

The Hong Kong Polytechnic University

Subject Description Form

Please read the notes at the end of the table carefully before completing the form.

Subject Code	AF3S01
Subject Title	Service-Learning: Financial Literacy for Low-income Youth in Hong Kong
Credit Value	3
Level	3
Pre-requisite / Co-requisite/ Exclusion	AF1605 Introduction to Economics <i>or</i> AF1B02 Introduction to Economics
Objectives	<p>The objectives of this subject are to:</p> <ol style="list-style-type: none"> 1. Introduce to students the concept and practice of service-learning 2. Raise students' awareness of social issues in Hong Kong and educate them on the challenges and needs of underprivileged communities in Hong Kong 3. Study the importance of financial literacy in youth 4. Analyze the impact of inter-generational transfer of poverty in Hong Kong 5. Enhance students' generic competencies in innovative problem solving, communication and teamwork 6. Nurture students' sense of social awareness, responsibility and engagement 7. Cultivate empathy for low-income youth in Hong Kong
Intended Learning Outcomes <i>(Note 1)</i>	<p>Upon completion of the subject, students will be able to:</p> <ol style="list-style-type: none"> a. Link their service-learning activities and experiences with the academic contents of the subject b. Assess the factors of inter-generational transfer of poverty in Hong Kong, and formulate an effective strategic financial plan for youth in crossing the inter-generational poverty c. Identify key economic issues as the community grows and diversifies d. Apply relevant financial and economics knowledge to study and understand the social issues. e. Apply the knowledge and skills they have acquired in university education to deal with complex issues in the service setting f. Work effectively in teams to solve problems encountered in planning and delivering the service g. Communicate effectively with clients and/or other stakeholders h. Demonstrate empathy for people in need and a sense of civic responsibility i. Reflect on their role and responsibilities both as a professional in their chosen discipline and/or as a responsible citizen
Subject Synopsis/ Indicative Syllabus <i>(Note 2)</i>	<p>The topics in the course syllabus cover three major areas:</p> <ul style="list-style-type: none"> • Concept and Practice of Service-learning: • Principles, concepts and myths of service-learning

	<ul style="list-style-type: none"> <input type="checkbox"/> Benefits of service-learning to students, the university and the community <input type="checkbox"/> Ethical issues in service-learning <input type="checkbox"/> Basic concepts and theories of social problems, developments and justice <input type="checkbox"/> Social responsibilities of global citizens as intellectuals and professionals <input type="checkbox"/> Proper attitudes and behaviour in service delivery <input type="checkbox"/> Developing a service project proposal/plan <input type="checkbox"/> Effective team work and problem solving skills in service-learning projects <input type="checkbox"/> Reflection as a tool for learning <input type="checkbox"/> Discipline-Specific Concepts, Issues and Skills <input type="checkbox"/> Factors contributing to intergenerational poverty in Hong Kong <input type="checkbox"/> Understanding financial literacy of low- to moderate-income youth and relationship between poverty and financial literacy <input type="checkbox"/> Elements of personal finance, including assets, debits, risk, digesting and using financial information, methods and habits of building savings methods. <input type="checkbox"/> Impacts of poverty and low-income on children and adolescents. <input type="checkbox"/> Barriers to saving among low-income youth <input type="checkbox"/> Project-Specific Concepts, Issues and Skills <input type="checkbox"/> Health, safety and other issues relevant to the service project <input type="checkbox"/> Moral and ethical concerns specific to working with low-income children and their families, especially pertaining to financial issues. <input type="checkbox"/> Planning & delivering training sessions in financial literacy / capability to low-income adolescents and their families <input type="checkbox"/> Understanding the historical, cultural, and socio-political background of the targeted clients/underprivileged communities
<p>Teaching/Learning Methodology (Note 3)</p>	<p>1. e-Learning Module The e-learning module is developed and delivered by the Office of Service-learning at PolyU, consisting of readings, exercises and assessments that are designed to introduce students to the basic concepts and practice of service-learning. Students are required to successfully complete the e-learning module <u>within the first four weeks</u> of the semester in which they are taking the subject.</p> <p>2. Discipline-Specific Lectures, Tutorials, Seminars and/or Workshops These lectures, seminars, tutorials and/or workshops are designed and conducted by the subject offering department to equip students with the discipline-specific knowledge and skills required for planning and conducting the service-learning project.</p> <p>3. Project-Specific Seminars, Tutorials and/or Workshops The project-specific seminars, tutorials and/or workshops are designed to: (a) develop students' understanding of the targeted clients/ underprivileged community, as well as other issues relating to the service-learning project, (b) provide training for students in generic skills in planning and delivering the service project. Experts and speakers from outside the subject-offering department (e.g. Office of Service-learning, NGOs) will be invited to contribute</p>

to some of these sessions as appropriate. Where possible, a hands-on interactive format will be used.

Students are required to attend all of the discipline-specific and project-specific lectures, seminars and workshops and successfully complete all of the required assignments/learning tasks prior to participation in the service-learning project.

4. Service-learning Projects

The service-learning projects are designed to develop students' generic competencies of innovative problem-solving, teamwork and communication, and enhance students' sense of social awareness, responsibilities and engagement.

Students are required to research on the financial needs and issues faced by the low-income youth through face-to-face communication with the youth

There are many youth centres, NGO or other organisations in Hong Kong, which serve low-income families in the community and these are potential partners for this subject. One of the available examples for partnership in Hong Kong is Child Development Fund (CDF); other examples are local schools.

As an example of a service project, students may provide voluntary teaching in schools or non-government organisations (NGO) on the topic of financial literacy. In these types of projects, students will be required to design a financial literacy package and a teaching plan for a group of youth in low-income families after understanding the background of the youth from the NGO, and then to deliver workshops or classes on the material.

Alternatively, students may work with a youth who is from low-income family and formulate a plan in relation to financial literacy. Students may have to establish connection and trust with the youth before explaining to him/her the benefits of financial literacy to him/her. After knowing the youth reasonably well, students then make plan together with the participating youth for personal development with specific goal(s) of the youth. Students monitor the implementation of the plan.

The subject is designed as a one-semester subject in which students will be required to match the schedule of the partner organization and participants to conduct their service. Service may take place during weekday nights or weekends.

5. Reflective Journals & Report and Review Sessions

Student is required to submit the first reflective journal before he/she starts the project in the community and second reflective journal after the project in the community is complete. Students will be required to write reflective journals and reports both during and after the service-learning to demonstrate their ability to: (a) link their service-learning experiences with the academic focus/discipline-specific content of the subject, (b) reflect on their service-learning experience to identify their learning gains as well as areas for future improvements, (c) reflect on their roles and social responsibilities.

To guide students in using reflection as a tool for learning, and to assess their ability in achieving the above learning objectives, reflection and review sessions will also be held both during and after the service-learning project. Experts and facilitators from outside the subject-offering department (e.g. Office of Service-learning, NGOs) may be invited to contribute to some of these sessions as appropriate.

<p>Assessment Methods in Alignment with Intended Learning Outcomes (Note 4)</p>	<p>Students' performance in this subject will be assessed using a letter-grading system in accordance with the University's convention from grade F (failure) to A+. The relative weightings of the different assessment components are as follows:</p>													
<p>Specific assessment methods/ tasks</p>	<p>% weighting</p>	<p>Intended subject learning outcomes to be assessed</p>						a	b	c	d	e	f	g
		<p>e-Learning Module and Project-specific seminars and workshops</p>	<p>20%</p>	✓					✓	✓				
<p>Plans/proposals for service</p>	<p>20%</p>		✓	✓										
<p>Performance in rendering service</p>	<p>30%</p>		✓	✓	✓	✓	✓							
<p>Reflective journal/report</p>	<p>30%</p>	✓	✓	✓			✓	✓						
<p>Total</p>	<p>100%</p>													
<p><i>Explanation of the appropriateness of the assessment methods in assessing the intended learning outcomes:</i></p>														
<p><u>Students must obtain a pass in all of the components in order to pass the subject.</u></p>														
<p><i>Explanation of the appropriateness of the assessment methods in assessing the intended learning outcomes:</i></p>														
<p>The e-Learning Module and Project-specific seminars and workshops will include <u>assignments and learning tasks</u> that are designed to assess students' ability to link service-learning with the academic content of the subject (ILO a), their empathy for the underprivileged community (ILO f) as well as their understanding of their role and responsibilities in society (ILO g).</p>														
<p>Students will be asked to write group-based <u>proposals or plans</u> for the service projects as preparation for service. These proposals will demonstrate their ability to apply their discipline-specific as well as other knowledge and skills to deal with issues and problems in the service settings (ILO b and c).</p>														
<p>The students' <u>attitude and performance</u> in the rendering of service, their degree of <u>engagement</u> with the service recipients, their <u>collaboration</u> with other students, and <u>interactions</u> with the service recipients and/or collaborating NGOs are obviously indicators of their ability to communicate effectively with clients and stakeholders (ILO e), their sense of civic responsibility, professional ethics and their empathy for people in need (ILO f and g), and their ability to work collaboratively to apply their knowledge and skills to deal with real problems in the service setting (ILO b, c and d).</p>														
<p>Students' reflective journals and report, and their presentations and discussions during the reflection and review sessions and tutorials, will testify to the students' <u>reflection</u> on their learning experience, and the breadth and depth of their learning. This assesses their ability to link service-learning and the</p>														

	academic content of the subject (ILO a), their ability to apply their knowledge to the service project (ILO b and c), their empathy for the less fortunate people in the society (ILO f), and their ability to reflect on their role and responsibilities in the society (ILO g).	
Student Study Effort Expected	e-Learning Module	10 hours
	Class contact:	
	<ul style="list-style-type: none"> Discipline-related Lectures, Tutorials, Seminars and/or Workshops 	10 – 15 Hrs.
	<ul style="list-style-type: none"> Project-Specific Seminars, Tutorials and/or Workshops 	10 – 15 Hrs.
	<ul style="list-style-type: none"> Reflection and review tutorials and sessions 	5 - 15 Hrs.
	Other student study effort:	
	<ul style="list-style-type: none"> Readings, self-study, and planning and preparation for the service project 	30 Hrs.
	<ul style="list-style-type: none"> Direct rendering of service 	40 Hrs.
	<ul style="list-style-type: none"> Reflection and review 	25 Hrs.
	Total student study effort	130 - 150 Hrs.
Reading List and References	<p><u>Textbook</u> Kapoor, Dlabay & Hughes, <i>Personal Finance, 12/e</i>, (International Edition), McGraw-Hill. (ISBN: 978-1-259-09490-3)</p> <p><u>References</u> Behrman, J., Mitchell, O., Soo, C. & Bravo, D (2012)., How Financial Literacy Affects Household Wealth Accumulation , <i>American Economic Review</i>, 102 (3), pp.300-304. Gustman, A, Steinmeier, T & Tabatabai, N. (2012), Financial Knowledge and Financial Literacy at the Household Level, , <i>American Economic Review</i>, 102 (3), pp.309-313 Adams, M., Blumenfeld, W., Castañeda, C.R., Hackman, H.W., Peters, M.L., Zúñiga, X. (Ed.) (2010). Readings for Diversity and Social Justice. Routledge Agarwalla, S.K. ; Barua, S. K. , Jacob, J. & Varma, J. R. , (2015), Financial Literacy among Working Young in Urban India, <i>World Development</i>, 67, pp.101-109 Behrman, J., Mitchell, O., Soo, C. & Bravo, D (2012)., How Financial Literacy Affects Household Wealth Accumulation , <i>American Economic Review</i>, 102 (3), pp.300-304. Bonte, W. and Filipiak, U. (2012), Financial literacy, information flows, and caste affiliation: Empirical evidence from India, <i>Journal of Banking & Finance</i>, 36, pp. 3399-3414. Cha-Ching (Multimedia program with games and apps on financial literacy from Cartoon Network) http://www.cartoonnetworkasia.com/cha-</p>	

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Note 1: Intended Learning Outcomes

Intended learning outcomes should state what students should be able to do or attain upon completion of the subject. Subject outcomes are expected to contribute to the attainment of the overall programme outcomes.

Note 2: Subject Synopsis/ Indicative Syllabus

The syllabus should adequately address the intended learning outcomes. At the same time over-crowding of the syllabus should be avoided.

Note 3: Teaching/Learning Methodology

This section should include a brief description of the teaching and learning methods to be employed to facilitate learning, and a justification of how the methods are aligned with the intended learning outcomes of the subject.

Note 4: Assessment Method

This section should include the assessment method(s) to be used and its relative weighting, and indicate which of the subject intended learning outcomes that each method purports to assess. It should also provide a brief explanation of the appropriateness of the assessment methods in assessing the intended learning outcomes.