B3. Ask before taking other people's personal belongings</p> <p>B4. Take care of personal belongings</p>		Behaviour (B)		<p>B5. Save regularly</p> <p>B6. Talk honestly about money with family</p> <p>B7. Spend less than one's available cash</p> <p>B8. Protect one's personal belongings</p> <p>B9. Find some basic information about a potential purchase</p>	<p>B10. Borrow money only if one has the ability to repay it</p> <p>B11. Resist desires and control temptations to spend when shopping</p> <p>B12. Compare products and prices, and select the best purchase option</p> <p>B13. Set short-term financial goals</p> <p>B14. Allocate money to meet various financial goals</p> <p>B15. Keep track of weekly spending</p>	<p>B16. Minimise spending where possible</p> <p>B17. Read and understand terms and conditions before deciding to purchase</p> <p>B18. Repay/return borrowed money/items as promised</p> <p>B19. Select the appropriate methods of payment for goods and services</p> <p>B20. Review financial goals and budgets regularly</p> <p>B21. Use electronic tools to create a personal budget</p>

理財能力架構 - 學童 (KG至KS4)

每個階段的漸進式能力元素

KC (幼稚園) 3-5歲		KS1 (小一至小三) 6-8歲	KS2 (小四至小六) 9-11歲	KS3 (中一至中三) 12-14歲	KS4 (中四至中六) 15-17歲
A1. 接受別人給予物品時會懂得感激 A2. 與有需要的人分享物品時會感到快樂 A3. 當額外付出努力並獲得認同時會覺得有成就感 A4. 尊重他人物品的擁有權		A5. 意識到使用資源時，應限於個人所擁有之內 A6. 接受在有限的資源(如時間及金錢)之下，不可能擁有所有東西 A7. 遇上金錢問題時，尋求值得信賴的意見 A8. 為了未來獲得更多或更好，願意延遲滿足自己的慾望	A9. 消費時要抵擋朋輩壓力和宣傳資訊的影響 A10. 接納金錢在生活中的重要性，但卻不是快樂的唯一來源	A11. 接納學習理財知識能幫助作出更好的理財決定 A12. 相信「儲蓄來消費」比「借貸來消費」更便宜 A13. 承擔管理個人金錢的責任 A14. 接納所有投資都有虧損的風險	A15. 同意個人需要積極地管理金錢 A16. 承擔規劃個人未來的責任 A17. 對認識更多日常金融理財事項感到興趣 A18. 接納高回報的投資，同時帶來較高虧損的風險 A19. 意識到中肯的理財建議的價值
M1. 對日常生活中使用金錢感到好奇		M2. 渴望改善個人的生活 M3. 渴望透過更好運用手上的資源而達到更開心的生活	M4. 今天的儲蓄是為了將來的消費 M5. 勤奮能幫助個人達成目標，改善未來	M6. 良好的規劃有助達成人生不同階段的理財需要 M7. 預早計劃可帶來更多方法，以助達成個人目標	M8. 明智的財務計劃有助達成個人的事業目標和人生目標
MB1. 認識硬幣有不同幣值，以及能比較硬幣幣值的多少 MB2. 認識八達通為香港常用的非現金付款方式		MB3. 準確點算硬幣及紙幣，並可把它們按價值排序 MB4. 認識金錢的功能和價值	MB5. 認識香港常見不同形式的金錢，並描述它們的支付方式 MB6. 使用硬幣及紙幣購買產品及服務，並準確計算找贖(現金結算) MB7. 以非現金形式購買產品及服務	MB8. 說明銀行的角色及基本的銀行戶口 MB9. 描述網上金融服務	MB10. 辨認香港的銀行及金融機構所提供的其他服務 MB11. 認識不同支付方式所需的費用 MB12. 解釋為甚麼有不同的貨幣和匯率
IT1. 列舉一些由於有人付出努力而滿足到我們日常需求的例子 IT2. 列舉一些我們如何取得資源(例如金錢)的來源		IT3. 描述不同人士的個人收入來源 IT4. 認識不同類型的收入	IT5. 探索為甚麼不同人有不同收入，及為甚麼收入可能隨著時間而改變	IT6. 說明公共財政的功能 IT7. 描述與就業相關的基本法例	IT8. 列出不同種類的就業報酬 IT9. 認識總收入和淨薪酬/ 收入的分別 IT10. 解釋教育或培訓如何影響就業選擇和未來的收入 IT11. 描述稅項的性質和目的 IT12. 辨認影響就業選擇和人生規劃的因素
SI1. 認識物品不必即時使用，可以儲起留待日後才用 SI2. 識別可以保存物品的地方		SI3. 認識儲蓄的需要 SI4. 描述不同的儲蓄方法	SI5. 描述存放在銀行的金錢如何賺取利息	SI6. 解釋及計算單利息和複利息 SI7. 解釋通脹的概念和金錢的時間價值 SI8. 描述投資作為儲蓄方法的性質和特色	SI9. 描述一些常見的儲蓄及投資選擇 SI10. 描述風險與回報的基本概念 SI11. 列出一些金融產品的潛在風險和回報
SC1. 辨別「拿取」、「借用」和「交換」的不同之處 SC2. 描述一些在學校經歷過的協商和交換活動 SC3. 描述金錢如何可以換取物品(購買) SC4. 認識商店中不同商品可以有不同價格		SC5. 分辨物品的價錢及價值 SC6. 分辨需要和想要 SC7. 列出開支的優先次序，並解釋原因 SC8. 描述借款人的責任	SC9. 認識產品或服務的價值和價錢 SC10. 比較不同購物渠道(包括網上購物)的好處和壞處 SC11. 計算折扣 SC12. 解釋為甚麼可能需要借貸 SC13. 解釋為甚麼要捐獻給慈善團體，包括金錢、時間及參與義務工作	SC14. 辨別借貸的不同途徑和相關的費用 SC15. 認識大部份消費品的大約價格	SC16. 列出可能影響價格變動的因素 SC17. 辨別針對不同借貸目的之貸款種類 SC18. 描述信用卡的運作 SC19. 計算及解釋銀行及其他金融機構所收取的利息 SC20. 分辨「良好」和「不良」的借貸，並了解「不良」借貸所帶來的後果
CR1. 在拿取、借用或交換時，遵守及跟從規則		CR2. 辨認尋找貨品資料的不同方法	CR3. 描述如何做一個負責任的消費者，及設立消費者保障制度的原因 CR4. 描述消費者的基本權利	CR5. 認識「免費」優惠及其潛在財務後果 CR6. 解釋保障消費者權利的基本條例	CR7. 描述香港的金融服務消費者的基本權利和責任 CR8. 討論香港不同的金融機構和金融監管機構的角色 CR9. 描述香港的主要金融市場功能、服務和運作
FP1. 識別一些途徑，把保留作日後使用的東西紀錄下來		FP2. 辨認短期及長期財務目標	FP3. 建立財務計劃以達到短期的個人目標 FP4. 解釋收支預算的功能，並將金錢分配作不同用途	FP5. 解釋如何建立長期的理財目標 FP6. 理解財務計劃與收支預算的關係 FP7. 為可預見的個人開支建立財務計劃	FP8. 解釋財務計劃如何幫助個人達成人生目標 FP9. 解釋退休計劃的需要和強制性公積金(強積金)的制度
PR1. 識別一些照顧自己的方法 PR2. 認識為什麼需要看顧個人物品 PR3. 辨別不同物品是由誰擁有		PR4. 認識保護個人物品的方法	PR5. 辨認可能導致個人財政損失的情況 PR6. 認識網上購物的風險	PR7. 辨認常見的金錢詐騙種類 PR8. 解釋儲蓄如何帶來保障	PR9. 描述使用網上金融服務的風險 PR10. 解釋不良信貸紀錄會帶來的風險和問題 PR11. 解釋保險的基本功能
B1. 養成儲蓄習慣 B2. 告訴家長有關「拿取」、「給予(分享)」、「借用」或「交換」的情景 B3. 要先獲得別人的同意才可拿取他的個人物品 B4. 看顧個人物品		B5. 定期儲蓄 B6. 與家人坦誠地談論金錢 B7. 消費不超越個人所擁有的現金 B8. 保護自己的物品 B9. 尋找貨品的基本資料	B10. 只有在有償還能力的情況下方可借貸 B11. 購物時要抵抗對消費的慾望和誘惑 B12. 比較產品和價格，挑選最佳的購物選擇 B13. 訂立短期財務目標 B14. 分配金錢去達成不同的財務目標 B15. 記錄每星期的開支	B16. 在可能的情況下將支出減少 B17. 決定購物前先閱讀及明白相關的條款和細則 B18. 遵守承諾歸還借用的金錢或物品 B19. 購買產品或服務時選擇合適的付款方式 B20. 定期評估財務目標和收支預算 B21. 利用電子工具建立個人的收支預算	B22. 了解家庭的開支 B23. 避免衝動式消費 B24. 正視個人的財務問題，並尋求協助或建議 B25. 制定人生規劃，並考慮當中潛在的財務需要 B26. 選擇個人事業途徑，並考慮當中的財務需要

Financial Competency Framework - Adults

Competence elements (building on the framework for schoolchildren)

Attitudes (A)	Motivations (M)		Knowledge and Skills - Core	Knowledge and Skills - Extended	Behaviour (B)
<ul style="list-style-type: none"> Be conscious about spending within one's means Appreciate the value of sound financial advice Accept that investments with higher returns carry a higher risk of losing value <p>A20. Resist unplanned purchasing temptations</p> <p>A21. Actively manage one's future and one's wealth</p> <p>A22. Continuously monitor one's personal financial status systematically and in a healthy manner</p> <p>A23. Avoid over-borrowing and minimise debt</p> <p>A24. Be rational when making financial choices</p> <p>A25. Be critical and cautious when purchasing financial products</p> <p>A26. Accept that there are ways to reduce the financial impact of some unexpected events</p> <p>A27. Recognise that gambling and speculation are not responsible ways to generate wealth</p>	<ul style="list-style-type: none"> Early planning can generate more options for achieving one's goals <p>M9. There are options to increase one's personal income</p> <p>M10. Sensible investment can help grow one's savings in the long run</p> <p>M11. There is a feeling of security when a plan is in place to achieve one's career development and life goals</p> <p>M12. Increasing in one's income and savings throughout life can help meet changing personal and household expenses</p> <p>M13. Financial well-being can be improved through developing skills to actively manage one's personal-finance</p> <p>M14. Acquiring knowledge and skills can help to improve financial decision making</p> <p>M15. There is a feeling of security when sufficient money is reserved for unexpected contingencies</p> <p>M16. One can seek public financial support when needed</p>	Money & banking (MB)	<p>MB13. Explain the possible factors affecting exchange rate fluctuations</p> <p>MB14. Identify the factors that cause inflation and calculate the change in the value of money due to inflation</p> <p>MB15. Compare the features of various non-cash forms of payment</p> <p>MB16. Recognise different methods of transferring money</p> <p>MB17. Compare the costs and benefits of using online financial services and traditional financial services</p>	MB18. Critically analyse and evaluate the risks of owning crypto-assets	
		Income & taxation (IT)	<p>IT13. Describe the salary tax system of Hong Kong</p> <p>IT14. Identify the public financial support available to Hong Kong citizens</p> <p>IT15. Monitor and reduce tax through tax planning</p>	<p>IT16. Recognise the financial products that can create cash flow</p>	<p>B27. Maximise one's use of personal income</p> <p>B28. Make provision for retirement contributions and tax payments from one's income</p> <p>B29. Regularly set aside a proportion of income as savings</p>
		Saving & Investing (SI)	<p>SI12. Identify factors that affect saving</p> <p>SI13. Apply the basic concepts of personal investment</p> <p>SI14. List the factors that affect one's risk tolerance and investment objectives</p> <p>SI15. Describe the fees, features and risks of common investment products available to personal investors in Hong Kong</p> <p>SI16. Identify the major factors that affect the risks and returns of different financial products</p> <p>SI17. Compare different financial products and choose a product or products to suit one's needs</p>	<p>SI18. Recognise the consequences of investing in leveraged financial products</p> <p>SI19. Recognise derivative products and identify the risks involved</p> <p>SI20. Explain the basics of behavioural economics</p> <p>SI21. Recognise the determinants in selecting a residential property for one's home or as an investment</p>	<p>B30. Select investments appropriate to one's risk tolerance and investment objectives, and review them regularly</p> <p>B31. Ask appropriate questions and gather suitable information for assessment before making an investment decision</p> <p>B32. Evaluate the real returns on savings and investments before selecting a product</p> <p>B33. Select investments on the basis of factual analysis rather than speculation</p> <p>B34. Diversify one's investments</p>
		Spending & credit (SC)	<p>SC21. Identify methods to save money when purchasing</p> <p>SC22. Explain the implications of a personal credit score for the cost of borrowing and the availability of loans</p> <p>SC23. Explain Annual Percentage Rate (APR)</p> <p>SC24. Compare different types of borrowing and the costs involved</p> <p>SC25. Explain the consequences of not meeting financial/payment obligations on time</p> <p>SC26. Differentiate manageable, planned debt from unmanageable, unplanned debt</p>	SC27. Apply the appropriate actions to take when one has difficulties in repaying debt	<p>B35. Minimise spending and spend within one's budget</p> <p>B36. Meet financial/payment obligations on time</p> <p>B37. Compare the cost of borrowing from different lenders and select the most appropriate type of loan for the situation</p>
		Consumer rights & responsibilities (CR)	<p>CR10. Analyse and compare different financial information sources</p> <p>CR11. Compare the services that financial intermediaries can offer and how they are regulated</p> <p>CR12. Describe the rights and responsibilities relating to different financial products</p>	CR13. Apply the complaint and redress procedures available to a financial consumer	<p>B38. Evaluate the credibility of different sources of consumer information before making a financial decision</p> <p>B39. Read, check and interpret personal financial documents on a regular basis</p> <p>B40. Check for evidence of the soundness of a financial product before purchasing</p> <p>B41. Follow the correct procedure when buying/using a financial product/service</p> <p>B42. Seek a trustworthy source of professional financial advice if in doubt or in need of help</p> <p>B43. Check the credentials of intermediaries before engaging them</p>
		Financial Planning (FP)	<p>FP10. Differentiate recurring and one-off expenses</p> <p>FP11. Apply the Financial Planning pyramid concept</p> <p>FP12. Develop simple financial plans to achieve long-term personal goal</p> <p>FP13. Identify and explain how changes in one's life have an effect on one's financial situation</p> <p>FP14. Examine the challenges that retirement has on one's finances</p> <p>FP15. Outline the desired lifestyle of one's retirement years and calculate the living costs for it</p> <p>FP16. Evaluate Occupational Retirement Schemes Ordinance (ORSO) / Mandatory Provident Fund (MPF) investments and how to choose investment funds</p>		<p>B44. Calculate one's personal wealth regularly</p> <p>B45. Use electronic tools to track income/ spending on a regular basis</p> <p>B46. Set, monitor and revise a budget to reflect changing circumstances</p> <p>B47. Identify, set and regularly review realistic long-term financial goals for major life events</p> <p>B48. Carry out and actively manage a retirement plan including MPF/ORSO investment</p>
		Protection & risks (PR)	<p>PR12. Evaluate how different unexpected events and financial risks can lead to financial losses</p> <p>PR13. Compare different types of insurance needed in different situations</p> <p>PR14. Describe the purpose and main features of the Deposit Protection Scheme</p> <p>PR15. Explain how employee benefits can offer security</p> <p>PR16. Identify the main types of financial fraud/ scams and ways to protect oneself from them</p>	<p>PR17. Explain the process of preparing a Will and Enduring Power of Attorney</p> <p>PR18. Describe and explain the impact(s) of internal and external factors on creating and protecting assets and wealth</p>	<p>B49. Maintain a sufficient money reserve for unexpected contingencies</p> <p>B50. Use insurance to transfer risk in order to minimise the impact of financial losses</p> <p>B51. Make arrangements for times when one cannot manage one's own finances</p>

• Important attitudes and motivations from the Financial Competency Framework-Schoolchildren

理財能力架構 - 成人

能力元素(建基於學童的架構)

態度 (A)	動機 (M)		知識及技能- 核心	知識及技能- 延伸	行為 (B)
<ul style="list-style-type: none"> 意識到個人的支出應限於收入之內 意識到中肯的理財建議的價值 接納高回報的投資,同時帶來較高虧損的風險 <p>A20. 抵抗即興購物的慾望</p> <p>A21. 積極管理個人的未來和財富</p> <p>A22. 有系統地持續檢視個人財政健康狀況</p> <p>A23. 避免過度借貸及將債務減至最低</p> <p>A24. 作出金融理財決定時要保持理性</p> <p>A25. 購買金融產品時要保持批判性和謹慎</p> <p>A26. 相信有可減低個別突發事件所帶來財政影響的方法</p> <p>A27. 認識賭博和投機不是一個負責任的增值財富方法</p>	<ul style="list-style-type: none"> 預早計劃可帶來更多方法以助達成個人目標 <p>M9. 有不同增加個人收入的辦法</p> <p>M10. 明智的投資能長遠地幫助增加個人儲蓄</p> <p>M11. 擁有一個能達到個人事業發展和人生目標的計劃會令人有安全感</p> <p>M12. 不斷提升個人收入和儲蓄,有助應付不時轉變的個人和家庭開支</p> <p>M13. 透過建立積極的理財技能以改善財務健康</p> <p>M14. 獲取知識和技能有助改善作出金融理財的決定</p> <p>M15. 擁有足夠的金錢以備不時之需會令人有安全感</p> <p>M16. 在有需要時可尋求公共財政援助</p>	金錢和銀行 (MB)	<p>MB13. 解釋可能影響匯率波動的因素</p> <p>MB14. 辨認引致通脹的原因,並計算因通脹導致的金錢價值改變</p> <p>MB15. 比較各種非現金付款方式的特徵</p> <p>MB16. 認識不同的資金轉賬方法</p> <p>MB17. 比較使用網上金融服務和傳統金融服務的成本和好處</p>	MB18. 批判地分析和評估擁有加密資產的風險	
		收入和稅項 (IT)	<p>IT13. 描述香港個人入息稅制度</p> <p>IT14. 辨認香港居民可享有的公共財政援助</p> <p>IT15. 透過稅務策劃檢視和減少稅項</p>	IT16. 認識能提供現金流的金融產品	<p>B27. 充分利用個人收入</p> <p>B28. 預留部份個人收入作退休儲蓄及繳稅用途</p> <p>B29. 定期預留一部份收入作儲蓄</p>
		儲蓄和投資 (SI)	<p>SI12. 辨認影響儲蓄的因素</p> <p>SI13. 應用個人投資的基本概念</p> <p>SI14. 列出影響個人風險承受能力和投資目標的因素</p> <p>SI15. 描述香港常見的投資產品的收費、特色和風險</p> <p>SI16. 辨認影響不同金融產品的風險和回報之主要因素</p> <p>SI17. 比較不同的金融產品,並根據個人需要選擇合適的產品</p>	<p>SI18. 認識投資槓桿式金融產品的後果</p> <p>SI19. 認識衍生產品和辨認潛在的風險</p> <p>SI20. 認識行為經濟學的基本概念</p> <p>SI21. 認識選擇住宅物業作自住或投資用途的考慮因素</p>	<p>B30. 選擇符合個人風險承受能力和投資目標的投資工具,並定期檢討</p> <p>B31. 進行投資決定前,應先提出適合的查問和收集資訊以作評估</p> <p>B32. 在選擇存款或投資產品前,先評估其真正回報</p> <p>B33. 根據分析事實來選擇投資,而非投機</p> <p>B34. 分散投資</p>
		開支和信貸 (SC)	<p>SC21. 辨認不同的購物節省金錢方法</p> <p>SC22. 解釋個人信貸評分對借貸成本和申請貸款的影響</p> <p>SC23. 解釋實際年利率(APR)</p> <p>SC24. 比較不同種類的借貸及其成本</p> <p>SC25. 解釋未能按時履行還款責任的後果</p> <p>SC26. 分辨有計劃有能力處理的債務與未經計劃又欠缺能力處理的債務</p>	SC27. 當面對償還債務困難時,知道可採取的合適行動	<p>B35. 減少支出,量入為出</p> <p>B36. 按時履行還款責任</p> <p>B37. 比較需要向不同貸款機構支付的借貸成本,並根據情況選擇最合適的貸款種類</p>
		消費者權利和責任 (CR)	<p>CR10. 分析並比較不同的金融理財資訊</p> <p>CR11. 比較金融中介人可提供的服務及其受規管方式</p> <p>CR12. 描述與不同金融產品相關的消費者權利及責任</p>	CR13. 運用金融服務消費者享有的投訴及賠償程序	<p>B38. 於作出金融理財決定前,先評估不同消費者資訊來源的可信性</p> <p>B39. 定期閱讀、檢查及理解個人的財務文件</p> <p>B40. 購買金融產品前應確定產品的穩健性</p> <p>B41. 依照正確的程序,購買或使用金融產品或服務</p> <p>B42. 如有疑問或需要協助時,尋求可靠的專業理財意見</p> <p>B43. 在使用金融中介人的服務前,先檢查其認可資格</p>
		財務策劃 (FP)	<p>FP10. 分辨經常性與一次性開支</p> <p>FP11. 應用理財金字塔的概念</p> <p>FP12. 建立簡單財務計劃以達到長遠的個人目標</p> <p>FP13. 辨認及解釋個人的人生轉變如何影響其財務狀況</p> <p>FP14. 審視退休對個人財政狀況的挑戰</p> <p>FP15. 概述個人退休後期望的生活模式,並計算所需要的生活開支</p> <p>FP16. 評估職業退休計劃或強制性公積金的投資,及如何選擇投資基金</p>		<p>B44. 定期計算個人的財富</p> <p>B45. 利用電子工具定期記錄收支</p> <p>B46. 訂立、檢視及修改收支預算以反映不同狀況</p> <p>B47. 為人生的主要生活事件,識別、訂立及定期評估可行的長遠財務目標</p> <p>B48. 實行及積極管理包括職業退休計劃或強制性公積金的退休投資</p>
		保障和風險 (PR)	<p>PR12. 評估不同的突發事件和財務風險能如何導致財務損失</p> <p>PR13. 比較就不同情況所需的保險種類</p> <p>PR14. 描述存款保障計劃的目的和主要特徵</p> <p>PR15. 解釋僱員福利如何能提供保障</p> <p>PR16. 辨認主要的金融詐騙</p>	<p>PR17. 解釋準備遺囑和持久授權書的程序</p> <p>PR18. 描述並解釋影響創造及保障資產財富的內在和外因素</p>	<p>B49. 保持足夠的儲備以應付緊急需要</p> <p>B50. 利用保險把風險轉移,減少所帶來的財務損失</p> <p>B51. 為將來失去能力管理個人財產時,預先作出安排</p>

• 源自「理財能力架構-學童」的重要的態度和動機

Explanatory notes

註釋

		Competence elements 能力元素	Explanatory notes 註釋
Attitude(A)/態度	KC	A1. Be appreciative when given things 接受別人給予物品時會懂得感激	<ul style="list-style-type: none"> • Feel thankful when receiving things (toys, food, money etc.) and say "thank you" in return. • 收到物品(玩具、食物、金錢等)時會表達謝意，並會說「謝謝」
		A2. Be happy when sharing things with others who are in need 與有需要的人分享物品時會感到快樂	<ul style="list-style-type: none"> • Feel good when helping others. • Examples: Lend a pencil to a classmate, help those people in need, do volunteer work, donate money to charity, etc. • 在幫助別人時會感覺良好 • 例子：借鉛筆給同學、幫助有需要的人、做義工、捐錢給慈善機構等
		A3. Have a sense of achievement when recognised for making an extra effort 當額外付出努力並獲得認同時會覺得有成就感	<ul style="list-style-type: none"> • Feel good when extra hard work has been recognised • Examples: Praised for trying harder in a challenging class activity, awarded a certificate for doing voluntary work, etc. • 當有額外付出努力時獲得認同會感覺良好 • 例子：因參與具挑戰性的課堂活動而被讚賞、因參與義工活動而獲得證書表揚等
		A4. Respect the ownership of other people's personal belongings 尊重他人物品的擁有權	<ul style="list-style-type: none"> • Do not take, use or damage things (toys, food, money etc.) that do not belong to you without the owner's permission. • 在未得到擁有人的許可，不會擅自拿走、使用或損壞物品(玩具、食物、金錢等)
	KSI	A5. Be conscious about consuming within one's resources 意識到使用資源時，應限於個人所擁有之內	<ul style="list-style-type: none"> • Example: If you only have \$10 you can only buy biscuits up to \$10. If you need to go to bed in one hours' time, you only have an hour to finish your homework. • 例子：如果你只得\$10則最多只可花\$10購買餅乾；如果你一小時後必須睡覺則只餘一小時時間完成你的功課
		A6. Accept that one cannot have everything as one has only limited amount of resource e.g. time, money 接受在有限的資源(如時間及金錢)之下，不可能擁有所有東西	<ul style="list-style-type: none"> • Understand that people only have limited amount of time and money to satisfy all their wants and there is a need to set priorities when using them. • 明白每個人的時間和金錢都是有限的，不能滿足所有慾望，所以在滿足慾望時需要排優先次序
		A7. Seek a trustworthy source of advice if one has a money issue 遇上金錢問題時，尋求值得信賴的意見	<ul style="list-style-type: none"> • Example: If you have lost some money at school, report it to a teacher. If you need something and need money to buy it, ask your parents. • 例子：向老師報告你在學校遺失了金錢；問父母取得金錢買你所需
		A8. Be prepared to delay gratification in order to gain more in the future 為了未來獲得更多或更好，願意延遲滿足自己的慾望	<ul style="list-style-type: none"> • Example: If you are attracted by a toy in a shop, don't buy it immediately, go to other shops to compare different toys, you may find other toys that are more attractive at a similar price. • 例子：當你被某玩具吸引，不要即時購買，再到其他商店比較不同的玩具，你可能會遇到相約價錢而且更吸引人的玩具

		Competence elements 能力元素	Explanatory notes 註釋
Attitude(A)/ 態度	KS2	A9. Withstand the influence of peer pressure and promotional messages on spending 消費時要抵擋朋輩壓力和宣傳資訊的影響	<ul style="list-style-type: none"> Realise the hyperbole of advertisements, develop self-esteem and a positive personality, etc. Accept that we do not have to be the same as our friends and have the same things that they have. 認識廣告的誇張手法、建立自尊和正面的性格等 接納我們不須追求與朋輩擁有同樣的東西
		A10. Accept that money plays an important part in our life, but it is not the only source of happiness 接納金錢在生活中的重要性，但卻不是快樂的唯一來源	<ul style="list-style-type: none"> Develop a positive sense of self-worth. Some things that money cannot buy are love, friendship, etc. 建立正面的自我價值觀 明白有些東西是金錢不能買到的，如愛情、友情等
	KS3	A11. Accept that learning more about finance can help in making better financial decisions 接納學習理財知識能幫助作出更好的理財決定	<ul style="list-style-type: none"> Knowledge empowers and gives a solid foundation for decision-making. 知識提供一個穩健的基礎幫助作出決定
		A12. Trust that it is cheaper “to save to spend” than “to borrow to spend” 相信「儲蓄來消費」比「借貸來消費」更便宜	<ul style="list-style-type: none"> Interest is charged on loans, so the cost of borrowing is higher than the cost of saving. 借貸需要支付利息，因此借貸的成本比儲蓄的成本高
		A13. Be responsible for managing one's own cash 承擔管理個人金錢的責任	<ul style="list-style-type: none"> Do not be too dependent on parents. 不要過度倚賴父母
		A14. Accept that all investments carry a risk of losing value 接納所有投資都有虧損的風險	<ul style="list-style-type: none"> Investments may go up and down over time, one should recognise that there is a possibility of losing money from an investment. 投資可升可跌，所以要認識到投資會有虧損的可能
	KS4	A15. Accept that money needs to be actively managed 同意個人需要積極地管理金錢	<ul style="list-style-type: none"> Active management of one's money will give a full picture of one's financial status and help in assessing one's responsibilities and the risk in certain financial decisions; this will help in achieving one's life goals. Proactive financial management facilitates goal achievement. 主動管理個人的金錢可全面地了解個人的財政狀況、幫助評估個人的責任及作某些財政決定時的風險；這將有助於達成個人的人生目標 主動的理財管理能促進目標的達成
		A16. Be responsible for planning one's own future 承擔規劃個人未來的責任	<ul style="list-style-type: none"> Career and life planning. Taking responsibility for one's future is crucial to living independently. 職業及生涯規劃 肩負起個人將來的責任對獨立生活至關重要
		A17. Take an interest in learning more about daily financial matters 對認識更多日常金融理財事項感到興趣	<ul style="list-style-type: none"> Examples: financial news, government budgets, interest rate movement, an increase in public utility charges, etc. 例子：財經新聞、政府預算案、息率浮動、公用事業收費上調等
		A18. Accept that investments with higher returns carry a higher risk of losing value 接納高回報的投資，同時帶來較高虧損的風險	<ul style="list-style-type: none"> Reduce greediness. High return low risk investments do not exist. A high risk investment does not guarantee high returns. 減少貪念 不存在高回報、低風險的投資 高風險投資不保證有高回報

		Competence elements 能力元素	Explanatory notes 註釋
Attitude(A)/態度	KS4	A19. Appreciate the value of sound financial advice 意識到中肯的理財建議的價值	<ul style="list-style-type: none"> Some personal-finance matters may be very complicated and seeking sound financial advice may be required. 有些個人財務事情可能很複雜，因此需要尋求中肯的理財意見
	Adult / 成人	A20. Resist unplanned purchasing temptations 抵抗即興購物的慾望	<ul style="list-style-type: none"> Realise that this can be achieved and develop self-control over impulsive consumption. 相信自己是可以做到的，建立自我控制能力以抵抗衝動消費
		A21. Actively manage one's future and one's wealth 積極管理個人的未來和財富	<ul style="list-style-type: none"> One needs to budget, set a financial plan, invest prudently, etc. 每個人都需要訂立預算、財務計劃及審慎地投資等
		A22. Continuously monitor one's personal financial status systematically and in a healthy manner 有系統地持續檢視個人財政健康狀況	<ul style="list-style-type: none"> Track spending, review bank/investment/MPF account statements, etc. 記錄個人支出、查閱銀行/投資/強積金的戶口報表等
		A23. Avoid over-borrowing and minimise debt 避免過度借貸及將債務減至最低	<ul style="list-style-type: none"> Avoids or reduces discretionary spending on credit. Minimising debts through financial management can reduce costs and risks. 避免或減低以借貸作非必要開支 透過財務管理將債務減至最低，能降低成本及風險
		A24. Be rational when making financial choices 作出金融理財決定時要保持理性	<ul style="list-style-type: none"> Avoid emotions and behavioural-economics traps, etc. 避免情緒化交易及行為經濟學的陷阱
		A25. Be critical and cautious when purchasing financial products 購買金融產品時要保持批判性和謹慎	<ul style="list-style-type: none"> Evaluate the credibility of information sources, etc. 評估資料來源的可信性等
		A26. Accept that there are ways to reduce the financial impact of some unexpected events 相信有可減低個別突發事件所帶來財政影響的方法	<ul style="list-style-type: none"> Examples: buying insurance, saving for an emergency, etc. 例子：購買保險、儲蓄以備不時之需、避免出現某些突發情況等
		A27. Recognise that gambling and speculation are not responsible ways to generate wealth 認識賭博和投機不是一個負責任的增值財富方法	<ul style="list-style-type: none"> Gambling and speculation in financial products involve a high degree of risk and cannot be a reliable source to generate wealth. 以金融產品作賭博和投機涉及高風險，不能成為創造財富的可靠來源

		Competence elements 能力元素	Explanatory notes 註釋
Motivation (M) / 動機	KC	M1. Curious about the use of money in real life situations 對日常生活中使用金錢感到好奇	<ul style="list-style-type: none"> Examples: Why can't we take things from a shop without paying for it? Why do some people buy flag for charity? Why do adults need to work? Can I ask for more red packet money? Why people can get money from the ATM with a card? Why do we need to tap the Octopus card before going on the bus/ MTR? Can I buy all things with an Octopus card? Etc. 例子：為什麼我們不能從商店擅自拿取物品？為什麼人們會為慈善機構買旗？為什麼成年人需要工作？我可以要求多點利是錢嗎？為什麼人們可以用卡在銀行櫃員機取錢？為什麼我們要在乘坐巴士/地鐵前拍八達通？我可以八達通卡買所有物品嗎？等等
		M2. Aspire to improve one's life 渴望改善個人的生活	<ul style="list-style-type: none"> -
	KSI	M3. Aspire to manage resources well to achieve a happier life 渴望透過更好運用手上的資源而達到更開心的生活	<ul style="list-style-type: none"> Money is only one of many things that we need to manage well during our daily life. Money and other things such as friendship, family, health can give people different feelings (happy or sad). Examples: If I save some of my money I can have more options as to how I use it in future, if I do my homework efficiently I will have more time to play, if I put away my reading books back on the shelf I will not lose them etc. 金錢只是我們日常生活中需要妥善處理的眾多事情之一。金錢和其他事物如友誼、家庭、健康，都可以使人有不同的感受（快樂或悲傷） 例子：如果我將部分金錢儲蓄起來，我將來可作出更多的選擇；如果我有效率地完成功課，我便可有更多時間玩樂；如果我不將圖書放回書櫃，我會遺失它等
		M4. Saving now is a way to be able to spend in the future 今天的儲蓄是為了將來的消費	<ul style="list-style-type: none"> -
	KS2	M5. Being diligent can help pursue one's goals for future betterment 勤奮能幫助個人達成目標，改善未來	<ul style="list-style-type: none"> Examples: study hard to learn more knowledge, exercise regularly to stay healthy, keep track of my expense so I can increase my savings etc. 例子：努力學習獲取更多知識、恆常運動保持健康、紀錄日常開支可增加儲蓄等
		M6. Good planning can help meet the financial needs of different life stages 良好的規劃有助達成人生不同階段的理財需要	<ul style="list-style-type: none"> Examples: Plan ahead for education and training, marriage, parenting, purchasing a home, retirement, etc. 預早計劃教育及培訓、結婚、生育、置業、退休等
	KS3	M7. Early planning can generate more options for achieving one's goals 預早計劃可帶來更多方法，以助達成個人目標	<ul style="list-style-type: none"> Examples: buying long-term insurance with saving elements, gaining education, securing a comfortable retirement, etc. 例子：購買有儲蓄成份的長期保險、進修、確保舒適的退休生活等
		M8. A sensible financial plan can help one achieve one's career goals and life goals 明智的財務計劃有助達成個人的事業目標和人生目標	<ul style="list-style-type: none"> Examples: meeting the expenses of further study, buying a home, starting a business, getting married, paying for the education of one's child/children, securing a comfortable retirement, etc. 例子：應付進修、置業、創業、結婚、供子女讀書、確保舒適的退休生活等

		Competence elements 能力元素	Explanatory notes 註釋
Motivation (M) / 動機	Adult / 成人	<p>M9. There are options to increase one's personal income 有不同增加個人收入的辦法</p>	<ul style="list-style-type: none"> • Examples: a secondary income, promotion, a better job, etc • 例子：第二份收入、升職、更好的工作等
		<p>M10. Sensible investment can help grow one's savings in the long run 明智的投資能長遠地幫助增加個人儲蓄</p>	<ul style="list-style-type: none"> • Example: The effect of compound interest. • 例子：複利息的效果
		<p>M11. There is a feeling of security when a plan is in place to achieve one's career development and life goals 擁有一個能達到個人事業發展和人生目標的計劃會令人有安全感</p>	<ul style="list-style-type: none"> • -
		<p>M12. Increasing in one's income and savings throughout life can help meet changing personal and household expenses 不斷提升個人收入和儲蓄，有助應付不時轉變的個人和家庭開支</p>	<ul style="list-style-type: none"> • -
		<p>M13. Financial well-being can be improved through developing skills to actively manage one's personal-finance 透過建立積極的理財技能以改善財務健康</p>	<ul style="list-style-type: none"> • Example: How to use FinTech applications like e-wallets to manage one's personal-finances. How to use financial management mobile apps/e-tools to manage/monitor daily expenses and/to investment. • 例子：如何利用金融科技如電子錢包管理個人財務、運用手機應用程式／電子工具管理／監察日常開支和／或投資
		<p>M14. Acquiring knowledge and skills can help to improve financial decision making 獲取知識和技能有助改善作出金融理財的決定</p>	<ul style="list-style-type: none"> • Attend financial seminars, read financial books/ magazines, read annual reports, search for financial information, discuss financial matters with friends/ family/financial professional, etc. • 參與金融理財講座、閱讀金融理財書籍／雜誌、閱讀上市公司年度報告、搜尋金融資訊、與朋友／家人／金融業內人士討論關於金融理財的事宜等
		<p>M15. There is a feeling of security when sufficient money is reserved for unexpected contingencies 擁有足夠的金錢以備不時之需會令人有安全感</p>	<ul style="list-style-type: none"> • Example: Keep six months income as an emergency fund for contingency events • 例子：保存六個月收入作為緊急備用金於緊急事故時使用
<p>M16. One can seek public financial support when needed 在有需要時可尋求公共財政援助</p>	<ul style="list-style-type: none"> • Seeking public financial support can help to alleviate some of the financial burdens during difficult times. • 面對困難時尋求公共財政援助以減輕部份經濟負擔 		

		Competence elements 能力元素	Explanatory notes 註釋
Money & Banking (MB)/ 金錢和銀行	KC	MB1. Recognise that different coins have different values and compare the value of coins 認識硬幣有不同幣值，以及能比較硬幣幣值的多少	<ul style="list-style-type: none"> Understand the denominations of coins (i.e. \$1, \$2, \$5 and \$10) in Hong Kong. Understand that coins have different values. Examples: Able to point out a \$5 coin is of larger value than a \$1 coin. 理解香港硬幣的幣值 (即 \$1、\$2、\$5 及 \$10) 明白硬幣有不同的幣值 例子：能夠指出 \$5 硬幣的幣值大過 \$1 硬幣
		MB2. Recognise that Octopus is a non-cash form of payment method commonly used in Hong Kong 認識八達通為香港常用的非現金付款方式	<ul style="list-style-type: none"> Understand that people can use an alternative way to pay for things apart from cash (i.e. Octopus). However, understanding of mechanism is not needed. Examples: Using Octopus to take MTR. 理解人們能用現金以外的方式 (即八達通) 付款，但學生不需要認識背後的原理 例子：使用八達通乘搭地鐵
	KSI	MB3. Count coins and notes accurately, and put them in the correct order of value 準確點算硬幣及紙幣，並可把它們按價值排序	<ul style="list-style-type: none"> Accurately count and calculate sums with different combinations of notes and coins. Examples: Coins in the order of \$1, \$2, \$5, \$10. Notes in the order of \$10, \$20, \$50, \$100. 準確地計算不同組合的硬幣和紙幣之總和 例子：硬幣次序 \$1, \$2, \$5, \$10. 紙幣次序 \$10, \$20, \$50, \$100
		MB4. Recognise the functions and value of money 認識金錢的功能和價值	<ul style="list-style-type: none"> Functions of money: for saving, payment in exchange for goods and services, etc. There are notes issued from different local banks, but the values are the same with the same amount as printed. 金錢的功能：儲蓄、付款以換取產品及服務等 由本地不同銀行所印發的鈔票，其價值都等同於印刷於鈔票上的金額
		MB5. Recognise the different, common forms of money used in Hong Kong, and understand how they can be used as methods of payment 認識香港常見不同形式的金錢，並描述它們的支付方式	<ul style="list-style-type: none"> Examples: coins, notes, credit money (credit cards), stored value smartcard (e.g. Octopus) and other electronic payment systems (e.g. EPS). 例子：硬幣、紙幣、信用貨幣 (信用卡)、儲值智能卡 (如八達通) 及其他電子支付系統 (例子：易辦事)
	KS2	MB6. Pay for goods and services with coins and notes, and calculate the correct change (cash settlement) 使用硬幣及紙幣購買產品及服務，並準確計算找贖 (現金結算)	<ul style="list-style-type: none"> Pay by cash and calculate the change accurately. 以現金支付並準確地計算找贖
		MB7. Pay for goods and services by non-cash means 以非現金形式購買產品及服務	<ul style="list-style-type: none"> Examples: pay by barter, Octopus, Alipay, Payment by Phone Services (PPS), cheque, bank transfer, credit card, EPS, etc. 例子：以物易物，或以八達通、繳費靈、支票、銀行轉帳、信用卡、易辦事等付款

		Competence elements 能力元素	Explanatory notes 註釋
Money & Banking (MB)/ 金錢和銀行	KS3	<p>MB8. Explain the role of banks and basic types of bank accounts in Hong Kong 說明銀行的角色及基本的銀行戶口</p>	<ul style="list-style-type: none"> Main personal banking services provided by banks: deposit and loan services (including loans through credit cards, personal loans, hire purchases and mortgages). Examples: current account, savings account, time deposit account, foreign currency account, etc. 銀行的主要個人銀行服務：存款及借貸服務（包括信用卡貸款、個人貸款、分期付款及按揭貸款） 例子：往來戶口、儲蓄戶口、定期存款戶口、外幣戶口等
		<p>MB9. Describe online financial services 描述網上金融服務</p>	<ul style="list-style-type: none"> Examples of online financial platforms; online banking, mobile banking, eBPP (Electronic Bill Presentment and Payment), mobile P2P payments, investment trading platforms etc. Examples of online financial services: obtaining information about accounts and loans, conducting money transfers, paying credit-card and other bills and making loan repayments, buying and selling stocks and bonds, etc. 網上金融服務平台例子：電話銀行服務、網上銀行服務、流動銀行服務、eBPP（電子帳單及支付）、流動P2P 支付、電子支票等 網上金融服務例子：獲取有關戶口及借貸的資訊、進行銀行轉帳、以信用卡支付、支付其他帳單及還款、購買及出售股票和債券等
Money & Banking (MB)/ 金錢和銀行	KS4	<p>MB10. Identify other services provided by banks and financial institutions in Hong Kong 辨認香港的銀行及金融機構所提供的其他服務</p>	<ul style="list-style-type: none"> Economic functions of the stock market, including the benefits to companies, investors and the economy. Other personal banking services provided by banks: wealth management include insurance, stock trading, foreign currency exchange and other investments. Examples of other services: trade-financing services, MPF services, electronic banking services, investment services, etc. 股票市場的經濟功能，包括對公司、投資者及經濟的好處 銀行的其他個人銀行服務：財富管理包括保險、股票交易、外幣兌換及其他投資 其他服務的例子：貿易融資服務、強積金服務、電子銀行服務、投資服務等
		<p>MB11. Recognise the costs associated with different methods of payment 認識不同支付方式所需的費用</p>	<ul style="list-style-type: none"> Examples: interest charges, handling charges, transaction fees, administration fees, etc. 例子：利息收費、手續費、交易費、行政費等
		<p>MB12. Explain why there are different currencies and exchange rates 解釋為甚麼有不同的貨幣和匯率</p>	<ul style="list-style-type: none"> Examples: using RMB when visiting relatives in mainland China, GBP or AUD for a study tour or overseas study, JPY or TWN for going on holiday. Fixed exchange-rate systems; linked exchange-rate system in Hong Kong for HKD to USD. Converting HKD to USD and other currencies. 例子：到中國內地探親時使用人民幣、參與交流團或海外留學時使用英鎊或澳元、去旅遊時使用日元或台幣 固定匯率制度、港元與美元掛鈎的聯繫匯率制度 將港元兌換成美元或其他貨幣

		Competence elements 能力元素	Explanatory notes 註釋
Money & Banking (MB)/ 金錢和銀行	Adult Core/ 成人核心	<p>MB13. Explain the possible factors affecting exchange rate fluctuations 解釋可能影響匯率波動的因素</p>	<ul style="list-style-type: none"> Appreciation and depreciation, revaluation and devaluation, monetary policy, economic growth, interest rates. 升值及貶值、法定升值及法定貶值、貨幣政策、經濟增長、利率
		<p>MB14. Identify the factors that cause inflation and calculate the change in the value of money due to inflation 辨認引致通脹的原因，並計算因通脹導致的金錢價值改變</p>	<ul style="list-style-type: none"> The value of an amount of money at a particular point of time. Calculate the present and future value of money by discounting and compounding. Example: 'How much is HK\$10,000 worth in 10 years' time if the inflation rate is 2% per year?' Factors affecting the value of money including: inflation, deflation, time period, politics, economy, etc. 一筆金錢於某指定時間的價值 利用折扣及複息計算金錢的現在值和未來值 例子：若每年的通脹率是2%，港幣10,000 元在十年後價值多少？ 影響金錢價值的因素包括：通脹、通縮、時期、政治、經濟等
		<p>MB15. Compare the features of various non-cash forms of payment 比較各種非現金付款方式的特徵</p>	<ul style="list-style-type: none"> Examples of non-cash forms of payments: Credit cards (physical and mobile), Store Value Cards (SVC), e-wallets (e.g. ApplePay, GooglePay). Examples of features: Security, convenience, fees, currencies, service charges, late re-repayment penalty, promotion offers, etc. 非現金付款方式的例子：信用卡（實體卡和電子卡）、儲值卡、電子錢包（ApplePay, GooglePay） 特徵的例子：安全性、便利度、費用、貨幣、服務費、遲還款罰款、推廣優惠等
		<p>MB16. Recognise different methods of transferring money 認識不同的資金轉賬方法</p>	<ul style="list-style-type: none"> Examples: cheque, bank transfer, bank draft, telex transfer (TT), Stored Value Facility (e.g. Alipay, WeChat Pay), Faster Payment System (FPS), etc. 例子：支票、銀行轉帳、銀行匯票、電匯、支付寶、微信支付、轉數快（FPS）等
		<p>MB17. Compare the costs and benefits of using online financial services and traditional financial services 比較使用網上金融服務和傳統金融服務的成本和好處</p>	<ul style="list-style-type: none"> Examples of online financial services: Robo-advisor, e-banking, Faster Payment System (FPS), etc. Examples of costs and benefits: products and services provided, mode of operation, service charges, time, convenience, etc. 網上金融服務的例子：機械理財顧問、網上銀行、轉數快（FPS）等 成本和好處的例子：提供的產品及服務、運作模式、服務費、時間、便利度等
	Adult extended/ 成人延伸	<p>MB18. Critically analyse and evaluate the risks of owning crypto-assets 批判地分析和評估擁有加密資產的風險</p>	<ul style="list-style-type: none"> Not legal tender and not backed by any bank, government or issuer. Normally it has high price volatility and is not widely used. Examples of crypto-assets: Bitcoin. 非法定貨幣、不受任何銀行、政府或發行人的支援 通常價格波動較大，使用範圍並不廣泛 加密資產例子：比特幣（Bitcoin）

		Competence elements 能力元素	Explanatory notes 註釋
Income & Taxation (IT)/ 收入和稅項	KG	IT1. List some ways where our daily needs are fulfilled as a result of someone making an effort 列舉一些由於有人付出努力而滿足到我們日常需求的例子	<ul style="list-style-type: none"> Everything that he/she has or owns is a result of the effort made by someone. Examples: parents go to work to earn money so they can buy food and clothes, you have dinner because someone has prepared it for you, you have a clean room because someone sweeps / mops the floor, etc. 他/她所擁有的一切是通過某人努力的成果 例子：父母工作賺取金錢令他們能買食物及衣服、你可以享用晚餐是因為有人已為你準備、你可以有一間乾淨的房間是因為有人幫你打掃/拖地等
		IT2. List some ways where our resources (e.g. money) can come from 列舉一些我們如何取得資源(例如金錢)的來源	<ul style="list-style-type: none"> Examples: red packet money during Chinese New Year, pocket money from parents and grandparents, going to work, etc. 例子：農曆新年收到的利是錢、父母及祖父母給我們的零用錢、去工作等
	KSI	IT3. Describe personal income sources for different people 描述不同人士的個人收入來源	<ul style="list-style-type: none"> Examples: children may get pocket money and Lai See (red packet money), adults may get a salary etc. 例子：孩子獲得零用錢和利是錢、成人獲得薪金等
		IT4. Recognise different types of income 認識不同類型的收入	<ul style="list-style-type: none"> Regular type of income, e.g. wages and salaries (employment), profits (running a business), allowances (government support), etc. Irregular type of income, e.g. gifts, prizes, coupons (soft money), awards (competition), etc. 固定收入類型，如薪酬(就業)、盈利(經營業務)、津貼(政府資助)等 非固定的收入類型，如禮物、獎品、禮券、獎金(比賽)等
	KS2	IT5. Explore why people have different income and why these may change at different times 探索為甚麼不同人有不同收入，及為甚麼收入可能隨著時間而改變	<ul style="list-style-type: none"> Examples of factors affecting income: the nature of different jobs, working hours, working experience, education and professional qualifications, etc. Income level may change with changes in the above factors. Other sources of income including scholarship and bursaries, part-time and full-time job pay. 影響收入的因素例子：不同工作的性質、工作時間、工作經驗、教育及專業資格等 收入水平可能會隨以上因素變化而改變 其他收入來源包括獎學金和助學金、兼職和全職工作薪酬
	KS3	IT6. Explain the function of public finance 說明公共財政的功能	<ul style="list-style-type: none"> The relationship between government and citizens in terms of public finance; provision of public services such as policing, roads, hospitals, education, social services with funding from taxes. Examples: government income and expenditure. 政府和居民在公共財政方面的關係；提供的公共服務如維持治安、道路、醫院、教育、由稅收資助的社會服務 例子：政府的收入及支出

		Competence elements 能力元素	Explanatory notes 註釋	
Income & Taxation (IT)/ 收入和稅項	KS3	IT7. Describe the basic legislation concerning employment 描述與就業相關的基本法例	<ul style="list-style-type: none"> Minimum Wage Ordinance, Employment Ordinance, Employees' Compensation Ordinance, labour holidays, maternity leave, labour contracts, etc. 最低工資條例、僱傭條例、僱員補償條例、勞工假期、產假、僱傭合約等 	
		IT8. List different types of financial compensation for employment 列出不同種類的就業報酬	<ul style="list-style-type: none"> Examples: paid and unpaid work, salaries, commissions, bonuses, share options, commodities, allowances, etc. 例子：有薪及無薪工作、薪酬、佣金、花紅、股票期權、商品、補貼等 	
	KS4	IT9. Recognise the difference between gross and net salary/income 認識總收入和淨薪酬/ 收入的分別	<ul style="list-style-type: none"> Deduction of taxes, pensions, Occupational Retirement Schemes (ORSO), Mandatory Provident Fund (MPF), etc. 免稅額、退休金、公積金、職業退休計劃、強積金等 	
		IT10. Explain how education/training affects career choices and may affect income later 解釋教育或培訓如何影響就業選擇和未來的收入	<ul style="list-style-type: none"> List the qualification requirements and salaries of different occupations Examples: bus driver, construction worker, accountant, etc. 列出不同職業的資歷要求及薪酬 例子：巴士司機、建築工人、會計師等 	
		IT11. Describe the nature and purposes of taxation 描述稅項的性質和目的	<ul style="list-style-type: none"> Examples: taxes collected to support public expenditure, government allowances and subsidies, social security schemes, etc. Examples of taxes: income tax, profits tax, property tax, stamp duties, rates, etc. 例子：徵收稅項以支付公共開支、政府補貼及津貼、公共福利計劃等 稅項的例子：入息稅、利得稅、物業稅、印花稅、差餉等 	
		IT12. Identify factors affecting career choices and life planning 辨認影響就業選擇和人生規劃的因素	<ul style="list-style-type: none"> Examples: personal competencies, wage level, personal interests, financial and life goals, business environment and opportunities, family constraints, etc.. 例子：個人能力、薪酬水平、個人興趣、理財及人生目標、營商環境及機遇、家庭限制等 	
		Adult core/ 成人核心	IT13. Describe the salary tax system of Hong Kong 描述香港個人入息稅制度	<ul style="list-style-type: none"> Examples of income tax system: tax rates on salaries, allowances and deductions, assessable income, progressive rate, standard rate, annual income levels, filing tax returns, etc. 入息稅制度的例子：根據薪酬的稅率、免稅額及稅項扣除、應課稅收入、累進稅率、標準稅率、年度入息水平、填寫及提交報稅表等
			IT14. Identify the public financial support available to Hong Kong citizens 辨認香港居民可享有的公共財政援助	<ul style="list-style-type: none"> Examples: students' grants and loans, welfare subsidies, old age living allowance, Comprehensive Social Security Assistance (CSSA) Scheme, etc. 例子：學生資助及貸款、福利津貼、長者生活津貼、綜合社會保障援助(綜援)等

		Competence elements 能力元素	Explanatory notes 註釋
Income & Taxation (IT)/ 收入和稅項	Adult core/ 成人核心	IT15. Monitor and reduce tax through tax planning 透過稅務策劃檢視和減少稅項	<ul style="list-style-type: none"> Examples: to reduce tax burden through making use of tax deductible expenditure, such as charitable donations, estate planning, maintenance costs (against rental income), parent and child allowance, study allowance, home mortgage interest, MPF contributions, purchase of annuities, etc. 例子：利用可扣稅的開支減輕稅務負擔，如慈善捐款、遺產策劃、維修費用（相對於租金收入）、子女免稅額、學習津貼、居所貸款利息、強積金可扣稅自願性供款、購買年金等
	Adult extended/ 成人延伸	IT16. Recognise the financial products that can create cash flow 認識能提供現金流的金融產品	<ul style="list-style-type: none"> Examples: a reverse mortgage, annuities, bonds/i-bond, etc. Example: basics of a reverse mortgage – key features, key parties, eligibility criteria, calculation of monthly payments, accumulation and distribution phases, costs, etc. 例子：逆按揭、年金、通脹掛鈎債券(iBond)/債券等 例子：逆按揭的基本認識—主要特色、主要涉及單位、合資格條件、每月年金計算、累積及分配階段、成本等

		Competence elements 能力元素	Explanatory notes 註釋
Saving & Investing (SI)/ 儲蓄和投資	KG	SI1. Recognise that things can be saved for future use instead of using it now 認識物品不必即時使用，可以儲起留待日後才用	<ul style="list-style-type: none"> Start to realise the concept of delayed gratification. Examples: saving pocket money to buy more expensive/worthy toy(s) or to visit theme park later, extra food/candy can be consumed later, etc. 開始了解到延遲滿足的概念 例子：儲起零用錢不使用，為了未來可買更貴/更值得的玩具或延遲去主題樂園、額外的食物/糖果可以儲起往後再食用等
		SI2. Identify places to save things 識別可以保存物品的地方	<ul style="list-style-type: none"> Examples: piggy bank at home for money, bank for large sums of money, ice cream in the refrigerator, stickers sheets in a folder, drawer in school, schoolbag, storage box in home, portfolio folder, etc. 例子：家裏的豬仔錢罌可以儲錢、銀行用於儲存大額金錢、雪糕放在雪櫃裏、貼紙放在文件夾內、學校的櫃桶、書包、家裏的儲物箱、檔案文件夾等
	KSI	SI3. Recognise the need to save money regularly 認識儲蓄的需要	<ul style="list-style-type: none"> Delaying gratification saves money for future use, to prepare for unexpected contingencies, etc. 延遲享受為將來作儲蓄、為不能預計的突發事情作準備等
		SI4. Describe different ways to save money 描述不同的儲蓄方法	<ul style="list-style-type: none"> Examples: keep money with parents, use a piggy bank, deposit in bank accounts. 例子：讓家長保存金錢、用錢箱儲蓄、存款於銀行戶口

		Competence elements 能力元素	Explanatory notes 註釋
Saving & Investing (SI)/ 儲蓄和投資	KS2	SI5. Describe how interest is earned on money saved in banks 描述存放在銀行的金錢如何賺取利息	<ul style="list-style-type: none"> Interest is paid by banks for deposits, so more cash is gained from a deposit. 銀行會向存款發放利息，所以存款能賺取更多金錢
		SI6. Explain and calculate simple and compound interest 解釋及計算單利息和複利息	<ul style="list-style-type: none"> Example: using borrowing on a credit card as an example, illustrate the differences between simple and compound interest, and the capital growth from a long-term (20-year) deposit in a bank. 例子：以信用卡借貸為例，解釋單利息和複利息之分別；在銀行作長期存款（20年）的資產增值
	KS3	SI7. Explain the concept of inflation and time value of money 解釋通脹的概念和金錢的時間價值	<ul style="list-style-type: none"> Examples: interest rates, inflation and different savings products. 例子：利率、通脹和不同的儲蓄產品
		SI8. Describe the nature and features of investment as a method of saving 描述投資作為儲蓄方法的性質和特色	<ul style="list-style-type: none"> Differentiate investment, speculation and gambling; long-term, medium-term and short-term investment, as earnings and as value-added investment. 分辨投資、投機與賭博；長期、中期及短期投資，作為收益和資產增值的投資
	KS4	SI9. Describe some common types of saving and investment choices 描述一些常見的儲蓄及投資選擇	<ul style="list-style-type: none"> Returns from capital appreciation and interest. Examples: time deposits, forex, stocks and shares, bonds/RMB bonds, etc. 資本升值和利息的回報 例子：定期存款、外匯、股票、債券/通脹掛鈎債券 (iBonds) / 人民幣債券等
		SI10. Describe the basic concepts of risk and returns 描述風險與回報的基本概念	<ul style="list-style-type: none"> The relationship between risk and return (risk and return levels of different investment products). Risk and return trade-off. Risk management: diversification, do not put 'all one's eggs in one basket'. 風險與回報的關係（不同投資產品的風險及回報水平） 風險與回報的平衡 風險管理：分散投資，不要孤注一擲
		SI11. List some possible risks with, and returns from, different financial products 列出一些金融產品的潛在風險和回報	<ul style="list-style-type: none"> Examples: bonds vs. securities, global market investment vs. investment focused on China. 例子：比較債券和證券，比較環球市場投資和集中內地投資

		Competence elements 能力元素	Explanatory notes 註釋
Saving & Investing (SI) / 儲蓄和投資	Adult core / 成人核心	SI12. Identify factors that affect saving 辨認影響儲蓄的因素	<ul style="list-style-type: none"> • Examples: income level, interest rates, living costs, life changes (e.g. marriage, parenting and retirement), etc. • 例子：收入水平、利率、生活成本、人生轉變（例如結婚、生育及退休）等
		SI13. Apply the basic concepts of personal investment 應用個人投資的基本概念	<ul style="list-style-type: none"> • Dollar cost averaging, compounding effect, diversification, portfolio management, risk management, rebalancing, cut loss, etc. • Fundamental analysis: ratio analysis, earnings potential, horizontal analysis, vertical analysis, etc. • 平均成本法、複息效應、分散投資、投資組合管理、風險管理、資產重整、止蝕等 • 基本分析：比率分析、盈利潛力、橫向分析、垂直分析等
		SI14. List the factors that affect one's risk tolerance and investment objectives 列出影響個人風險承受能力和投資目標的因素	<ul style="list-style-type: none"> • Examples: investment experience and knowledge, the stage in the investment life-cycle, one's age, investment horizon, liquidity requirements, financial resources, etc • 例子：投資經驗和知識、投資生命週期的階段、年齡、投資範圍、流動性需要、財務資源等
		SI15. Describe the fees, features and risks of common investment products available to personal investors in Hong Kong 描述香港常見的投資產品的收費、特色和風險	<ul style="list-style-type: none"> • Example: risks involved, risk level, service charges, fees, buying/selling restrictions, etc. • 例子：涉及風險、風險水平、服務收費、手續費、買入/賣出限制等
		SI16. Identify the major factors that affect the risks and returns of different financial products 辨認影響不同金融產品的風險和回報之主要因素	<ul style="list-style-type: none"> • Examples: amount invested, interest, exchange rates, investment period, terms and conditions, etc. • 例子：投資金額、利息、匯率、投資時期、條款及細則等
		SI17. Compare different financial products and choose a product or products to suit one's needs 比較不同的金融產品，並根據個人需要選擇合適的產品	<ul style="list-style-type: none"> • Matching the risk level of a financial product to the investment objectives, investment horizon and risk tolerance. • Example: investment in different financial markets (e.g. China, US, Japan, Europe and Global) • 投資產品的風險水平應配合投資目標、投資期限及風險承受能力 • 例子：投資在不同金融市場（如中國、美國、日本、歐洲和全球）

		Competence elements 能力元素	Explanatory notes 註釋
Saving & Investing (SI)/ 儲蓄和投資	Adult extended/ 成人延伸	SI18. Recognise the consequences of investing in leveraged financial products 認識投資槓桿式金融產品的後果	<ul style="list-style-type: none"> Multiplies the gains and losses when margin trading. Risk of margin call. 保證金交易(孖展)的倍數獲利和虧損例子 追收保證金(俗稱「補倉」)的風險
		SI19. Recognise derivative products and identify the risks involved 認識衍生產品和辨認潛在的風險	<ul style="list-style-type: none"> Examples: stocks, debentures, commodities, properties, warrants, endowment insurance, margin trading, futures contracts, callable bull/bear contracts, options, etc. 例子: 股票、公司債券、商品、物業、認股證、儲蓄保險、保證金交易(孖展)、期貨合約、牛熊證、期權等
		SI20. Explain the basics of behavioural economics 認識行為經濟學的基本概念	<ul style="list-style-type: none"> Examples: understanding behavioural biases and effects in financial markets (e.g. loss aversion, mental accounting, framing, anchoring, overconfidence, herding) 例子: 理解金融市場的行為偏差及影響(如規避損失、心理賬戶、框架依賴、錨定、過於自信、羊群心理)
		SI21. Recognise the determinants in selecting a residential property for one's home or as an investment 認識選擇住宅物業作自住或投資用途的考慮因素	<ul style="list-style-type: none"> Example: personal income, location and size of property, age of property, rental income, traffic convenience, community facilities, down payment amount, commission to estate agent, tax, mortgage interest rate, mortgage period, maintenance costs, government policy, economic condition, etc. 例子: 個人收入、物業的地點和大小、樓齡、租金收入、交通便利、社區設施、首期金額、地產經紀佣金、稅項、按揭利率及年期、維修費用、政府政策、經濟情況等

		Competence elements 能力元素	Explanatory notes 註釋
Spending & Credit (SC)/ 開支和信貸	KG	SC1. Differentiate the difference amongst 'take', 'borrow' and 'exchange' 辨別「拿取」、「借用」和「交換」的不同之處	<ul style="list-style-type: none"> Take: to have something from others without an expectation of return. Borrow: to have something with others with an expectation of returning in a good condition. Exchange: an act of giving one thing and receiving another in return. 拿取: 從別人那裡取得物品而不期待會歸還 借用: 從別人那裡取得物品, 並期望以良好狀態歸還 交換: 給予一件東西並收到另一東西作為回報的行為
		SC2. Describe some negotiations and exchange events experienced in school 描述一些在學校經歷過的協商和交換活動	<ul style="list-style-type: none"> 'Give and take' is a negotiation and exchange activity in school. Examples: negotiation and exchange of snacks and toys in school (barter), swap the use of stationery, etc. “給予和接受”物件是學校的協商和交換活動 例子: 在學校協商和交換零食和玩具(以物易物)、交換文具使用等

		Competence elements 能力元素	Explanatory notes 註釋
Spending & Credit (SC)/ 開支和信貸	KC	SC3. Describe how money can be used to exchange (purchase) things 描述金錢如何可以換取物品(購買)	<ul style="list-style-type: none"> Examples: buying food in the market, buying toys in the shop, paying for school trip, etc. 例子: 在市場購買食物、在商店購買玩具、支付學校旅行費用等
		SC4. Recognise that different items in a shop can have different prices 認識商店中不同商品可以有不同價格	<ul style="list-style-type: none"> Examples: a carton of milk costs \$6 and a doll costs \$120 in the same store, etc. 例子: 在同一商店, 一盒牛奶價值\$6和一個洋娃娃價值\$ 120等
	KSI	SC5. Differentiate between price and value 分辨物品的價錢及價值	<ul style="list-style-type: none"> Price: amount to be paid for the product/service. Value: utility of worth of the product/service. Price may or may not truly reflect the value of product/service. Examples: same product/service may have different prices in different shops, some product/service is over- or undervalued in pricing, etc. 價格: 需為商品/服務所付的金額 價值: 商品/服務的實際所值 價格未必能夠真實反映商品/服務的價值 例子: 同一商品/服務在不同店舖會有不同的價格、有些商品/服務或會被定價過高/過低等
		SC6. Differentiate between needs and wants 分辨需要和想要	<ul style="list-style-type: none"> Needs: things you must have as necessary for survival, e.g. water and daily food Wants: things you would like to have but may not be necessary, e.g. soft drinks and snacks 需要—維持生命必需的東西, 例如水和日常食物值 想要—希望擁有但非必需須的東西, 例如汽水和零食
		SC7. List and prioritise spending preferences, with reasons 列出開支的優先次序, 並解釋原因	<ul style="list-style-type: none"> According to needs and wants or other reasonable factor(s) 根據需要和想要或其他合理的因素
		SC8. Describe the responsibilities of a borrower 描述借款人的責任	<ul style="list-style-type: none"> Examples: make clear the loan terms with the lender, take good care of the item and return the borrowed item to its lender in a good condition and on time as promised. 例子: 與借款人釐清借貸條款, 好好保管借來的物品並以良好狀態按承諾歸還
		SC9. Recognise the value and price of a product/service 認識產品或服務的價值和價錢	<ul style="list-style-type: none"> Aware that similar products/services may not cost the same. Examples of value: quality, services, special features/design. Examples of extra costs involved: packaging, delivery charge, brand, warranty, exchange rates, inflation and depreciation, etc. 意識到相似的產品/服務的價錢可能不同 價值的例子: 質素、包含的服務、特色/特別設計 額外成本的例子: 包裝、運費、品牌、保養、匯率、通脹及貶值等
	KS2		

		Competence elements 能力元素	Explanatory notes 註釋
Spending & Credit (SC)/ 開支和信貸	KS2	<p>SC10. Compare the pros and cons of buying from different channels (including online shopping) 比較不同購物渠道 (包括網上購物) 的好處和壞處</p>	<ul style="list-style-type: none"> • Examples of purchasing channels: retail shops, department stores, outlets, online shopping, online group purchase, online auction, etc. • Examples: convenience, more information, more options, group discount, lower costs, flexible payments, better consumer protection and security, etc. • 購物渠道的例子：零售商店、百貨公司、特賣場、網上購物、網上團購、網上拍賣等 • 例子：便利、更多資訊、更多選擇、團體優惠、較低成本、具彈性的付款、較佳的消費者保障和安全性等
		<p>SC11. Calculate discounts 計算折扣</p>	<ul style="list-style-type: none"> • Examples: cash discounts, discounts for buying certain quantities (including bulk discounts), buy-one-get-one-free offers, percentage discounts, etc. • 例子：現金折扣、購買指定數量的折扣 (包括大批量折扣)、買一送一優惠、折扣率等
		<p>SC12. Explain why people may need to borrow money 解釋為甚麼可能需要借貸</p>	<ul style="list-style-type: none"> • Examples: to buy a big-ticket item (a property), for emergencies (e.g. accidents), for business purposes, etc. • Repayment of borrowed money should be made as promised. • 例子：購買高價物品 (例如物業)、緊急用途 (例如遇上意外)、經營業務用途等 • 應按承諾償還貸款
		<p>SC13. Explain why people give money, time and effort to charities 解釋為甚麼要捐獻給慈善團體，包括金錢、時間及參與義務工作</p>	<ul style="list-style-type: none"> • Examples: for a sense of well-being, to support social justice, out of empathy, to strengthen their spiritual life (because of physical and social benefits), etc. • 例子：因助人而感到快樂、支持社會公義、發自同理心、加強精神生活 (因帶來物質上和社會好處) 等
	KS3	<p>SC14. Identify different sources of borrowing and the associated costs 辨別借貸的不同途徑和相關的費用</p>	<ul style="list-style-type: none"> • Examples of sources of borrowing: friends, family, government, financial institutions, etc. • Associated costs: interest charges, service charges, etc. • 借貸途徑的例子：朋友、家人、政府、金融機構等 • 相關的成本：利息支出、服務收費等
		<p>SC15. Have a realistic idea of the prices of most consumable items 認識大部份消費品的大約價格</p>	<ul style="list-style-type: none"> • Examples of consumable items: food, a small flat, a small family car, university tuition fees, etc. • 消費品的例子：食物、小型單位、小型家庭汽車、大學學費等
	KS4	<p>SC16. List factors that may affect changes in prices 列出可能影響價格變動的因素</p>	<ul style="list-style-type: none"> • Examples: changes in demand and supply, government policy, exchange rates, weather and inflation, etc. • 例子：供應及需求的改變、政府政策和匯率、天氣以及通脹等
		<p>SC17. Identify different types of borrowing for different purposes 辨別針對不同借貸目的之貸款種類</p>	<ul style="list-style-type: none"> • Examples: a student loan, a loan for buying a car, a mortgage, etc. • Examples: the criteria and procedures for loan applications. • 例子：學生貸款、汽車貸款、按揭貸款等。 • 例子：申請貸款的條件和程序

		Competence elements 能力元素	Explanatory notes 註釋
Spending & Credit (SC) / 開支和信貸	KS4	SC18. Explain how a credit card works 描述信用卡的運作	<ul style="list-style-type: none"> The interest-free period, minimum payment, payment-due date, credit limit, interest rate, cash advances, credit card statement, etc. 免息還款期、最低還款額、到期還款日、信用額、利率、現金透支、信用卡月結單等
		SC19. Calculate and explain the interest charged by banks and other financial institutions 計算及解釋銀行及其他金融機構所收取的利息	<ul style="list-style-type: none"> Use calculation tools (including common online calculators) or formulas to calculate interest payment. 利用計算工具(包括最常見的網上計算機)或公式以計算利息支出
		SC20. Differentiate what is "good" and "bad" debt, and describe the consequences of "bad" debt 分辨「良好」和「不良」的借貸，並了解「不良」借貸所帶來的後果	<ul style="list-style-type: none"> Planned debt that can be serviced vs. uncontrolled debt Bad debt leads to loss of collateral, a bad credit record, stress and bankruptcy, and adversely affects a person's career. 分辨有計劃並有能力償還的「良好」債務和無法控制的「不良」債務 壞帳會導致損失抵押品、不良的個人信貸報告、壓力和破產，以及對個人事業有負面影響
	Adult core / 成人核心	SC21. Identify methods to save money when purchasing 辨認不同的購物節省金錢方法	<ul style="list-style-type: none"> Examples: bargaining, discounts (out of season/ discontinued items), rebates, unbranded items, product bundling, bulk purchase, group purchase, online purchase, compare pricing and payment terms (e.g. installment, interest rate, service charge) from different retailers, etc. 例子：議價、折扣(不合季節/ 停產貨品)、回贈、沒有品牌的產品、捆绑式產品、大批量購買、團購、網上購買、比較不同零售商的價格(如分期付款利率、服務費)等
		SC22. Explain the implications of a personal credit score for the cost of borrowing and the availability of loans 解釋個人信貸評分對借貸成本和申請貸款的影響	<ul style="list-style-type: none"> The factors affecting credit scores Credit worthiness and the cost of credit Elements in the personal credit report The interpretation of a personal credit report 影響信用評分的因素 信用和信貸的成本 個人信貸報告的元素 理解個人信貸報告的內容
		SC23. Explain Annual Percentage Rate (APR) 解釋實際年利率(APR)	<ul style="list-style-type: none"> The nominal APR is the simple-interest rate (for a year) The effective APR is the compound-interest rate plus fees (for a year) 名義年利率指簡單的息率(一年) 實際年利率指複息率加費用(一年)
		SC24. Compare different types of borrowing and the costs involved 比較不同種類的借貸及其成本	<ul style="list-style-type: none"> Examples of interest rates for purchases using credit cards (e.g. by instalments), cash advances with credit cards, personal loans, mortgages, etc. 利用信用卡(例如分期付款)、信用卡現金透支、私人貸款和抵押貸款等作購物涉及之利率的例子

		Competence elements 能力元素	Explanatory notes 註釋
Spending & Credit (SC)/ 開支和信貸	Adult core/ 成人核心	<p>SC25. Explain the consequences of not meeting financial/payment obligations on time 解釋未能按時履行還款責任的後果</p>	<ul style="list-style-type: none"> • Examples: interest on an unpaid balance, late fees or penalties, bank charges, weakened credit status/history, and even the consequence of bankruptcy • 例子：未償還餘額的利息、逾期收費或罰款、銀行收費、信用狀況/ 記錄變差、甚至導致破產
		<p>SC26. Differentiate manageable, planned debt from unmanageable, unplanned debt 分辨有計劃有能力處理的債務與未經計劃又欠缺能力處理的債務</p>	<ul style="list-style-type: none"> • Manageable debts (monthly expenses including debt payments < monthly net income) • Unmanageable debts (monthly expenses including debt payments > monthly net income) • 可負擔的債務 (包括還款在內的每月支出 < 每月淨收入) • 難以負擔的債務 (包括還款在內的每月支出 > 每月淨收入)
	Adult extended/ 成人延伸	<p>SC27. Apply the appropriate actions to take when one has difficulties in repaying debt 當面對償還債務困難時，知道可採取的合適行動</p>	<ul style="list-style-type: none"> • Reduce expenses, pay off high-interest debts first, seek advice, contact lenders, secure financial restructuring, make an Individual Voluntary Arrangement, file for bankruptcy, etc. • 減少開支、先償還高利息的債務、尋求意見、聯絡借款人、進行財務重組、進行個人自願安排、申請破產等

		Competence elements 能力元素	Explanatory notes 註釋
Consumer rights & responsibilities (CR)/ 消費者權利和責任	KG	<p>CR1. Observe and follow the rules set when taking, borrowing or exchanging 在拿取、借用或交換時，遵守及跟從規則</p>	<ul style="list-style-type: none"> • Examples: only take your portion of chocolate in a box, return borrowed things on time, let a friend play with your toy while you are reading their book, line up to get food/gifts in schools, etc. • 例子：當要拿盒子裡的巧克力時只會拿自己的部份、按時歸還借來的東西、讓朋友在你看書的時候玩玩具，在學校裏排隊拿食物/禮物等
	KSI	<p>CR2. Identify ways to find information about a purchase 辨認尋找貨品資料的不同方法</p>	<ul style="list-style-type: none"> • Examples: parents, friends, internet, salespeople in the shop, product leaflets, etc. • 例子：互聯網、朋友、店鋪的銷售人員、商品傳單等

		Competence elements 能力元素	Explanatory notes 註釋
Consumer rights & responsibilities (CR)/ 消費者權利和責任	KS2	<p>CR3. Describe what a responsible consumer is and the reasons for consumer protection 描述如何做一個負責任的消費者，及設立消費者保障制度的原因</p>	<ul style="list-style-type: none"> • Examples of individual responsibilities: to be informed, make decisions cautiously, consider the consequences, etc. • Examples of social responsibilities: the 5R initiative (Reduce, Reuse, Recycle, Re-evaluate, Rescue), etc. • Reasons for consumer protection: bad practice on the part of sellers, incorrect and misleading claims, health and safety issues, etc. • 個人責任的例子：有知識、謹慎地做決定、考慮後果等 • 社會責任的例子：5R（節約、重覆使用、循環再造、環保選購、保護自然） • 消費者保障的原因：賣家的不良操守、錯誤或誤導性的聲稱、健康及安全問題等
		<p>CR4. Describe the basic rights of a consumer 描述消費者的基本權利</p>	<ul style="list-style-type: none"> • Examples: consumers' rights on the quality and safety of products, consumers' rights in various transaction problems, etc. • 例子：消費者就產品的質素和安全之權利、消費者在各種交易問題上的權利
	KS3	<p>CR5. Recognise the potential financial consequences of 'free' offers 認識「免費」優惠及其潛在財務後果</p>	<ul style="list-style-type: none"> • Examples of free offers: trial offers, free gifts, free downloads, etc. • Examples of costs: fees and charges may be involved, payment for other products or services may be required afterwards, etc. • 免費優惠的例子：免費試用、免費禮品、免費下載等 • 成本的例子：可能需要收費、往後的其他產品及服務須付款
		<p>CR6. Explain the basic regulations for protecting consumer rights 解釋保障消費者權利的基本條例</p>	<ul style="list-style-type: none"> • Consumers' rights on the quality and safety of products, consumers' rights to have correct information about products, complaints must be heard, etc. • The roles of the Consumer Council. • 消費者就產品的質素和安全之權利、消費者有權獲得有關產品正確的資料、消費者有權作出投訴並被聽取等 • 消費者委員會的角色
KS4	<p>CR7. Describe the basic rights and responsibilities of buyers of financial products in Hong Kong 描述香港的金融服務消費者的基本權利和責任</p>	<ul style="list-style-type: none"> • The rights of consumers of financial services: product disclosure, a high standard of professional behaviour of intermediaries, effective market infrastructure and trading, safeguards in listings and takeovers, etc. • The responsibilities of consumers of financial services: understand the basic concepts of investment, understand the features (including the risk and return characteristics) of the investment products, make decisions based on facts, do not commit money beyond one's means, do not sign blank forms, etc. • 金融服務消費者的權利：產品披露、中介機構的高水平專業態度、有效的市場基礎設施和交易系統、上市和收購的保障設施等 • 金融服務消費者的責任：理解投資的基本概念、理解投資產品的特色（包括風險和回報的特色）、根據事實作決定、不要承諾超越個人能負責的金額、不要在空白的表格上簽署等 	

		Competence elements 能力元素	Explanatory notes 註釋
Consumer rights & responsibilities (CR)/ 消費者權利和責任	KS4	<p>CR8. Discuss the role of different financial institutions and financial regulators in Hong Kong 討論香港不同的金融機構和金融監管機構的角色</p>	<ul style="list-style-type: none"> The financial regulator play a role in the relationships between banks, insurers, securities or investment firms, the stock market and brokers. The financial regulators are, the Hong Kong Monetary Authority (HKMA), Insurance Authority (IA), the Mandatory Provident Fund Authority (MPFA) and the Securities and Futures Commission (SFC). 金融監管機構在銀行、保險公司、證券或投資公司、股票市場和經紀之間的關係擔當的角色 金融監管機構包括香港金融管理局(金管局)、保險業監理處(保監處)、強制性公積金計劃管理局(積金局)以及證券及期貨事務監察委員會(證監會)
		<p>CR9. Describe the major financial market functions, services and operations in Hong Kong 描述香港的主要金融市場功能、服務和運作</p>	<ul style="list-style-type: none"> Examples: the operation of the stock exchange, futures exchange and the stock indices. 例子：股票交易所的運作、期貨交易及股票指數
	Adult core/ 成人核心	<p>CR10. Analyse and compare different financial information sources 分析並比較不同的金融理財資訊</p>	<ul style="list-style-type: none"> Examples of information sources: agents for financial products, financial commentators, independent financial advisors, the mass media, rumours, etc. Examples of information: factual consumer information, financial advice, forecast opinions, marketing information, etc 資訊來源的例子：投資產品的經紀、財經分析員、獨立理財顧問、大眾媒體、傳聞等 資訊的例子：真實的消費者資訊、財務建議、預測意見、市場資訊等
		<p>CR11. Compare the services that financial intermediaries can offer and how they are regulated 比較金融中介人可提供的服務及其受規管方式</p>	<ul style="list-style-type: none"> Examples of financial intermediaries: insurance agent, insurance broker, bank, deposition-taking company, securities broker, etc. Which financial regulator regulates a particular type of financial learning activity? 金融中介機構的例子：保險代理、保險經紀、銀行、接受存款公司、證券經紀等 哪個金融監管機構負責監管哪一種類金融活動
		<p>CR12. Describe the rights and responsibilities relating to different financial products 描述與不同金融產品相關的消費者權利及責任</p>	<ul style="list-style-type: none"> Which financial regulator regulates a particular type of financial product? Examples: credit cards – HKMA; funds – SFC; life insurance – IA. 哪個金融監管機構負責監管哪一種類金融產品 例子：信用卡—金管局；基金—證監會；人壽保險—保監局
	Adult extended/ 成人延伸	<p>CR13. Apply the complaint and redress procedures available to a financial consumer 運用金融服務消費者享有的投訴及賠償程序</p>	<ul style="list-style-type: none"> The complaints officer in the intermediary, industry bodies, regulators and the FDRC. 中介機構的投訴部門、業界組織、監管機構及金融糾紛調解中心的投訴專員

		Competence elements 能力元素	Explanatory notes 註釋
Financial Planning (FP)/ 財務策劃	KC	<p>FP1. Identify ways to keep track of things saved for future use 識別一些途徑，把保留作日後使用的東西紀錄下來</p>	<ul style="list-style-type: none"> Examples: marking on “My saving plan” chart, notebook to write down. 例子：在“我的儲蓄計劃”圖表上標記，記在筆記本上
	KSI	<p>FP2. Identify short- and long-term financial goals 辨認短期及長期財務目標</p>	<ul style="list-style-type: none"> Examples: buying expensive snacks (short-term), and buying a property (long-term) 例子：購物較昂貴的零食（短期），及購買物業（長期）
	KS2	<p>FP3. Develop a financial plan to achieve a short-term personal goal 建立財務計劃以達到短期的個人目標</p>	<ul style="list-style-type: none"> Example: saving money to achieve such pre-set goals as buying toys, going on a trip, etc. 例子：為達成預先定下的目標如買玩具、旅遊等進行儲蓄
		<p>FP4. Explain the function of budgeting, and allocate money for different uses 解釋收支預算的功能，並將金錢分配作不同用途</p>	<ul style="list-style-type: none"> Allocate money for different uses, including consumption, savings and donations Example: allocate weekly pocket money for different uses 將金錢分配不同的用途，包括消費、儲蓄及捐款 例子：將每星期的零用錢分配至不同用途
	KS3	<p>FP5. Explain the process how to develop a long-term financial goal 解釋如何建立長期的理財目標</p>	<ul style="list-style-type: none"> SMART goal. Example: how to plan for a retirement fund, starting from a young age. 「SMART」的目標—具體、可量度、可達成、現實、有時間性 例子：如何從小開始計劃退休基金
		<p>FP6. Link financial plans to budgets 理解財務計劃與收支預算的關係</p>	<ul style="list-style-type: none"> Allocate money in a budget to finance goals. 在預算中分配金錢用作達成財務目標
		<p>FP7. Develop a plan to pay for anticipated personal expenses in the near future 為可預見的個人開支建立財務計劃</p>	<ul style="list-style-type: none"> Examples: expenses of a field trip, buying a present for a birthday party, etc. 例子：前往實地考察的支出、購買生日禮物等
	KS4	<p>FP8. Explain how financial planning can help one to attain life goals 解釋財務計劃如何幫助個人達成人生目標</p>	<ul style="list-style-type: none"> Examples: saving for tertiary study, travelling, retirement, etc. 例子：為入讀大學、旅遊及退休儲蓄
		<p>FP9. Explain the need for retirement planning and the Mandatory Provident Fund (MPF) system 解釋退休計劃的需要和強制性公積金（強積金）的制度</p>	<ul style="list-style-type: none"> Retirement planning – no/low income in retirement, but continuing expenditure. The basic concept of the MPF system and how it contributes to one’s retirement fund. 退休計劃—退休沒有收入，但仍有開支 強積金的基本概念，及其如何幫助累積個人的退休基金

		Competence elements 能力元素	Explanatory notes 註釋
Financial Planning (FP) / 財務策劃	Adult core / 成人核心	FP10. Differentiate recurring and one-off expenses 分辨經常性與一次性開支	<ul style="list-style-type: none"> • Examples of recurring costs: insurance premium, electricity bill, mortgage payment, etc. • Examples of non-recurring costs: holidays, purchasing an electrical item, etc. • 經常性開支的例子：保險費、電費、按揭還款等 • 一次性開支的例子：假日消費、購買電子產品等
		FP11. Apply the Financial Planning pyramid concept 應用理財金字塔的概念	<ul style="list-style-type: none"> • Protection and security, wealth accumulation, wealth distribution, etc. • 保障及安全、財富累積、財富分佈等
		FP12. Develop simple financial plans to achieve long-term personal goal 建立簡單財務計劃以達到長遠的個人目標	<ul style="list-style-type: none"> • Examples: saving for further study, travelling, marriage, buying a flat, a better material life, retirement (in addition to MPF), etc. • The elements of a simple financial plan include future cash flow, assets, offsetting inflation, etc. • 例子：為進修、旅遊、結婚、置業、更佳物質生活、退休（強積金以外）等儲蓄 • 簡單的財務策劃包含的元素有未來現金流、資產、抵消通脹等
		FP13. Identify and explain how changes in one's life have an effect on one's financial situation 辨認及解釋個人的人生轉變如何影響其財務狀況	<ul style="list-style-type: none"> • Examples: being unemployed, getting married, becoming a parent, losing a partner, retirement, etc. • 例子：失業、結婚、生育、失去伴侶、退休等
		FP14. Examine the challenges that retirement has on one's finances 審視退休對個人財政狀況的挑戰	<ul style="list-style-type: none"> • Examples: the problems posed by reduced income, longevity, health issues, inflation, social security policy, etc. • 例子：減少收入帶來的問題、長壽、健康問題、通脹、社會保障政策等
		FP15. Outline the desired lifestyle of one's retirement years and calculate the living costs for it 概述個人退休後期望的生活模式，並計算所需要的生活開支	<ul style="list-style-type: none"> • The type of accommodation, private/public healthcare, leisure activities, etc. (compared to one's current lifestyle). • 居住地方的類型、公共/私人醫療、康樂活動等（與現時的生活方式相比）
		FP16. Evaluate Occupational Retirement Schemes Ordinance (ORSO) / Mandatory Provident Fund (MPF) investments and how to choose investment funds 評估職業退休計劃或強制性公積金的投資，及如何選擇投資基金的制度	<ul style="list-style-type: none"> • Examples: How to choose an MPF fund? What are the conditions of withdrawal? Is it a defined contribution or defined benefit scheme? • 例子：如何選擇強積金？提款的條件？是界定供款計劃還是界定利益計劃？等

		Competence elements 能力元素	Explanatory notes 註釋
Protection & Risk (PR)/ 保障和風險	KG	<p>PR1. Identify ways to take care of oneself 識別一些照顧自己的方法</p>	<ul style="list-style-type: none"> • Examples: look around when walking as you may fall over, sit down when eating as you may drop the food, wash hands after using the washroom as you may fall sick, shout for help and run away when in danger as you could be harmed, watch the traffic light when cross the road, don't run on a slippery floor etc. • 例子：你在走路時要四處留神，因為你有可能會摔倒；吃飯時要坐下來，以免食物掉下；在使用洗手間後洗手，以防生病；在遇到危險時要逃跑並大聲呼救，因為你可能會受到傷害；過馬路時要注意交通燈；不要在濕滑的地板上跑等
		<p>PR2. Recognise why we need to take care of personal belongings 認識為什麼需要看顧個人物品</p>	<ul style="list-style-type: none"> • Personal belongings may be lost or damaged if not protected, they will not be available for use when needed, or may not be able to get them back if lost and would cost money to replace them. • Examples: Children should keep their belongings like stationeries/toys well, should keep the books in bookshelf etc. • 如果不保護個人物品，它們可能會丟失或損壞，並在你需要時不能使用。或者如果丟失了個人物品，則可能無法取回，並且需要花錢來更換 • 例子：兒童應妥善保管好文具/玩具等物品，並將書籍放在書架等
		<p>PR3. Differentiate how personal belongings are owned by different people 辨別不同物品是由誰擁有</p>	<ul style="list-style-type: none"> • Items may belong to different parties: mine (for the owners use/control), yours (for someone else use/control) and ours (for everyone's use/control). • Examples: my book, your colour pen or pencil, our blackboard, etc. • 物品可能屬於不同人的：我的（由擁有者使用/控制），你的（由其他人使用/控制）和我們的（由每個人使用/控制） • 例子：我的書、你的顏色筆或鉛筆、我們的黑板等
	KS1	<p>PR4. Identify ways to protect personal belongings 認識保護個人物品的方法</p>	<ul style="list-style-type: none"> • Examples: keep cash in a wallet/purse, put away stationery, use name tags, use a locker and safe to keep personal assets secure, etc. • 例子：將現金放在銀包、收起文具、使用姓名標籤、利用儲物櫃和夾萬安全保存個人資產
		<p>PR5. Identify situations that may result in a financial loss for individuals 辨認可能導致個人財政損失的情況</p>	<ul style="list-style-type: none"> • Examples: thing getting broken, stolen, lost, etc. • 例子：物品損壞、被盜、遺失等
	KS2	<p>PR6. Identify the risks of online shopping 認識網上購物的風險</p>	<ul style="list-style-type: none"> • Examples of possible buying risks: misleading description of product features, misunderstanding of the product features, impulse spending by promotional activities, dispatch delay/never dispatch, fake online reviews, pirated products etc. • Possible security risks: credit card scams, phishing, identity theft, other risks from disclosing private information, bogus websites, etc. • 網上購物的潛在風險：對產品特性/功能的誤導性描述、對產品特性/功能的誤解、因促銷活動的衝動消費、發貨延遲/從不發貨、虛假的網上評論、盜版產品等 • 潛在的保安風險：信用卡詐騙、網絡釣魚、身份盜用、披露私人信息的其他風險、虛假網站等

		Competence elements 能力元素	Explanatory notes 註釋
Protection & Risk (PR)/ 保障和風險	KS3	PR7. Identify common types of fraud/ scams 辨認常見的金錢詐騙種類	<ul style="list-style-type: none"> Examples: fraud following the handing out of personal bank account details, demands for training fees for employment, identity fraud, telephone deception, investment scam, romance scam etc. 例子: 提供個人銀行戶口資料引致的詐騙、就職前被要求繳交培訓費用、假冒身份、電話騙案、財務中介公司騙案、網上情緣騙案等
		PR8. Explain how savings can create protection 解釋儲蓄如何帶來保障	<ul style="list-style-type: none"> Examples: saving for an emergency, medical expenses, etc. 例子: 為緊急情況及支付醫療開支而儲蓄
	KS4	PR9. Describe the risks of using online financial services 描述使用網上金融服務的風險	<ul style="list-style-type: none"> Examples: fake websites, hacking, the need for privacy, security, PIN security, etc. 例子: 虛假網站、駭客入侵、確保私隱、安全、密碼安全等
		PR10. Explain the financial risks and drawbacks of having a poor credit record 解釋不良信貸紀錄會帶來的風險和問題	<ul style="list-style-type: none"> Examples: negative impact on job opportunities, bankruptcy, more difficult to obtain loans and higher interest rates. 例子: 就業機會的負面影響、破產、較難獲得貸款、較高的利率
		PR11. Explain the basic functions of insurance 解釋保險的基本功能	<ul style="list-style-type: none"> Protecting assets and transferring financial risk: e.g. health insurance for illness, travel insurance for accidents while on holiday, life insurance, etc. 保障資產及減低金融風險: 如保障患上疾病的醫療保險、保障外遊時發生意外的旅遊保險、人壽保險等
		PR12. Evaluate how different unexpected events and financial risks can lead to financial losses 評估不同的突發事件和財務風險能如何導致財務損失	<ul style="list-style-type: none"> Examples: the death of a partner leading to reduced family income, a natural disaster damaging property, (as a driver) hitting a pedestrian and being sued, etc. 例子: 伴侶的去世令家庭收入減少、天然災難導致財產損失、開車時因撞倒行人被控告等
	Adult core/ 成人核心	PR13. Compare different types of insurance needed in different situations 比較就不同情況所需的保險種類	<ul style="list-style-type: none"> Examples: life and medical insurance, accident insurance, home insurance, property insurance, vehicle insurance, travel insurance, Investment Linked Assurance Scheme, etc. Features of insurance: the insurance coverage, price and premiums, and compensation. 例子: 人壽及醫療保險、意外保險、家居保險、財產保險、汽車保險、旅遊保險、投資相連保險計劃等 保險的特色: 保障範圍、價錢及保費、賠償
		PR14. Describe the purpose and main features of the Deposit Protection Scheme 描述存款保障計劃的目的和主要特徵	<ul style="list-style-type: none"> The maximum protection is HK\$500,000 per depositor per Scheme member, etc. 每個計劃成員的每位存款者之最高保障為五十萬港元
		PR15. Explain how employee benefits can offer security 解釋僱員福利如何能提供保障	<ul style="list-style-type: none"> Examples: provisions for health and dental treatment, accidental death and long-term disability; a retirement saving plan, phased retirement, etc. 例子: 提供健康及牙醫治療、意外死亡和長期喪失工作能力賠償或援助金; 退休儲蓄計劃、分階段退休等

		Competence elements 能力元素	Explanatory notes 註釋
Protection & Risk (PR)/ 保障和風險	Adult core/ 成人核心	PR16. Identify the main types of financial fraud/ scams and ways to protect oneself from them 辨認主要的金融詐騙種類及防範方法	<ul style="list-style-type: none"> Examples: fraudulent financial statements, misappropriation of assets, fraud telephone calls, fraud online dating, boiler room scams, fake bank websites, pyramid scams, etc. Example: using passwords on online accounts, not to open email with unrecognised senders, etc. 例子：假冒財務報表、挪用資產、電話騙案、網上情緣騙案、鍋爐室騙局、偽冒銀行網頁、層壓式傳銷騙局等 例子：網上帳戶的密碼使用、不要開啟來歷不明的電子郵件等
	Adult extended/ 成人延伸	PR17. Explain the process of preparing a Will and Enduring Power of Attorney 解釋準備遺囑和持久授權書的程序	<ul style="list-style-type: none"> Seek professional services and legal advice to ensure the documents are correctly drafted to allocation the estate to designated beneficiaries as desired, if needed. 尋求專業服務和法律諮詢，以確保按正確程序及要求草擬遺產分配文件，並能按意願分配序指定受益人
	Adult extended/ 成人延伸	PR18. Describe and explain the impact(s) of internal and external factors on creating and protecting assets and wealth. 描述並解釋影響創造及保障資產財富的內在和外因素	<ul style="list-style-type: none"> Examples: property cooling measures in Hong Kong, inflation, exchange rates, GDP growth, industry growth, investment gains, etc. 例子：香港的樓市降溫措施、通脹、匯率、國內生產總值增長、行業增長、投資收益等

		Competence elements 能力元素	Explanatory notes 註釋
Behaviour (B)/ 行為	KC	B1. Form a saving habit 養成儲蓄習慣	<ul style="list-style-type: none"> Examples: save red packet money for later use, keep some candies to eat later, etc. 例子：儲起利是錢以作未來用，保留一些糖果以後再吃等等
		B2. Inform parents about 'take', 'give(share)', 'borrow' and 'exchange' conditions 告訴家長有關「拿取」、「給予(分享)」、「借用」或「交換」的情景	<ul style="list-style-type: none"> Examples: took an old book from school, gave (shared) a candy to the best friend, borrowed colour pens from teacher, exchanged toy with a classmate, etc. 例子：從學校拿取一本舊書、送贈好朋友(分享)糖果、從老師那裡借來顏色筆、和同學交換玩具等
		B3. Ask before taking other people's personal belongings 要先獲得別人的同意才可拿取他的個人物品	<ul style="list-style-type: none"> Examples: 'May I borrow your book?', 'May I have one candy or one piece of biscuit?', etc. 例子：“我可以借你的書嗎？”、“我可以買一塊糖果或一塊餅乾嗎？”等
		B4. Take care of personal belongings 看顧個人物品	<ul style="list-style-type: none"> Example: place Octopus card in purse and/or bag, keep an eye on belongings, put name labels on belongings, etc. 例子：將八達通卡放入錢包及/或包內、注意隨身物品、在物品上貼上姓名標籤等

		Competence elements 能力元素	Explanatory notes 註釋
Behaviour (B)/ 行為	KS1	B5. Save regularly 定期儲蓄	<ul style="list-style-type: none"> Always keep a portion of income in reserve for future use. Examples of saving: daily/weekly/monthly saving; fixed amount/fixed percentage saving, etc. 經常保留一部份收入作將來用途 儲蓄的種類：每日/星期/月儲蓄；定額/固定百分比儲蓄等
		B6. Talk honestly about money with family 與家人坦誠地談論金錢	<ul style="list-style-type: none"> Examples: Do not presume anything about money; if in doubt, ask. Do not hide any money matters (lost money, not enough money), etc. 例子：不要擅自對金錢作假設，如有懷疑請提問。不要隱瞞與金錢有關的事情（遺失金錢、不夠金錢）等
		B7. Spend less than one's available cash 消費不超越個人所擁有的現金	<ul style="list-style-type: none"> -
		B8. Protect one's personal belongings 保護自己的物品	<ul style="list-style-type: none"> Examples: money, watches, clothes, sports equipment, etc. 例子：金錢、手錶、衣服、運動用品等
		B9. Find some basic information about a potential purchase 尋找貨品的基本資料	<ul style="list-style-type: none"> Examples: features, quantity, size, how to use, price, purchasing channels, etc. 例子：功能、數量、尺寸、使用方法、價格、購買渠道等
	KS2	B10. Borrow money only if one has the ability to repay it 只有在有償還能力的情況下方可借貸	<ul style="list-style-type: none"> Money for repayment must be available somewhere or will be available in time. 必須有途徑得到或知道將會得到需償還的款項
		B11. Resist desires and control temptations to spend when shopping 購物時要抵抗對消費的慾望和誘惑	<ul style="list-style-type: none"> Example: not demanding that parents buy things when out shopping. 例子：逛街時不要求父母買東西
		B12. Compare products and prices, and select the best purchase option 比較產品和價格，挑選最佳的購物選擇	<ul style="list-style-type: none"> Examples of comparison: compare prices / quality / reputations / service, etc. Examples of making a decision: within a budget, according to one's needs, duration, etc. 比較的例子：比較價格、質素、信譽、服務等 作決定的例子：符合預算、合乎需要、耐用性等
		B13. Set short-term financial goals 訂立短期財務目標	<ul style="list-style-type: none"> Example: saving to buy a birthday present 例子：儲蓄購買生日禮物
		B14. Allocate money to meet various financial goals 分配金錢去達成不同的財務目標	<ul style="list-style-type: none"> Set a simple budget 訂立簡單的預算
		B15. Keep track of weekly spending 記錄每星期的開支	<ul style="list-style-type: none"> The record of spending can be used as a reference for revising budgets 消費記錄可作為修改預算的參考

		Competence elements 能力元素	Explanatory notes 註釋
Behaviour (B)/ 行為	KS3	B16. Minimise spending where possible 在可能的情況下將支出減少	• -
		B17. Read and understand terms and conditions before deciding to purchase 決定購物前先閱讀及明白相關的條款和細則	<ul style="list-style-type: none"> • Examples: mobile phone plans, etc. • Be aware of terms and conditions, fees and charges, contract period, etc. • 例子：手提電話服務計劃 • 注意條款及細則、收費、合約期等
		B18. Repay/return borrowed money/items as promised 遵守承諾歸還借用的金錢或物品	<ul style="list-style-type: none"> • Examples: on time, in the same condition, fulfilling additional requirements, etc. • 例子：準時、保持原來狀態、履行額外的要求等
		B19. Select the appropriate methods of payment for goods and services 購買產品或服務時選擇合適的付款方式	<ul style="list-style-type: none"> • Consider the cost, convenience, reliability and acceptance of the payment method. • 考慮支付方法的成本、便利程度、可靠性和接受性
		B20. Review financial goals and budgets regularly 定期評估財務目標和收支預算	<ul style="list-style-type: none"> • Review regularly so as to keep track of current status. • 定期評估以了解現時情況的進展
		B21. Use electronic tools to create a personal budget 利用電子工具建立個人的收支預算	<ul style="list-style-type: none"> • Examples: spreadsheet, mobile apps, etc. • 例子：電子表格、手機程式等
	KS4	B22. Explore the expenses of one's family 了解家庭的開支	<ul style="list-style-type: none"> • Examples: electricity bill, grocery bill, insurance premiums, school fees, etc. • 例子：電子帳單、日常雜貨支出、保險費、學費等
		B23. Avoid impulsive purchases 避免衝動式消費	<ul style="list-style-type: none"> • Think twice before purchasing a product: e.g. consider if it is a need or just a want, how frequently the product will be used, and whether there are any options to rent or borrow the product. • 購物前應再三考慮清楚：例如考慮是需要還是想要、使用物品的頻密程度、以及是否有租借的選擇
		B24. Confront personal financial problems/ issues and seek help/advice 正視個人的財務問題，並尋求協助或建議	<ul style="list-style-type: none"> • Examples: being unable to repay borrowed money or to pay for damage, etc. • Advice from professionals can provide strategies and techniques to optimise short- and mid-term cash flows, assets and liabilities. • 例子：無能力償還借貸或支付賠償 • 專業意見能提供策略和技巧，從而充分利用短期及中期的現金流、資產及負債
		B25. Make a life plan, with consideration of the financial implications 制定人生規劃，並考慮當中潛在的財務需要	<ul style="list-style-type: none"> • Examples: the cost of further study, the costs of starting a business, etc. • 例子：進修的費用、創業的資金等
		B26. Choose a career path, with consideration of the financial implications 選擇個人事業途徑，並考慮當中的財務需要	<ul style="list-style-type: none"> • Examples: consider the salaries of different jobs, the benefits, allowances and promotion prospects, etc. • 例子：考慮不同工作的薪酬、福利、津貼和晉升機會等

		Competence elements 能力元素	Explanatory notes 註釋
Behaviour (B)/ 行為	Adult/ 成人	B27. Maximise one's use of personal income 充分利用個人收入	<ul style="list-style-type: none"> • Weigh the benefits and opportunity costs of each expenditure • 衡量每項開支帶來的好處和機會成本
		B28. Make provision for retirement contributions and tax payments from one's income 預留部份個人收入作退休儲蓄及繳稅用途	<ul style="list-style-type: none"> • Example: set aside money for income tax payments and for retirement (in addition to the MPF). • 例子：預留金錢作繳稅和退休之用（強積金以外）
		B29. Regularly set aside a proportion of income as savings 定期預留一部份收入作儲蓄	<ul style="list-style-type: none"> • Treat savings as the first expense that must be paid. • 將儲蓄視為必須支付的首要項目
		B30. Select investments appropriate to one's risk tolerance and investment objectives, and review them regularly 選擇符合個人風險承受能力和投資目標的投資工具，並定期檢討	<ul style="list-style-type: none"> • -
		B31. Ask appropriate questions and gather suitable information for assessment before making an investment decision 進行投資決定前，應先提出適合的查問和收集資訊以作評估	<ul style="list-style-type: none"> • Examples: clarify information, ask if in doubt, be clear on fees and charges, distinguish between facts and opinions, etc. • 例子：澄清資料、如有疑問便發問、清楚所需收費、辨別事實與意見等
		B32. Evaluate the real returns on savings and investments before selecting a product 在選擇存款或投資產品前，先評估其真正回報	<ul style="list-style-type: none"> • Using the real rate of return can help in predicting the return on financial products despite inflation or other external effects. • 利用實質回報率有助估計金融產品在不論通脹或其他外來效應的情況下之回報
		B33. Select investments on the basis of factual analysis rather than speculation 根據分析事實來選擇投資，而非投機	<ul style="list-style-type: none"> • Use fundamental analytical skills to assess the facts related to an investment. • 利用基本分析技巧可評估與投資相關的事實
		B34. Diversify one's investments 分散投資	<ul style="list-style-type: none"> • Construct an investment portfolio (including various financial products which are in different economies and business sectors) and a savings plan. • Examples: cost averaging, diversification, portfolio management, risk assessment, rebalancing, etc. • 建立一個投資組合（包括多個來自不同經濟體和行業的金融產品）和一個儲蓄計劃 • 例子：平均成本法、分散投資、投資組合管理、風險評估、重整組合比重等
		B35. Minimise spending and spend within one's budget 減少支出，量入為出	<ul style="list-style-type: none"> • -
B36. Meet financial/payment obligations on time 按時履行還款責任	<ul style="list-style-type: none"> • Always pay bills on time to avoid late charges and additional interest. • 經常準時支付帳單以避免逾期收費和額外的利息 		

		Competence elements 能力元素	Explanatory notes 註釋
Behaviour (B)/ 行為	Adult/ 成人	<p>B37. Compare the cost of borrowing from different lenders and select the most appropriate type of loan for the situation 比較需要向不同貸款機構支付的借貸成本，並根據情況選擇最合適的貸款種類</p>	<ul style="list-style-type: none"> Factors for consideration: interest rates, repayment period, personal financial status, personal budget, etc. Example: compare mortgage plans provided by different lenders for purchasing a flat. 考慮的因素：利率、還款期、個人財政狀況、個人預算等 例子：置業時比較不同借款機構的按揭計劃
		<p>B38. Evaluate the credibility of different sources of consumer information before making a financial decision 於作出金融理財決定前，先評估不同消費者資訊來源的可信性</p>	<ul style="list-style-type: none"> Evaluate the objectivity of the information source: assess whether it has questionable underlying presumptions or a questionable relationship with the product issuer. 判斷資料來源的客觀性：評估有否可疑的隱含假設，或與產品發行者有可疑的關係
		<p>B39. Read, check and interpret personal financial documents on a regular basis 定期閱讀、檢查及理解個人的財務文件</p>	<ul style="list-style-type: none"> Examples: bank statements, stocks transactions and MPF reports, etc. 例子：銀行結單、股票交易和強積金報告等
		<p>B40. Check for evidence of the soundness of a financial product before purchasing 購買金融產品前應確定產品的穩健性</p>	<ul style="list-style-type: none"> Examples: Key facts Statement (KFS), the offering document, the prospectus, etc. 例子：產品資料概要、銷售文件、招股書等
		<p>B41. Follow the correct procedure when buying/using a financial product/service 依照正確的程序，購買或使用金融產品或服務</p>	<ul style="list-style-type: none"> Recognise the responsibilities of intermediaries: to sell only authorised products, to disclose their roles in the transaction and the benefits the investor would receive from the product issuer; to assess the investor (to undertake an investor characterisation before the transaction). 認識中介機構的責任：只銷售經授權的產品、披露他們在交易中的角色和投資者可從產品發行者獲得的好處；對投資者進行評估（交易前須進行投資者分類調查）或與產品發行者有可疑的關係
		<p>B42. Seek a trustworthy source of professional financial advice if in doubt or in need of help 如有疑問或需要協助時，尋求可靠的專業理財意見</p>	<ul style="list-style-type: none"> Understanding of different services that professionals (accountants, lawyers, financial planners, debt counsellors etc.) can provide. Examples: dealing with financial difficulties (debt problems), making complex financial arrangements, etc. 了解不同專業人士提供的服務（會計師、律師、財務策劃師、債務顧問等） 例子：處理財務上的困難（債務問題）、進行複雜的財務安排
		<p>B43. Check the credentials of intermediaries before engaging them 在使用金融中介人的服務前，先檢查其認可資格</p>	<ul style="list-style-type: none"> Check that intermediaries are registered with the authorities, e.g. Hong Kong Confederation of Insurance Brokers (HKCIB), the Hong Kong Federation of Insurers (HKFI), the Hong Kong Monetary Authority (HKMA), Insurance Authority (IA), Insurance Agents Registration Board (IARB), Mandatory Provident Fund Schemes Authority (MPFA), the Professional Insurance Brokers Association (PIBA) and the Securities and Futures Commission (SFC). 檢查中介機構是否有經監管機構註冊，例如香港保險顧問聯會、香港保險業聯會（保聯）、香港金融管理局（金管局）、保險業監管局（保監局）、保險代理登記委員會、強制性公積金計劃管理局（積金局）、香港專業保險經紀協會以及證券及期貨事務監察委員會（證監會）

		Competence elements 能力元素	Explanatory notes 註釋
Behaviour (B)/ 行為	Adult/ 成人	B44. Calculate one's personal wealth regularly 定期計算個人的財富	<ul style="list-style-type: none"> Calculation of net worth: the value of assets minus liabilities. 計算淨值：資產的價值減去債務
		B45. Use electronic tools to track income/ spending on a regular basis 利用電子工具定期記錄收支	<ul style="list-style-type: none"> Examples: spreadsheet, mobile apps, etc. 例子：電子表格、手機程式等
		B46. Set, monitor and revise a budget to reflect changing circumstances 訂立、檢視及修改收支預算以反映不同狀況	<ul style="list-style-type: none"> Revise the budget weekly/monthly/yearly or before a certain life event. 於某個人生事件前或每周/每月/每年修訂預算
		B47. Identify, set and regularly review realistic long-term financial goals for major life events 為人生的主要生活事件，識別、訂立及定期評估可行的長遠財務目標	<ul style="list-style-type: none"> Example: home purchase planning and retirement planning. 例子：購置住房計劃及退休策劃
		B48. Carry out and actively manage a retirement plan including MPF/ORSO investment 實行及積極管理包括職業退休計劃或強制性公積金的退休投資	<ul style="list-style-type: none"> Example: calculate the retirement fund needed and put in place a plan to secure the amount in time for retirement. 例子：計算所需的退休基金，落實一個確保於退休前可達成該金額的計劃
		B49. Maintain a sufficient money reserve for unexpected contingencies 保持足夠的儲備以應付緊急需要	<ul style="list-style-type: none"> Keep sufficient money to cover living expenses for 3 to 6 months in case of sickness, unemployment, etc. 保存足夠金錢應付萬一遇上疾病或失業約三至六個月日常開支
		B50. Use insurance to transfer risk in order to minimise the impact of financial losses 利用保險把風險轉移，減少所帶來的財務損失	<ul style="list-style-type: none"> Life insurance, travel insurance, household insurance, car insurance, etc. 人壽保險、旅遊保險、家居保險、汽車保險等
		B51. Make arrangements for times when one cannot manage one's own finances 為將來失去能力管理個人財產時，預先作出安排	<ul style="list-style-type: none"> Examples: Enduring Power of Attorney, making a will, etc. 例子：持久性授權書、準備遺囑等

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