



STUDENT-CENTRED ACTIVITIES FOR LEARNING PERSONAL FINANCIAL MANAGEMENT

Mabel Lee

Good Hope School

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TRIMMED BAFS CURRICULUM EFFECTIVE FOR 2016 HKDSE AND ONWARDS

Basics of Personal Financial Management:

- Time value of money
- Consumer credit
- Personal financial planning and investments
- Stock trading as an investment (new topic)
 - Factors affecting share prices
 - Platforms of stock trading in HK: Main board vs. GEM
 - Importance of Hang Seng Index
 - Related DSE question: *HKDSE Practice Paper 2012 Paper 1B Question 4(a)*



TRY-OUT FROM OCTOBER TO DECEMBER 2013

Sequence of learning:

Topic	Elements
1) Time value of money	Compounding vs. discounting, NPV, nominal vs. effective rate of return
2) Consumer credit	Consumer credit products, 4Cs of credit, personal credit record
3) Life-cycle financial planning	Consumption, insurance, investment
	MPF system, rights & responsibilities of employees and self-employed persons
4) Investment in general	Risk and return of (i) deposits, (ii) bonds and (iii) stocks
	Rights and responsibilities of investors and consumers of financial services
5) Stock trading as an investment	(i) Stock trading platforms in HK: Main Board vs. GEM, (ii) HSI, (iii) factors affecting share prices

CONSUMER CREDIT

Teaching resources used:

- Credit card promotion leaflet
- Credit card statement
- Personal loan promotion leaflet
- Loan payment summary
- News articles

Student worksheets:

- Comparison of consumer credit products
- Importance of maintaining good personal credit record



LIFE-CYCLE FINANCIAL PLANNING

Teaching resources used:

- News articles
- Website www.mpfa.org.hk of Mandatory Provident Fund Schemes Authority (MPFA)

Student worksheets:

- Financial needs at different life stages
- Brief introduction to MPF system

Student' hands-on individual activity:

- Manage Your MPF, Master Your Wealth 《積財智富》
2013 organized by MPFA, EconSchool and EDB



積財知富



活動簡介

積財知富 是一個為期7星期的網上人生策劃活動。

在7個星期的活動中，你將會經歷人生7個重要階段：

人生階段	年齡	推出日期
1 青年期	15-20 歲	2013-10-21
2 初入職期	21-25 歲	2013-10-28
3 事業打拼期	26-30 歲	2013-11-04
4 新婚期	31-33 歲	2013-11-11
5 子女年幼期	34-40 歲	2013-11-18
6 事業穩定期	41-65 歲	2013-11-25
7 退休期	66-75 歲	2013-12-02

用戶登入

名稱：

密碼：

 遞交

[忘記密碼?](#)

活動玩法

學習重點

活動簡介

在活動的過程中，你可在工作區賺取金錢，並藉著完成各個遊戲區的任務，累積財富、強積金和快樂指數，從中經歷個人成長所面對的挑戰，以及學習個人理財之道。本活動有5個遊戲區：

用戶登入

名稱：

密碼：

遞交

[忘記密碼？](#)

活動玩法



學習重點

活動以每星期(星期一至日)為一個人生階段，你可選擇於指定的工作日進入工作區，完成任務以賺取基本薪酬，應付你的日常開支。完成一日的工作後，系統會即時更新你的個人戶口總值，讓你有足夠的金錢進入其他遊戲區完成任務，累積你的財富、強積金和快樂指數。

活動簡介

本活動是為通識及企業、會計及財務概論科（企會財科）而設計，當中涉及不同的學習概念。活動會記錄同學其他學習經歷（Other Learning Experience）的參與時數，供學校參考。

活動玩法

學習重點

通識科

單元一：個人成長

- 自我了解
- 人際關係

單元二：今日香港

- 生活素質
- 身份和身份認同

企會財科-基礎個人理財

基礎財務管理

- 金融市場的架構與功能
- 金錢的時間值
- 風險與回報的關係

個人財務管理

- 消費者信貸
- 策劃個人理財及投資
- 香港投資者享有的保障

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MANAGE YOUR MPF, MASTER YOUR WEALTH

《積財智富》2013

Reports generated for teachers' use:

- Students' OLE hours
- Students' portfolio value and ranking
- Students' financial decisions in each life stage, e.g. Life Stage 5 – Married with Young Children

Debriefing for students' reflective learning



STOCK TRADING AS AN INVESTMENT

Teaching resources used:

- Website www.hkex.com.hk of Hong Kong Exchanges and Clearings Limited
- HSI brochure from website www.hsi.com.hk of Hang Seng Indexes Company Limited

Student worksheets:

- Stock trading platforms in HK: Main Board vs. GEM and the listing requirements
- What is Hang Seng Index (HSI)?

Student' hands-on group activity:

- Factors affecting share prices



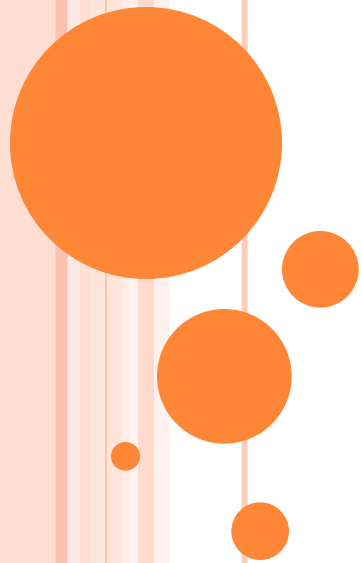
ACTIVITY: FACTORS AFFECTING SHARE PRICES

Instructions for students:

- Scenario
- Guiding notes
- Worksheets: (1) Company background (2) One-month log
- Sources of information

Summary of major factors: *general economic condition, political factors, interest rate, industry prospects, company performance, dividend policy, speculation*





THANK YOU