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撰文：新領域潛能發展中心

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在疫情下，很多家庭都已經習慣在網上購物，既方便又快捷，更可以騰出更多時間處理其他事務。即使在日常實際購買東西時，很多時候也不需要直接繳付現金，如乘搭交通工具或在便利店購物，都只需要使用八達通就可以完成付款的程序，毋須使用任何輔幣。當大家都習以為常，小朋友亦早已懂得使用這種電子貨幣，究竟有沒有問題呢？事實上，「方便」有時也會扼殺了學習過程中可能增長的知識。

各位試想想，成人使用信用卡也同樣方便了購物，但對於我們財政管理的能力可能產生很大的挑戰，因為我們需要很強的節制能力才不會超出預算或「先使未來錢」。有年青人曾坦白承認在成長過程中，家境較為富裕，看見家人吃完晚飯或在百貨公司購買東西時，只需要簽名便可以付款；自己想買東西，家人也是順著自己的意願，簽個名字便可以得到。但直到他出來工作後，才發現簽名之外還是需要實際付錢，原來金錢是有限的，在那一刻才開始學習財政控制，是否太遲呢？



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家長適宜在子女年幼的時候，在日常生活中給予他們實際購買東西的機會，有助提升他們的認知理解及數學概念，更重要的是理財的常識及習慣。例如要求他們購買便利店的食物或地鐵車票時，暫時不使用電子方式付款，而是用現金方式付錢。縱使家長在過程中可能需要花上更多的時間，他們可能還沒有完整的金錢觀念，但他們實際的參與，容易產生好奇心及觀察力，漸漸感受或明白不同物品的價值。

家長可以隨著他們成長的步伐，教導他們在不同程度上認知錢幣，在教導他們實際購買物品的時候，必須加入趣味的學習或活動元素。首先，家長可以在家中讓他們有機會認識不同的硬幣或紙幣，如一元與二元的分別及不同紙幣的顏色。其次，當他們已掌握基本概念的時候，家長可要求他們找換家長所指示的硬幣或紙幣。再者，當他們已懂得單向付錢後，家長便可以引導他們收回找贖的錢。最後，當他們要學懂購買時，要知道找換的金額是否正確，而金額的數量或複雜程度，也可以隨著他們的認知水平而提高！



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總的來說，家長不需要在日常生活中放棄以電子方式付款，只要在週末或適當的時候準備足夠的輔幣或紙幣進行學習便可。例如：乘車途中拿出輔幣實際核對，或購買東西時點算家長提供的錢，嘗試感受實際購買，如真的做成不便，家長可以同步使用電子方式完成交易亦可。

Learn to shop with real money



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Under the epidemic, many families have become accustomed to shopping online, which is convenient and fast and frees up more time for other tasks. Even in everyday purchases, there is often no need to pay cash directly, for example, when taking transportation or shopping at convenience stores, you only need to use your Octopus to complete the payment process without using any coins. When everyone is used to it, and children already know how to use this kind of electronic money, is there any problem? In fact, "convenience" can sometimes stifle the knowledge that can be gained in the learning process.

Just think about it, the use of credit cards by adults is also convenient for shopping, but it can be a big challenge to our financial management skills because we need to be very disciplined in order not to exceed our budgets or "spend money in the future". A young man once confessed that when he was growing up, his family was richer, and when he saw his family paying for things after dinner or at the department store, all he had to do was sign for them; when he wanted to buy something, his family would also go along with his wishes and sign for it. But it was not until he started working that he realized that he still needed to pay for something other than his signature. Money is found to be limited. Is it too late to start learning financial control at that moment?



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Parents are encouraged to give their children opportunities to make actual purchases in their daily lives when they are young. This helps to enhance their cognitive understanding, mathematical concepts and, more importantly, their general knowledge and habits of financial management. For example, ask them to pay in cash instead of electronically when buying food from convenience stores or subway tickets. Even though parents may need to spend more time in the process, they may not have a complete concept of money yet, but their actual participation can easily generate curiosity and observation, and gradually feel or understand the value of different items.

Parents can teach them to recognize money at different levels as they grow up, and when teaching them to actually buy things, they must add fun learning or activity elements. First, parents can provide them with opportunities at home to learn about different coins or bills, such as the difference between one and two dollars and the colors of different bills. Second, when they have mastered the basic concepts, parents can ask them to change the coins or bills that they are instructed to change. Further, once they know how to pay in one direction, parents can guide them to take back the money they have redeemed. Finally, when they are learning to buy, they need to know if they are getting the right amount of money, and the amount or complexity of the amount can increase as their cognitive level increases!



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In general, parents do not need to give up paying electronically in their daily life, as long as they have enough coins or banknotes for learning on weekends or when appropriate. For example, when taking a bus, take out the coins and actually check them, or when buying something, count the money provided by the parents and try to feel the actual purchase, if it is really inconvenient, parents can use electronic means to complete the transaction simultaneously.