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Headline: Give the youth what they want

Give the youth what they want

OR a programme to be relevant and meet the needs of young people, activities have to be centred on what the youth want, and not what adults think best.

"We, as adults, might know best what young people need but actually that's not always true," said Steve Korris, quality and training director of UK charity My Bnk. It is important to keep up with the youth's wants, lives and culture, he added.

Mr Korris was speaking at the recent Citi-SMU (Singapore Management University) symposium on financial literacy for young adults. My Bnk runs finance and enterprise programmes for youths aged 11 to 25.

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It works with a youth panel that advises the organisation on issues such as programme style and content. Even the My Bnk name was chosen by the panel.

"We can spell, I promise you that . . . They thought that without the 'A', it would be slightly cooler," said Mr Korris. He added that the panel

updates trainers about current trends and the money management difficulties that they have.

Similarly, the Citi-SMU Financial Literacy Programme for Young Adults recruits students as trainers. Started in 2012, the programme adopted a train-the-trainers approach, where students undergo 10

to 12 weeks of training on the content to be taught and the teaching process.

"Being in a university, the first thing you think about is what type of resources you can put to bear – and one of the most valuable assets we have is really our students," said Jeremy Goh, who runs the programme with Benedict Koh.

Student trainers chip in with everyday examples to make the content relevant, Prof Koh said.

Second-year business student and student trainer Tan Zhen Zhi said that her interest in finance and teaching led her to join the programme. "It gave me the opportunity to help young adults understand what I didn't have in the past."

She said she was not taught fi-

nancial management in her pre-university years. There are currently 86 student trainers, and the programme's professors hope that this will grow to 100.

Ideally, Prof Koh said, the student trainers should be in their third year, when they have accumulated more financial knowledge and taken some finance classes.

The Citi-SMU Financial Literacy Student Club extends the programme's outreach. It keeps students in the system even after graduation and encourages them to continue teaching.

"They may not be able to commit as much, but as long as they help out, the pool will grow – and it will give us leverage to deliver to more organisations," Prof Koh said.

- By SHEENA TAN