

Front-line staff, volunteers to be trained to help the low-income plan finances

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Front-line officers and volunteers such as prison officers and Com-Link befriender volunteers who work with lower-income groups will be getting training on how to help their clients plan their finances.

This may include helping them find more stable financial footing, for instance, in moving from renting to buying their own home.

The curriculum is being developed by the Next Age Institute (NAI) – a partnership between the

National University of Singapore (NUS) and Washington University in St Louis in the United States – and supported by Citi Foundation, the philanthropic arm of Citi-group.

It builds on an existing programme, the Singapore Financial Capability and Asset Building (SG FCAB)-Social Work Training programme, which was rolled out by the NUS social work department in 2020.

Under that programme, more than 250 social workers and 150 social work students have been trained to provide guidance on matters such as managing cash, bud-

gets, credit, debt and savings. Topics covered include managing household finances and debt.

NUS aims to train 200 more social workers by June next year, and pilot the new SG FCAB-Frontline Training curriculum with 60 front-line staff and volunteers in the fourth quarter of this year, before a formal roll-out next June.

This was announced in an event at the NUS Society Kent Ridge Guild House on Friday. Speaking at the event, Minister for Social and Family Development Masagos Zulkifli said the goal is to help lower-income families overcome challenges and achieve the “3S” –

stability, self-reliance and social mobility.

“For example, some may find it difficult to plan their finances if their income flows are uncertain or insufficient for their household expenditure. Others may face a bandwidth tax in juggling daily expenses,” he said.

“Yet, achieving financial stability is even more important for them, because it’s a necessary condition and enabler for social mobility.

“Hence, to enable families to achieve the 3S, we need to ensure they are equipped with the knowledge and skills to make informed financial decisions.”

Associate Professor Chia Ngee Choon, co-director of NAI, said the upcoming programme aims to provide continued support for lower-income families beyond what is done by social workers.

“Low-income individuals and families, who have worked through their social and financial vulnerabilities with the support of social workers, can continue to work with front-line staff and volunteers as part of the wider support system network to achieve their aspiration,” she said.

Set up in 2015, NAI studies, designs and tests social innovations to address the challenges and opportu-

nities presented by social trends such as an ageing population.

Ms Grace Xu, head of the social work team at Awwa Transitional Shelter, attended the SG FCAB training in 2020. She said she learnt to devise clear action plans with the families she works with, and that previously, she was not as sure of how to help them with their finances in a systematic way.

Citi Foundation has awarded a grant of US\$330,000 (S\$460,000) to go towards the development of the SG FCAB-Frontline Training curriculum.

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