

Spending and Credit 開支和信貸

Teaching Resource 教學資源

	Title of Resource 資源名稱	Resource Link 資源連結
1.	信貸基本知識 Loan basics	https://www.ifec.org.hk/web/tc/moneyessentials/debts-and-borrowing/loan-basics.page https://www.ifec.org.hk/web/en/moneyessentials/debts-and-borrowing/loan-basics.page
2.	借得其所 貸極必反 Good Debt vs Bad Debt	https://www.ifec.org.hk/web/tc/other-resources/activities-and-events/good-debt-vs-bad-debt.page https://www.ifec.org.hk/web/en/other-resources/activities-and-events/good-debt-vs-bad-debt.page
3.	別讓「小事」影響你的信貸評分 Don't let the "inconsequential things" affect your credit score	https://www.ifec.org.hk/web/tc/blog/2022/05/dont-let-the-inconsequential-things-affect-your-credit-score.page https://www.ifec.org.hk/web/en/blog/2022/05/dont-let-the-inconsequential-things-affect-your-credit-score.page
4.	做個精明卡主 Be a smart credit card user	https://www.ifec.org.hk/web/tc/young-adults/money-management/be-a-smart-credit-card-user.page https://www.ifec.org.hk/web/en/young-adults/money-management/be-a-smart-credit-card-user.page
5.	「先買後付」(BNPL) = 私人借貸 Buy Now, Pay Later (BNPL) = Personal Loans	https://www.ifec.org.hk/web/tc/blog/2022/09/buy-now-pay-later-are-indeed-personal-loans.page https://www.ifec.org.hk/web/en/blog/2022/09/buy-now-pay-later-are-indeed-personal-loans.page

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6.	貸款及債務計算機 Borrowing and Debt Calculator	https://www.ifec.org.hk/web/common/static/tools/tc/debt/ https://www.ifec.org.hk/web/common/static/tools/en/debt/
7.	做個精明網上消費者 Be a smart online shopper	https://www.ifec.org.hk/web/tc/young-adults/tertiary-student/control-your-online-shopping.page https://www.ifec.org.hk/web/en/young-adults/tertiary-student/control-your-online-shopping.page
8.	祝您綠色聖誕更快樂 (Chinese only)	https://www.ifec.org.hk/web/tc/blog/2016/12/green-christmas.page
9.	削減開支計算機 Cut-back Calculator	https://www.ifec.org.hk/web/common/static/tools/tc/cutback/ https://www.ifec.org.hk/web/common/static/tools/en/cutback/
10.	管理財富, 信貸及債務 Managing Your Money, Credit and Debt	https://www.ifec.org.hk/web/common/pdf/publication/tc/ifec-managing-money-booklet-tc.html https://www.ifec.org.hk/web/common/pdf/publication/en/ifec-managing-money-booklet-en.html