

「儲」出未來

“Saving” for the Future



現年十五歲的Jason就讀中三，他於小學五年級參加了兒童發展基金資助的師友培育計劃，協助其訂立及實踐個人計劃，以籌備未來的發展方向。在為期三年的儲蓄計劃中，他重新發現自己小時候的興趣，並用儲蓄實現個人計劃，花在感興趣的攝影及公路單車上。

在完成計劃後，他變得「定性」，不再經常作弄人。他在理財觀念及攝影上均有所進步，亦有替中心進行拍攝，其進步更獲中心提名「破繭進步獎」。

Jason is currently a 15-year-old boy and he is studying Form Three in a secondary school. He joined a saving programme supported by Children Development Fund when he was in Primary Five. It aimed to help student set target and make use of their targeted savings to implement their personal development plans. During the three-year programme, he rediscovered his interest he liked when he was young. He then implemented his personal development plans through which he spent the savings on photography and road bike.

He has become more mature after he had completed the programme. He is no longer playing tricks on others as usual as before. He has improvements in photography and financial management. Sometimes, he even helps the Centre in taking photos. He was nominated for a prize because of his improvement.

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also consider my repayment ability.*

學習理財觀念 實踐儲蓄計劃

Jason從小很貪玩，曾在小學用學校電話擅自替老師叫外賣及鎖上老師的專用廁所。小五時，Jason在家人的推薦下到賽馬會天平綜合青少年服務中心參加了兒童發展基金的師友培育計劃。初到中心時，Jason仍不改其貪玩本色，曾弄到中心職員全身都是泡泡及想在食物中「加料」作弄人，其出位行為令他在中心中廣為人知。

為期三年的儲蓄計劃中包含理財、義工服務及行業探索等活動，他從活動中重新發現小時候已感興趣的攝影及公路單車。

Jason的理財觀念亦有所進步，「現時讀書未有賺錢的能力，會分開想要及需要。有需要才會買，亦會考慮自己的還款能力。」參加計劃前，他每個月只會剩下十多元。計劃中，他需要在首兩年的每個月都有二百元的儲蓄，以累積金額實踐計劃及得到獎勵和配對。他在每個月儲蓄後只剩下數元，最後花錢實現個人計劃時亦較同輩用得審慎，可見其理財觀念的進步。



Learning Financial Management Going Ahead with his Saving Plan

Jason was quite naughty when he was young. He had used the telephone in Primary School to order takeaway for teachers without authorization or locked the teachers's toilets. In Primary Five, he was recommended by his parents to join a saving programme in Jockey Club Tin Ping Integrated Children & Youth Services Centre supported by Children Development Fund. He was quite naughty when he first came to the Centre. For instance, he tried to make the Centre's staff full of bubbles and intending to add "additional ingredients" to other peoples' meals. He was notorious for his undesirable behavior in the Centre.

The three-year programme included financial management, voluntary work, corporate visits and so on. Through different activities, he rediscovered his interests he liked when he was young, which were photography and road bike.

He also has improvements in financial management. "I don't have much money as I am a student. Therefore, I separate "needs" from "wants" and I also consider my repayment ability." Before joining the programme, he could only save nearly ten dollars each month. He needed to save two hundred dollars each month for implementing his personal development plans. After saving, he could only have few dollars left. Also, he spent his savings according to his plans which was much deliberate than his friends. It reflects the improvement on his financial management concept.



探索理想職業 望成飛機維修員

他感謝師友配對中的導師林Sir經常陪伴他。他亦感謝朱Sir，因為他組織很多活動讓他參加，如攝影知識及職業探索等，讓他學會了攝影的基本技巧。在職業探索中，朱Sir為他分析了其性格，協助他尋找適合的工作，他現時對飛機維修頗感興趣，亦適合其好動的個性。他或會把攝影當副業，因此職業需要慢慢累積經驗。至於公路單車，由於香港配套及收入問題，他只視它為興趣。

社工朱Sir指在三年的計劃中，他看到Jason一直都很負責任，每次參加中心活動都是最早到的，曾試過早到兩小時，亦看到其變得「定性」及學會按場合說話，不再口不擇言。他亦見Jason從中發展了自己從前的興趣，與家人亦變得有商有量，關係更好。

Exploring his Ideal Career Dreaming to be an Aircraft Maintenance Technician

He thanked his programme mentor, Mr. Tsui Lam for accompanying him. He also thanked the social worker, Chu Sir for organizing different activities, such as photography. He learnt many basic skills in photography. During corporate visits, Chu Sir helped him analyze his character and matched it with suitable types of jobs. He is interested in becoming an aircraft maintenance technician. He thinks a photographer needs to accumulate experience so he regards it as a part time job. He can only view riding road bike as his interests due to its limited income and support.

The social worker, Chu Sir found that Jason has shown a sense of responsibility throughout the programme. Whenever he took part in the Centre's activities, he arrived at it the earliest. He has become more mature after three years as he will think twice before speaking and have better relationship with his family.