



随著学童成长，他/她会发展不同的理财行为。我们列出了20项学童在不同年龄应有的理财表现，从而协助找出学童需要培养的良好理财习惯。

As a child grows, he/she develops different financial behaviours. We have identified 20 things that a child should be doing at different ages in order to be financially smart. These should help identify good habits that a child still needs developing.

6至8岁 Aged 6-8



- ✔ **每十元储蓄最少一元 Saves at least \$1 for every \$10 received**
习惯保留部份金钱留待将来使用，可以定额或固定百分比方式储蓄
Saves a proportion of money for future use, this could be a fixed amount or a percentage of money received
- ✔ **量入为出 Spends within their means**
消费不超过拥有的现金
Buys things that are within the amount of cash that he/she has
- ✔ **保护财物 Protects belongings**
要好好保管自己的财物，例如金钱、手表、衣服、玩具等，被盗或遗失会引致金钱损失
Keeps belongings such as money, clothes, toys safe from theft and being lost, as it costs money to replace them
- ✔ **肯先付出以获取奖励 Makes an effort to gain rewards**
明白不劳而获不是必然，需要先付出才有收获，例如要达到一定目标/工作才可出外看电影
Understand that he/she needs to make effort to gain rewards, such as going out to watch a film after achieving a certain task



9至11岁 Aged 9-11

- ✔ **格价 Compares prices**
购物前，在不同的渠道及日期比较不同的产品价格
Compares the prices of different products at different outlets at different dates before purchasing the product
- ✔ **订下短期储钱目标 Sets short term savings goals**
为了购买一件物品，愿意放弃即时能享有的满足，透过储蓄去达成目标
Willing to delay immediate gratification and saves the money for achieving the financial goal
- ✔ **分配零用钱 Allocates pocket money**
分清想要和需要的分别，为储蓄、消费和分享订立优先次序及分配金额
Identifies needs and wants, priorities money for saving, spending and sharing
- ✔ **记录开支 Keeps track of spending**
每日记录开支，每星期检讨一次
Marks down daily spending and reviews on a weekly basis
- ✔ **核实付款金额 Checks payments**
核实购物时所需缴付的金额和找赎，如用八达通则清楚自己的余额
When purchasing, checks the price and change, also checks the outstanding amount when using an Octopus card

12至14岁 Aged 12-14



- ✔ **留意购物条款 Takes notice of purchasing terms**
购物时要了解条款，例如可否退货、退款、使用优惠券等
Understands the terms of purchase such as promotions, return and refund policies
- ✔ **遇到货不对办的情况会作出跟进 Follows up on unsatisfactory purchases**
购物时遇到货不对办的情况，先向卖方跟进，如未能解决则寻求长辈协助
Follows up with the seller and seek for assistance from adults if the issue cannot be solved
- ✔ **有借有还 Returns borrowed things**
归还借用的金钱/物品，例如准时、保持原状及履行其他承诺遵守的要求
Returns money / items on time and in good condition, fulfilling any additional obligations as promised
- ✔ **制定收支预算 Does budgeting**
利用工具建立及定期检讨收支预算
Uses a tool to make a budget and regularly reviews it
- ✔ **用银行账户储蓄 Uses a bank account for savings**
明白利用银行账户储蓄的好处，例如：可以获得利息以增值财富、较安全和金钱进出一目了然
Realises the benefits of saving in a bank, eg. can gain interest for building wealth, be more secure, keep track of money



15至17岁 Aged 15-17

- ✔ **节省家庭的开支 Reduces household expenses**
节约用水、电、煤气等家庭开支，并观察其对节省家庭开支的影响
Uses less water, electricity or gas and observes the financial impact
- ✔ **依照清单购物 Purchases from a shopping list**
明确地识别需要的物品，主动列出购物清单，并依照清单购物
Clearly identifies needed items and takes the initiative to prepare a shopping list to purchase from
- ✔ **使用安全的网上交易方法 Makes secure online transactions**
选用安全的网上平台、设定一个高强度密码、避免于浏览器储存密码和每次完成交易后登出平台
Uses trusted on-line platforms, sets a strong password, does not save passwords on browsers and remembers to log out every time
- ✔ **检查财务记录 Checks financial records**
检查收据、发票、月结单、八达通卡纪录是否正确，并跟进问题
Makes sure the amounts on receipts, invoices, statements, octopus transactions, etc are correct and follows up on any those are not
- ✔ **比较不同升学途径的资助计划 Compares student assistance options for different study paths**
根据其升学取向，于当中挑选最合适的资助计划
Plans different options that most suits his/her further study preferences
- ✔ **订立个人事业规划，并考虑当中的财务需要 Makes a career plan with financial considerations**
考虑不同工作的薪酬、福利、专业进修开支和晋升机会等
Considers the salary, benefits, professional development cost and prospects of different jobs



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