

## **Abstract**

### **Financial education and parenting**

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Financial education and parenting is essential and important, parents should start teaching their child/children from the very early beginning.

It takes a long time to build up a right money management skill/concept to children and the responsibility lies on parent/s and schools. I strongly urge the government to introduce Children Financial Education lectures in primary school so as to help children in financial planning when they grow up.

Parents should be a role model when they teach their child/children. For instance, parents should spend wisely and buy things only when needed. Also, parents should remind their child/children to live a balance of life and don't just focus on money.

### **親子理財 從小開始**

親子理財教育要從小建立，由父母開始。

我同意建立兒童正確金錢概念及價值觀不是一朝一夕可達成，親子理財教育需要長時間的努力，更要將理財納入小學常規課程。這項教育非常重要，家長及學校愈早開始教愈好。

在學校，特別是從小學開始推行理財課程是必需，不能推遲。我很希望政府早日將兒童理財納入常規課程，由小三開始，用輕鬆的形式慢慢滲透。

理財很重要，正如早點教性教育一樣的道理。沒有正確的理財觀念影響人的一生，不少人因為理財不善，或理債不好而生活潦倒，失去希望和尊嚴。

理財其實不難，最重要是夫妻兩人有共識，以身作則，做好孩子的榜樣。若夫妻多在孩子面前表達對周圍的人和事感恩，對現狀滿足。孩子也會感受到正面思想，知足和感恩，生活平衡，減少過多貪念及較能抵受逆境帶來的打擊。