



Introduction

In this issue of the newsletter, we feature the Hong Kong Strategy for Financial Literacy (HKSFL) stakeholder workshops, an important exercise conducted recently for the development of the next financial literacy strategy.

簡介

在本期通訊，我們將重點介紹香港金融理財知識和能力策略(HKSFL)持份者研討會，這一個為制定下一輪策略而舉辦的近期重要活動。

HKSFL stakeholder workshops 持份者研討會

HKSFL was first launched in November 2015. It aims at raising the financial capability level of the Hong Kong population and hence their financial well-being through bringing together stakeholders from the government, finance, education and community sectors. After nearly 3 years of execution, the next financial literacy strategy has to be developed to establish objectives and identify initiatives to continue to improve the Hong Kong public's financial capability.

The input and participation from stakeholders is crucial to the development and eventual execution of the next financial literacy strategy. Hence, six stakeholder workshops were held in the month of June 2018 to seek the input from social service agencies, education sector, government and related bodies, financial industry associations and professional bodies, financial institutions, media and employers, etc.

A total of 68 participants representing 60 organisations joined the workshops, shared their views on financial capability issues and provided valuable input for the development of the next financial literacy strategy. Dr. Kelvin Wong, IEC Chairman, Mr. Y C Cheng, Mr. John Leung and Mr. David Kneebone, IEC Executive Committee members, attended and made opening remarks at the workshops.

In general, it was agreed that financial education should cover most social segments. However, school children,

young adults, pre-retirees and retirees stand out as having more acute financial education needs.

HKSFL於2015年11月首次推出，旨在透過聯合起政府、金融界、教育界和不同社區界別的各方持份者，以提升香港市民的理財能力，以至令他們的財務更健康。HKSFL至今已執行接近3年，我們現在須要制定下一輪的策略，訂立目標及確認各項倡議，以繼續改善香港公眾的理財能力。

持份者的投入和參與對於制定以至執行下一輪的策略是非常重要的。因此，我們於2018年6月一共舉行了6個持份者研討會，以尋求各社會服務機構、教育界、政府和相關機構、金融行業協會、專業團體、金融機構、傳媒和僱主等各方的意見。

當中，一共有68名參加者代表60個組織參與研討會，分享他們對理財能力相關的問題之見解，並在制定下一輪的策略方面提出了寶貴的意見。投資者教育中心主席黃天祐博士、投資者教育中心管治委員會成員鄭恩賜先生、梁志仁先生和李博衛先生分別為研討會開場致辭，並參與討論。

總體而言，與會者均認為理財教育應涵蓋大部分社會界別；然而，學童、年輕人、準退休人士和已退休人士顯然對理財教育較有迫切的需求。

Certain essential elements and potential contributors were identified to enable effective provision of financial education. These elements included policy direction, funding, education content, education delivery, audience to be educated, public awareness and financial product transparency, etc. In relation to these essential elements, the following points were emphasised:

- 1) Policy direction – Improving financial capability should be seen as a means to an end and should be imbedded into different policy agendas.
- 2) Education content – Need to focus on impacting people's attitude and behaviour, especially on establishing a sense of responsibility of managing personal finances. It should focus on a small number of overarching themes which are relevant, interesting and timely. A system needs to be developed so that good quality content can be established.
- 3) Public awareness – Need a culture shift towards the importance of and a positive image for good financial management.

Stakeholders have identified specific ways of how their respective sectors can contribute to financial education and potential collaboration opportunities with other stakeholders. In addition, many participants pointed out that the Government can take a more active lead in terms of policy direction and overall support for improving the financial capability of the Hong Kong population.

Taking into account the input by the stakeholders, the IEC, the Secretariat for HKSFL, is drafting the next financial

literacy strategy which is expected to be launched towards the end of 2018 or the beginning of 2019. Please stay tuned!

與會者確認了能促使有效提供理財教育的一些重要元素和潛在提供者。這些元素包括：政策方向、資金、教育內容、教育方法、接受教育的人士、公眾關注和理財產品的透明度等。就這些元素，各方特別強調以下幾點：

- 1) 政策方向 — 改善理財能力應被視為用以達成目標的方法，並應涵蓋在不同的政策議程中。
- 2) 教育內容 — 須要集中影響大眾於理財的態度和行為上，特別是培養個人理財的責任感。並應集中於少數既重要又關切、有趣味且適時的主題上。另外，有需要開發一個可以制定優質教育內容的系統。
- 3) 公眾關注 — 須要培育一個注重良好理財的重要性和正面形象的文化。

各持份者構思出他們各自界別如何能為理財教育出一分力的具體方法，同時也找出了與其他持份者可合作的機會。另外，不少參與者指出，政府可就改善香港市民理財能力的政策方向和整體支援，作更積極領導的角色。

投資者教育中心是HKSFL的秘書處，現正起草下一輪的策略，在起草工作中會考慮到持份者的意見，並預計在2018年底或2019年初推出。敬請大家留意！



IEC Chairman, Dr. Kelvin Wong and IEC Executive Committee members, Mr. Y C Cheng, Mr. John Leung and Mr. David Kneebone, attended and made opening remarks at the workshops.

投資者教育中心主席黃天祐博士，管治委員會成員鄭恩賜先生，梁志仁先生和李博衛先生為研討會開場致辭並參與討論。