

## 「JA 個人理財」

學生對象	: 中三及中四學生
學習時數	: 8 小時
「其他學習經歷」	: 與工作有關的經驗
JA 重點	: 理財知識

- ✓ 為中學生而設，讓學生學習正確的理財知識、助他們增添自信，在事業及人生旅途上作出負責任的理財抉擇
- ✓ 商界義工於兩個星期六到校指導約 4 小時，帶領課堂討論及活動，與學生分享他們的人生及專業經驗
- ✓ 學生學習制訂預算、填寫支票等實用理財技巧

### 1. 「JA 個人理財」

「JA 個人理財」旨在讓學生學習正確的理財知識，助他們在事業及人生旅途上作出負責任的理財抉擇。

學生們透過不同的主題討論及活動，學習各種理財觀念，並培養負責任的理財習慣。JA 可協助商界義工授課，與同學分享他們的專業經驗。

### 2. 課程內容

- 認識自己
- 計劃人生
- 個人及家庭預算
- 使用信貸及繳費
- 投資
- 投資檢視

課程主題環繞財富的由來與管理，包括如可尋找工作賺取收入、理財(制定預算、使用信貸)、以及財富增值的方法，如儲蓄及投資選擇。

課程活動包括評估個人技能及興趣、探索不同職業選擇、學習求職技巧、制訂個人及家庭理財預算、瞭解信貸用途及濫用信貸的惡果等。

### 3. 學生對象

每班須由 25 至 30 名中三或中四學生組成。

### 4. 授課方式

JA 個人理財可以以下形式在學校進行：

- 由商界義工授課：JA 將為每班學生招募於一位商界義工，於星期六到學校，帶領約 25-30 名學生進行課程，分享他們的經驗，讓學生明白及認識企業精神。
- 「JA 個人理財工作坊」：JA 將於 2010 年 9 月 25 日及 2010 年 11 月 20 日(星期六) 舉辦這個為期一天的活動。來自不同學校的學生將會以分組形式，由商界義工帶領進行活動。貴校更可成為協辦學校，讓更多 貴校及同區學校的學生有機會參與。(詳情見第 5 部分)
- 由老師授課：JA 會提供所有課程教材，讓老師以活動教學形式於校內教授課程。老師可自行安排教授課程時間及進度，較具彈性。此方式讓學校就算未能獲配對義工，學生仍能參與課程。

## 5. 如何成為「JA 個人理財工作坊」協辦學校

協辦學校需開放學校禮堂 (需有音響系統及投影機) 及 **15 間課室及額外的枱櫈**為工作坊之用，作為舉辦工作坊之場地，讓更多 貴校及同區學校的學生有機會參與。

為一天的「JA 個人理財工作坊」提供場地，貴校就能：

- 豐富學生的「其他學習經歷」
  - 高達 **30%**的名額可預留給 貴校學生，讓他們有機會參與，並從商界義工身上學習
  - 學生亦可擔當學生義工，協助工作坊的當日安排，從中得到社會服務經驗
- 獲 **JA** 於網頁及年報上表彰 貴校的支持

## 6. 資源安排

貴校需：

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| <ul style="list-style-type: none"><li><input type="checkbox"/> 填寫並交回附上之申請表格</li><li><input type="checkbox"/> 選出一位負責老師作為 <b>JA</b> 與學生溝通的橋樑，並代表校方與商界義工保持聯繫</li><li><input type="checkbox"/> 鼓勵 <b>25 至 30</b> 名中三或中四學生參加</li><li><input type="checkbox"/> 影印學生之筆記</li><li><input type="checkbox"/> 準備場地或課室為課程之用</li></ul> |
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國際成就計劃香港部將負責：

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| <ul style="list-style-type: none"><li><input type="checkbox"/> 提供課程內容及教材(包括學生作業、支票簿等)；學生作業以英文為主，主要詞彙及指示附中文翻譯</li><li><input type="checkbox"/> 安排商界義工到校指導學生 (適用於由義工授課的形式)</li><li><input type="checkbox"/> 兩小時之課程簡介會給商界義工及負責老師</li><li><input type="checkbox"/> 安排職員協助學校推行課程</li></ul> |
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## 7. 查詢

如有任何查詢，歡迎聯絡國際成就計劃香港部 劉宇豪先生：

電話：3426-3141

電郵：[pf.ja@jahk.org](mailto:pf.ja@jahk.org)

## JA Personal Finance

<b>Target Students</b>	<b>: Form 3 to Form 4</b>
<b>Learning Hours</b>	<b>: 8</b>
<b>OLE Area</b>	<b>: Career-related Experience</b>
<b>JA Pillar Focus</b>	<b>: Financial Literacy</b>

- ✓ Equip students with the **financial knowledge** and **confidence to make the key financial decisions** that could lead to personal financial success in the future.
- ✓ **Business Volunteer** to lead discussions and hands-on activities for approx. 4 hours each for 2 Saturdays, and enhance the learning by sharing their personal insight and experiences.
- ✓ Students learn essential skills such as creating budgets, cheque writing

### 1. What is JA Personal Finance?

JA Personal Finance aimed at equipping young students with essential concepts for making responsible financial choices throughout their careers and lives.

Students will learn through themed discussions and hands-on activities that help them develop essential financial knowledge and financial responsibility. A business volunteer can be invited to go into your school on two Saturdays to teach the program and share their real-life experiences with the students.

### 2. Curriculum

- Knowing Yourself
- Life Planning
- Personal & Family Budgeting
- Using Credit Wisely & Paying Bills
- Investing Your Savings
- Analyzing Your Investment

Topics range from the cycle of money, including the creation of money by finding a job, managing money through budgeting, use of credit, and adding value by saving vehicles and investment options.

Students assess their personal skills and interests, explore career options, learn job-hunting skills, develop budgets, learn personal and family financial management, understand the use and abuse of credit and discover the value of an education.

### 3. Target Students

Each class should consist of **25-30 Form 3 or Form 4 students**.

### 4. Program Delivery Format

There are three options for which the JA Personal Finance program can be delivered:

- a. **Business Volunteer-led:** JA will recruit one Business Volunteer to lead a group of 25 - 30 students and share their real-life experiences to help students understand about entrepreneurship.
- b. **JA Personal Finance Workshop:** JA will organize this one-day workshop on 25 September 2010 and 20 November 2010 (Saturday). Students from various schools will break out into groups and go through the activities led by business volunteers. Your school can also support as Host School for more students of your school and schools in the district to be able to benefit (See Part 5 for more details).
- c. **Teacher-led:** JA will provide all program materials for teacher to integrate the program into the regular academic curriculum at the most preferable time and pace. This format allows highest flexibility. Students can benefit even business volunteer cannot be matched for the school.

## 5. How to Become a JA Personal Finance Workshop Host School

Host School will provide the venue for JA Personal Finance Workshop for more students of your school and schools in the district to be able to benefit.

By providing the **school hall (with microphone and projector), 15 classrooms, extra tables and chairs** for the workshop, your school will:

- √ Enrich your students' OLE
  - Up to 30% of places can be reserved for your students to participate in the workshop and learn directly from experienced business professionals
  - Students will have the community service opportunity to support the workshop as student volunteers
- √ Be recognized as a JA Supporter at JA website and annual report

## 6. Resources Commitment

Your school will:

- Indicate your interest by completing and submitting the application form (see attached).
- Nominate a Link Teacher to coordinate the program with JA, and to provide support for the business volunteers throughout the program.
- Encourage 25 – 30 Form 3 or Form 4 students to participate
- Print Student Workbook
- Arrange a venue at your school for the program

JA will provide:

- Program materials** for students (including student workbooks, cheque books, etc). Student workbook is written in English, with Chinese translations of key terms and instructions.
- Business Volunteers** to go into schools to guide students throughout the program
- 2-hour briefing** session to familiarize Link Teachers and Business Volunteers with the program
- Staff** to coordinate and support the program at your school

## 7. Enquiry

For enquiries, please contact Mr. Ivan Lau of Junior Achievement Hong Kong:

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