投委會 IFEC

學童理財通識
Traits of a money smart child

隨著學童成長，他們會發展出不同的理財行為。我們列出了20項學童在不同年齡應具備的理財表現，從而協助找出他們需要培養的良好理財習慣。

As children grow, they develop different financial behaviours. We have identified 20 financial milestones that children should demonstrate at different ages in order to be financially smart. These should help identify good money management habits they need to cultivate.

6至8歲 Aged 6-8

- **每十元儲蓄最少一元 Save at least $1 for every $10 received**
  習慣保留部份金錢留待將來使用，可以定額或固定百分比方式儲蓄。
  Save a proportion of money for future use, this could be a fixed amount or a percentage of money received.
- **量入為出 Spend within their means**
  消費不超過擁有的現金。
  Buy things that are within the amount of cash that he/she has.
- **保護財物 Protect belongings**
  要好好保管自己的財物，例如金錢、手錶、衣服、玩具等， 被盜或遺失會引致金錢損失。
  Keep belongings such as money, clothes, toys safe from theft and being lost, as it costs money to replace them.
- **肯先付出以獲取獎勵 Make an effort to gain rewards**
  明白需要先付出努力才有收穫。
  Understand that he/she needs to make effort to gain rewards.

9至11歲 Aged 9-11

- **格價 Compare prices**
  購物前，在不同的渠道及日期比較不同的產品價格。
  Compare the prices of different products at different outlets at different dates before making a purchase.
- **訂下短期儲錢目標 Set short term savings goals**
  為了購買一件物品，願意放棄即時能享有的滿足，透過儲蓄去達成目標。
  Willing to delay immediate gratification and save the money for achieving the financial goal.
- **分配零用錢 Allocate pocket money**
  分清想要和需要的分別，為儲蓄、消費和分享訂立優先次序及分配金額。
  Identify needs and wants, allocate money for saving, spending and sharing.
- **記錄開支 Keep track of spending**
  每日記錄開支，每星期檢討一次。
  Mark down daily spending and review on a weekly basis.
- **核實付款金額 Check payments**
  核實購物時所需繳付的金額和找贖，如用八達通則清楚自己的餘額。
  When purchasing, check the price and change, also check the balance when using Octopus cards.

12至14歲 Aged 12-14

留意購物條款 Take notice of purchasing terms
購物時要了解條款，例如可否退貨、退款、使用優惠券等。

Understand the terms of purchase such as promotions, return and refund policies.

遇到貨不對辦的情況會作出跟進 Follow up on unsatisfactory purchases
購物時遇到貨不對辦的情況，先向賣方跟進，如未能解決則尋求長輩協助。

Follow up with the seller and seek assistance from adults if the issue cannot be solved.

有借有還 Return borrowed things
歸還借用的金錢及物品，例如準時、保持原狀及履行其他承諾遵守的要求。

Return money and items on time and in good condition, fulfill any additional obligations as promised.

制定收支預算 Do budgeting
利用工具建立及定期檢討收支預算。

Use a tool to set a budget and review it regularly.

用銀行賬戶儲蓄 Use a bank account for savings
明白利用銀行賬戶儲蓄的好處，例如：可以獲得利息以增值財富、較安全和查核金錢進出。

Realise the benefits of saving in banks, eg. can earn interest for building wealth, be more secure and keep track of money.

15至17歲 Aged 15-17

節省家庭開支 Reduce household expenses
節約用水、電、煤氣等家庭開支，並觀察其對節省家庭開支的影響。

Use less water, electricity or gas and observe the financial impact.

依照清單購物 Purchase from a shopping list
明確地識別需要的物品，主動列出購物清單，並依照清單購物。

Clearly identify necessary items and take the initiative to prepare a shopping list for purchase.

使用安全的網上交易方法 Make secure online transactions
選用安全的網上平台、設定一個高強度密碼、避免於瀏覽器儲存密碼、每次完成交易後登出平台和提防假冒連結。

Use trusted on-line platforms, set a strong password, do not save passwords on browsers, remember to log out every time and beware of fraudulent hyperlinks.

檢查財務記錄 Check financial records
檢查收據、發票、月結單、八達通卡紀錄是否正確，並跟進問題。

Make sure the amounts on receipts, invoices, statements, Octopus transactions, etc are correct and follow up on those incorrect ones.

比較不同升學途徑的資助計劃 Compare student financial assistance options for different study paths
根據其升學取向，於當中挑選最合適的資助計劃。

Plan different options and choose the most suitable one according to further study preferences.

訂立個人事業規劃，並考慮當中的財務需要 Make a career plan with financial considerations
考慮不同工作的薪酬、福利、專業進修開支和晉升機會等。

Consider the salary, benefits, professional development cost and prospects of different jobs.

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