

New curriculum for social workers to better help low-income families

At an outing for low-income beneficiaries, social worker Mohamed Fareez noticed a father forking out about \$20 on a balloon for his son.

It was a lot of money for the father, but he did not want to disappoint the son, noted Mr Fareez, who is centre head of Cheng San Family Service Centre.

“But it made me think about whether he knows how he can save money so his son can have a better future,” he said.

Soon, social workers like Mr Fareez will be equipped with the knowledge and skills to help low-income families better manage their finances.

A new Financial Capability and Asset Building curriculum is being developed by the Next Age Institute, a partnership between the National University of Singapore and the US’ Washington University in St Louis.

Topics covered could include managing household finances and debts, as well as financial planning.

The curriculum has been used in the US, but there is no formal training in this area here, and the institute is working to adapt it to the local context.

This comes amid recent studies that show that economic stress taxes the brain such that people are less able to make good decisions, think ahead or be self-disciplined.

It will be piloted with social work undergraduates and about 100 social workers next year.

Organisers aim to eventually include it as part of professional education for social workers here. — **THE STRAITS TIMES**