The Hong Kong Polytechnic University

Subject Description Form

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

<table>
<thead>
<tr>
<th>Subject Code</th>
<th>AF3S01</th>
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<tbody>
<tr>
<td>Subject Title</td>
<td>Service-Learning: Financial Literacy for Low-income Youth in Hong Kong</td>
</tr>
<tr>
<td>Credit Value</td>
<td>3</td>
</tr>
<tr>
<td>Level</td>
<td>3</td>
</tr>
<tr>
<td>Pre-requisite / Co-requisite / Exclusion</td>
<td>AF1605 Introduction to Economics or AF1B02 Introduction to Economics</td>
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</tbody>
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Objectives

The objectives of this subject are to:

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

(Note 1)

Upon completion of the subject, students will be able to:

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

(Note 2)

The topics in the course syllabus cover three major areas:

- Concept and Practice of Service-learning:
- Principles, concepts and myths of service-learning
| Teaching/Learning Methodology | 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 within the first four weeks of the semester in which they are taking the subject.  
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.  
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 |
|---|---|---|
|  | Benefits of service-learning to students, the university and the community  
Ethical issues in service-learning  
Basic concepts and theories of social problems, developments and justice  
Social responsibilities of global citizens as intellectuals and professionals  
Proper attitudes and behaviour in service delivery  
Developing a service project proposal/plan  
Effective team work and problem solving skills in service-learning projects  
Reflection as a tool for learning  
**Discipline-Specific Concepts, Issues and Skills**  
Factors contributing to intergenerational poverty in Hong Kong  
Understanding financial literacy of low- to moderate-income youth and relationship between poverty and financial literacy  
Elements of personal finance, including assets, debits, risk, digesting and using financial information, methods and habits of building savings methods.  
Impacts of poverty and low-income on children and adolescents.  
Barriers to saving among low-income youth  
**Project-Specific Concepts, Issues and Skills**  
Health, safety and other issues relevant to the service project  
Moral and ethical concerns specific to working with low-income children and their families, especially pertaining to financial issues.  
Planning & delivering training sessions in financial literacy / capability to low-income adolescents and their families  
Understanding the historical, cultural, and socio-political background of the targeted clients/underprivileged communities |
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.
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:

<table>
<thead>
<tr>
<th>Specific assessment methods/ tasks</th>
<th>% weightings</th>
<th>Intended subject learning outcomes to be assessed</th>
</tr>
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<tbody>
<tr>
<td>e-Learning Module and Project-specific seminars and workshops</td>
<td>20%</td>
<td>✓ ✓ ✓</td>
</tr>
<tr>
<td>Plans/proposals for service</td>
<td>20%</td>
<td>✓ ✓</td>
</tr>
<tr>
<td>Performance in rendering service</td>
<td>30%</td>
<td>✓ ✓ ✓ ✓ ✓</td>
</tr>
<tr>
<td>Reflective journal/report</td>
<td>30%</td>
<td>✓ ✓ ✓ ✓ ✓</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
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Explanation of the appropriateness of the assessment methods in assessing the intended learning outcomes:

**Students must obtain a pass in all of the components in order to pass the subject.**

The e-Learning Module and Project-specific seminars and workshops will include assignments and learning tasks 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).

Students will be asked to write group-based proposals or plans 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).

The students’ attitude and performance in the rendering of service, their degree of engagement with the service recipients, their collaboration with other students, and interactions 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).

Students’ reflective journals and report, and their presentations and discussions during the reflection and review sessions and tutorials, will testify to the students’ reflection on their learning experience, and the breadth and depth of their learning. This assesses their ability to link service-learning and the
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).

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<tr>
<th>Student Study Effort Expected</th>
<th>e-Learning Module</th>
<th>10 hours</th>
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<tr>
<td><strong>Class contact:</strong></td>
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<tr>
<td>• Discipline-related Lectures, Tutorials, Seminars and/or Workshops</td>
<td>10 – 15 Hrs.</td>
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<tr>
<td>• Project-Specific Seminars, Tutorials and/or Workshops</td>
<td>10 – 15 Hrs.</td>
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<tr>
<td>• Reflection and review tutorials and sessions</td>
<td>5 - 15 Hrs.</td>
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<tr>
<td><strong>Other student study effort:</strong></td>
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<td></td>
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<tr>
<td>• Readings, self-study, and planning and preparation for the service project</td>
<td>30 Hrs.</td>
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<tr>
<td>• Direct rendering of service</td>
<td>40 Hrs.</td>
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<tr>
<td>• Reflection and review</td>
<td>25 Hrs.</td>
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<tr>
<td><strong>Total student study effort</strong></td>
<td></td>
<td>130 - 150 Hrs.</td>
</tr>
</tbody>
</table>


Kehiaian, Scott E , (2012), Factors and behaviors that influence financial literacy in U.S. households, , 508 Pages, AAT 3517279 , Nova Southeastern University


Ramsey, D. and Cruze, R. (2014), Smart money smart kids, raising the next generation to win with money, Lampo Press.

Ryan, J.S. (2008), Personal financial literacy, Thomson Higher Education.

Sandberg, B. (2015), Quicken 2015, the official guide, McGraw Hill Education


Ssewamala, F. M., Sperber, E., Blake, C. A. and Ilic, V. P. (2012), Increasing opportunities for inner-city youth: The feasibility of an economic empowerment
<table>
<thead>
<tr>
<th>Model in East Harlem and the South Bronx, New York, Children and Youth Services Review, 34, pp. 218-224.</th>
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<td>Yarrow, A.L. (2014), Thrift, the history of an American cultural movement, University of Massachusetts Press.</td>
</tr>
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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.