



Worksheet



The IFEC Chin Family Smart About Money animation series, revolving around hot topics, encourages students to develop the right attitude towards online game spending, support for idols, cybersecurity, virtual assets, savings and tracking expenses, fostering healthy money management habits.

The series is designed for primary and secondary school students. After watching it, they can work on related worksheets to deepen their understanding of money management concepts.



Name : _____ Class : _____

▶ Scan the QR code to watch the videos and complete the exercise below.

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Parenting Portal



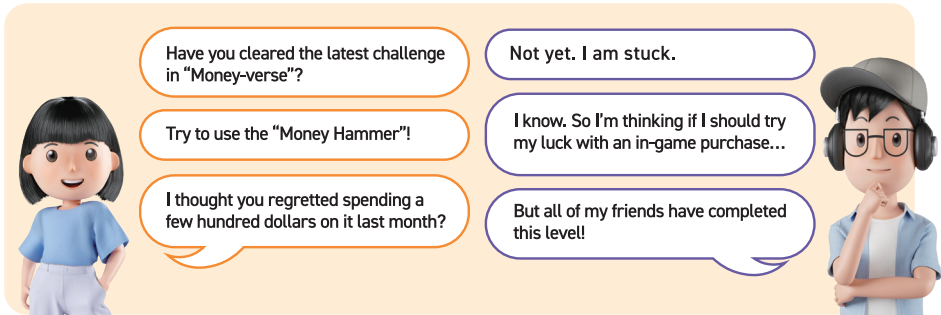
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Beware of In-game Purchase Addiction



Junior Chin purchased gaming tokens (i.e. in-game purchases) to upgrade his in-game items last month. Do you have any advice for him?

Which of the following behaviours can help Junior Chin become a smarter and more disciplined player? Please put a ✓ in the appropriate box(es) :

| | | |
|---|---|--|
| <p>Make a timetable to balance study, play and rest.</p>  <input type="checkbox"/> | <p>Link his parent's credit card to the game account for easy top-up.</p>  <input type="checkbox"/> | <p>Set a limit in in-game purchases without sticking to it strictly.</p>  <input type="checkbox"/> |
| <p>Record daily expenses to avoid overspending.</p>  <input type="checkbox"/> | <p>Participate in other activities, like sports, interest classes or volunteer services, to expand his horizons.</p>  <input type="checkbox"/> | <p>Purchase new devices such as mobile phone, keyboard or mouse.</p>  <input type="checkbox"/> |



- Understand the idea of impulsive consumption triggered by online games
- Be responsible for balancing personal finances and everyday life
- Nurture healthy money management habits, such as creating a budget and recording expenses

Be a Smart Fan



Please paste a photo of your idol below and write down why you love him/her.



How did you show your support to your idol? Please put a in the appropriate box(es) and state the amount spent.

| Types of support | Did you try this? <input checked="" type="checkbox"/> | Spending (\$) |
|---|---|---------------|
| Listen to my idol's songs on radio or online | | |
| Buy albums | | |
| Cast a vote online | | |
| Recommend my idol's works to my friends | | |
| Purchase the products endorsed by my idol | | |
| Follow and like my idol's social media pages and news | | |



Is it really necessary to spend money on supporting your idol? Are there any other ways to show your support without breaking the bank?

Instead of showing your support by buying all products endorsed by your idol or watch his/her every performance, you should choose those that fit your budget and schedule. Write down how you want to support your idol, and follow the steps below to create a savings plan.

| | |
|---------------------------------|---|
| Goal | |
| Amount and time required | Amount: \$ _____ Date of accomplishing: _____ |
| Action | Weekly savings: \$ _____ |
| Review | Did you accomplish your goal? Yes/No Reason: _____ |



- Learn how to support idols rationally
- Avoid overspending
- Achieve your goals by setting targets and developing a savings plan





Princess Chin



I want to buy the new special edition sneakers but they're out of stock.

Many people buy sneakers online. Won't you give a try? ✓✓



How do I pay online?

Some websites accept credit cards, and some vendors prefer electronic payment or bank transfer. ✓✓



But I don't have a credit card, and I don't know anything about the other methods!

Me neither! But my dad has a credit card. ✓✓



Can you tell me his credit card number and Card Verification Value number?

What? ✓✓



Come on. I am not an impulsive buyer.

Why do people like to shop online?

If you were Princess Chin, would you tell your friend your parent's credit card number and Card Verification Value (CVV) number? Why?

What risks should we beware of when shopping online?

Online scams are everywhere. Please find two pieces of news related to online scams and write down the details.



Learning
goals

- Understand the pros and cons of online shopping
- Identify the key points of cybersecurity
- Recognise and beware of online scams



Learn about cryptocurrencies and virtual assets



Which of the following descriptions of virtual assets is true?
 Please put a ✓ in the appropriate box(es).

| Description of virtual assets | True | False |
|--|------|-------|
| Cryptocurrencies are legal tender in Hong Kong | | |
| Cryptocurrencies are not generally accepted as a form of payment in Hong Kong | | |
| Cryptocurrencies are a type of physical currencies | | |
| Bitcoin was the first cryptocurrency in the world | | |
| Cryptocurrencies are a type of savings products | | |
| Virtual assets are operated under "blockchain" technology, without going through banks or financial intermediaries | | |
| Cryptocurrencies are transferred via e-Cheques | | |
| Cryptocurrency prices do not fluctuate in a significant way | | |



Look for two pieces of news reports on the development of cryptocurrencies in Hong Kong.



List out three cryptocurrencies you know and draw their symbols.



- Learn about the basic concepts of cryptocurrencies and virtual assets.





What are your recent savings goals?

Think of three ways to achieve your savings goals.

Download the IFEC Money Tracker app and take the following challenge.



Challenge 1 : Set a savings goal

- 1 Select **"Saving"** on the app
- 2 Select **"+ Create new goal"**
- 3 Select **"Category"**, and fill in the required details
- 4 When complete, press **"Calculate and save"**

To achieve your savings goal, you have to save \$ _____ per month



Challenge 2 : Track your expenses

- 1 Select **"Record your expense"** on the app
- 2 Select **"Add expense"**
- 3 Fill in the amount, date and select **"Category"** for each expense. Press **"Save"** to complete the record

Track your expenses for the next seven days and distinguish them between **"needs"** and **"wants"**.

| Date | Needs | Wants |
|-------|-------|-------|
| Day 1 | | |
| Day 2 | | |
| Day 3 | | |
| Day 4 | | |
| Day 5 | | |
| Day 6 | | |
| Day 7 | | |



Think

What does expense tracking do for you?



- Set financial goals and achieve them through saving.
- Learn how expense tracking can help manage personal finances.