

Abstract

The need and community support for financial education for low-income families

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Hope Development Accounts Program (HDA) is co-organized by Citi and the Tung Wah Group of Hospitals. Through an asset-building approach, the program helps low-income families accumulate personal assets, social assets and financial assets. In addition to contributing to a monthly matched savings scheme, participants also receive personal, financial and occupational skills' training to help them upgrade their skills and education, and/or accumulate assets to set up small businesses. HDA ultimately aims to improve their quality of living in the long term and give them "hope" and a new outlook on life.

花旗集團與東華三院合辦的「希望戶口」計劃，以「資產為本」的手法，協助低收入家庭累積人力資本、社會資本及金融資本。本計劃的參加者可以一比一的配對儲蓄，再透過相關的理財和人力培訓課程，建立師友網絡，從而增強自我發展的能力，讓他們完成計劃後，可動用有關資本作自我增值及發展用途，長遠地改善生活質素。