



隨著學童成長，他/她會發展不同的理財行為。我們列出了20項學童在不同年齡應有的理財表現，從而協助找出學童需要培養的良好理財習慣。

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歲 Aged 6-8



- ✔ **每十元儲蓄最少一元 Saves 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
Saves a proportion of money for future use, this could be a fixed amount or a percentage of money received
- ✔ **量入為出 Spends within their means**
消費不超過擁有的現金
Buys things that are within the amount of cash that he/she has
- ✔ **保護財物 Protects 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
Keeps belongings such as money, clothes, toys safe from theft and being lost, as it costs money to replace them
- ✔ **肯先付出以獲取獎勵 Makes an effort to gain rewards**
明白不勞而獲不是必然，需要先付出才有收穫，例如要達到一定目標/工作才可出外看電影
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歲 Aged 9-11



- ✔ **格價 Compares prices**
購物前，在不同的渠道及日期比較不同的產品價格
Compares the prices of different products at different outlets at different dates before purchasing the product
- ✔ **訂下短期儲錢目標 Sets 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 saves the money for achieving the financial goal
- ✔ **分配零用錢 Allocates 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
Identifies needs and wants, priorities money for saving, spending and sharing
- ✔ **記錄開支 Keeps track of spending**
每日記錄開支，每星期檢討一次
Marks down daily spending and reviews on a weekly basis
- ✔ **核實付款金額 Checks 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, checks the price and change, also checks the outstanding amount when using an Octopus card







12至14歲 Aged 12-14



-  **留意購物條款 Takes 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
Understands 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 Follows 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
Follows up with the seller and seek for assistance from adults if the issue cannot be solved
-  **有借有還 Returns borrowed things**
歸還借用的金錢/物品，例如準時、保持原狀及履行其他承諾遵守的要求
Returns money / items on time and in good condition, fulfilling any additional obligations as promised
-  **制定收支預算 Does budgeting**
利用工具建立及定期檢討收支預算
Uses a tool to make a budget and regularly reviews it
-  **用銀行賬戶儲蓄 Uses 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、較安全和金錢進出一目了然
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歲 Aged 15-17

-  **節省家庭的開支 Reduces 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
Uses less water, electricity or gas and observes the financial impact
-  **依照清單購物 Purchases 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 identifies needed items and takes the initiative to prepare a shopping list to purchase from
-  **使用安全的網上交易方法 Makes 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和每次完成交易後登出平台
Uses trusted on-line platforms, sets a strong password, does not save passwords on browsers and remembers to log out every time
-  **檢查財務記錄 Checks 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
Makes sure the amounts on receipts, invoices, statements, octopus transactions, etc are correct and follows up on any those are not
-  **比較不同升學途徑的資助計劃 Compares student 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
Plans different options that most suits his/her further study preferences
-  **訂立個人事業規劃，並考慮當中的財務需要 Makes 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
Considers the salary, benefits, professional development cost and prospects of different jobs



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