



ACTIVITY KIT AND LEARNING NOTES

THE MONEY ISSUE

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PRESENTING



ACTIVITY 1: Educate
(Around the World)

DO:

Create your own campaign! Can you create a public awareness social media campaign?

Create your own Instagram poster! You have read about how money can be a force for good and evil – how it empowers and enslaves, how it can be used fairly and unfairly, and how it can divide people across generations, degrees of accessibility and social classes. In light of how money has been a constant bugbear for Singaporeans, from rising costs of living to susceptibility of the elderly to financial-related scams, what are some helpful money management tips you can offer to your community?

Create a poster to highlight the **dangers of money** and **how money can be used in beneficial ways**. You should target people in your neighbourhood (eg. hawkers, shopkeepers, homemakers etc.).

You may design **up to 4 posters** that are adapted for Instagram (used by younger target groups) or Facebook (used by older target groups). (They will form a series uploaded as one post, and viewers will swipe to view). Ensure that your posters are **reader-friendly**, use **bite-sized information** and address both the benefits and dangers of money. Use the graphic below as a guide to sketch your posters! You can also use a mobile app such as [canva.com](https://www.canva.com) to create your designs.



Need inspiration? Here are some Instagram accounts which share posts related to money or financial advice:

- CPF: @cpf_board
- Money Smart SG: @moneysmartsg
- Money Minds Singapore: @moneyminds.sg



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ACTIVITY 2: Empathise
(Thinking Skills & Games)

SPEAK/SHARE:

Real talk: Reflecting on your shopper profile—now what?

I know my shopper profile, now what? You have discovered your shopper profile and found out what your strengths and weaknesses are when it comes to managing your finances. Why do you save or spend the way you do? How do your spending habits differ from your friends? Pair up with a classmate with a different profile from you, and ask them the following questions.

Part I: Would you rather?

Between the two options given, which would you rather spend on? Why?

A.	Starbucks coffee	Movie ticket
B.	A one-year Netflix subscription	A mobile phone upgrade
C.	An expensive birthday gift for a good friend	A trip to Universal Studios with a good friend
D.	An outfit for Prom Night	A birthday party
E.	Your dream car	A luxurious holiday

Part II: How can we make better financial choices?



What do you save and spend on? Why?



Based on your profile, how far do these fallacies (on page 16) resonate with you? In what ways have you fallen prey to them?



What are some ways you can better manage your money, and what are some challenges you foresee in trying to do that?

****Bonus:** Commit to change! Make a pledge to change the way you save/spend your money in the next month. It could be as simple as putting aside a dollar a day so you can channel the savings elsewhere.

Objective: To understand the reasons behind each other's saving and spending patterns, and learn how to manage your money better.



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ACTIVITY 3: Explore
(Essay Writing)

WRITE:

Money for a cause: Unleash the advocate in you!

Unleash the advocate in you! Giving a twist to the class Service Learning project this year, your teacher has challenged the class to apply for the [Young ChangeMakers \(YCM\)](#) grant administered by the National Youth Council (NYC). Successful applications will be granted up to \$3,000 for projects aimed at benefitting the society.

You have been split into 8 groups of 5 to come up with a project proposal and present it to the class. Each group is to **convince the class that their project is most deserving** of the \$3,000 and explain why. You should be ready to defend your proposed plans during the Q&A. **Use the following template to plan your proposal and presentation.**

What? 	What is your project about and why is it important? (Consider: Whom will it benefit? What are the impacts?)
How? 	How do you intend to spend the \$3,000? Provide reasons. (Consider: What are the various aspects of the project and how will manpower be deployed?)
Why? 	Why is your project most deserving of the \$3,000? (Consider: How feasible is it? How sustainable is it?)

Suggested flow [Total time: 6 min x 8 = 48 min (approx. 1 hour)]:

- Present proposal (2 mins)
- Q&A by other groups after each presentation (3 mins)
- Q&A by teacher after all presentations (1 min)

Objective: To consider usage of money in a real context and justify reasons for their choices.

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Section 1: Language Skills

- Connotation Exercise Answers

Here are suggested answers to our language skills exercise on connotation:

Tom has charted out the goals that he wants his team to achieve in the next few months. He continuously revises these goals as the team hits every milestone, and is always on the lookout for training opportunities to improve their performance.



In order to get promoted, Tom is adamant that his team will be the best-performing in the company. He ensures that his team succeeds by thwarting other divisions and harbouring information for himself. He also often curries favour with the higher-ups to establish better connections that put his team in good standing.



Martha is always willing to lend her help to those who are in need. Recently, she just opened up her home as a shelter for victims of abusive households, allowing them to stay at her house free-of-charge, providing them with food and clothing which they need not pay for.



Martha is earning a comfortable living and likes to treat her friends to nights out. She often dotes on her nieces and nephews, giving them lavish presents on their birthdays.



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Section 1: Language Skills

- SVA Exercise Answers

Here are suggested answers to our grammar exercise on subject-verb agreement:

The days of paying with cash are slowly fading away. Singapore, one of the region's most influential economic powerhouses, are moving towards becoming a cashless society. A Singaporean government is aiming to eliminate the used of cheques and reduce cash payments in the country. Electronic payments (e-payments) in Singapore has gained popularity for the security they offer. More than eight in ten Singapore consumers have adopted e-payments, while almost three in five Singapore merchants was accepting e-payments. Launched last year, e-payment platform PayNow allow users to make payments via their mobile phones without disclosing his banking details. Such digital payment methods make transactions more secure and convenience. As Singapore becomes an increasingly cashless society, we will soon be able go about our lives without the need for cash.

1. is
2. The
3. use
4. have
5. ✓
6. are
7. ✓
8. allows
9. their
10. convenient

Nature of errors:

1. is → singular subject 'Singapore'
2. The → article for a specific subject
3. use → word form is a noun and not a verb
4. have → subject-verb agreement with plural noun 'payments'
5. ✓
6. are → present continuous tense and subject-verb agreement with 'merchants'
7. ✓
8. allows → subject-verb agreement with singular noun PayNow and present tense
9. their → possessive pronoun aligned with subject 'users'
10. convenient → word form is an adjective and not a noun



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Section 1: Language Skills

- SVA Grammar Exercise for N Level Format

Here is an alternative grammar exercise for the N Level format:

Try This!

Carefully read the text below. There is one grammatical error in each line. Circle the incorrect word and write the correct word in the space provided. The correct word you provide must not change the original meaning of the sentence.

The days of paying with cash are slowly fading away. Singapore, one of the region's most influential economic powerhouses, are moving towards becoming a cashless society. A Singaporean government is aiming to eliminate the used of cheques and reduce cash payments in the country. Electronic payments (e-payments) in Singapore has gained popularity for the security they offer. More than eight on ten Singapore consumers have adopted e-payments, while almost three in five Singapore merchants was accepting e-payments. Launches last year, e-payment platform PayNow allow users to make payments via their mobile phones without disclosing his banking details. Such digital payment methods make transactions more secure and convenience. As Singapore becomes an increasingly cashless society, we will soon be able go about our lives without the need for cash.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Adapted from:

Singapore Government Aiming to Make the City-State a Cashless Society By 2025. 3ECPA. Retrieved from <https://www.3ecpa.com.sg/blog/singapore-is-going-cashless>

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Section 1: Language Skills

- **Answers to the Grammar Exercise for the N Level Format**

Here are the answers to the grammar exercise for the N Level format:

<p>The days of paying with cash are slowly fading away. Singapore, one of the region's most influential economic powerhouses, are moving towards becoming a cashless society. A Singaporean government is aiming to eliminate the used of cheques and reduce cash payments in the country. Electronic payments (e-payments) in Singapore has gained popularity for the security they offer. More than eight on ten Singapore consumers have adopted e-payments, while almost three in five Singapore merchants was accepting e-payments. Launches last year, e-payment platform PayNow allow users to make payments via their mobile phones without disclosing his banking details. Such digital payment methods make transactions more secure and convenience. As Singapore becomes an increasingly cashless society, we will soon be able go about our lives without the need for cash.</p>	<ol style="list-style-type: none">1. is2. The3. use4. have5. in6. are7. Launched8. allows9. their10. convenient
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Nature of errors:

1. is → singular subject 'Singapore'
2. The → article for a specific subject
3. use → word form is a noun and not a verb
4. have → subject-verb agreement with plural noun 'payments'
5. in → preposition, expression of number
6. are → present continuous tense and subject-verb agreement with 'merchants'
7. Launched → past tense, 'last year'
8. allows → subject-verb agreement with singular noun PayNow and present tense
9. their → possessive pronoun aligned with subject 'users'
10. convenient → word form is an adjective and not a noun



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Section 2: Comprehension Exercises

- Visual Compre Answers

Here are suggested answers to our visual comprehension exercise:

1. The headline reads "New Tablet at \$50! Buy now to enjoy free delivery."

i) How does the headline persuade readers to buy the product?

The headline has **incredible/unbelievable** claims that **the latest gadgets** are available at a **low price**. [1]

OR

It compels people to buy the tablet **immediately** with "buy now" and in an **urgent tone** so that they can get free delivery services. [1]

[Language for impact question. Note: students must indicate ONE linguistic device used in the headline.]

ii) Explain how the main image effectively illustrates the headline.

The image shows a lady who is **smiling** and with a "**thumbs up**" gesture to **entice/persuade/appeal to** the audience to **buy the tablet** immediately. [1]

[Inference – must link picture to headline words]

2. Who is the target audience of this poster?

The target audience is online shoppers/people who purchase things on the internet. (1)

3. Refer to the information that is in bullet form. Write down a **five-word** phrase that suggests the information seems unbelievable and cannot be trusted.

The phrase is "too good to be true". (1)

4. Write down **one** sentence that sums up the message of the poster.

The sentence is "Don't be scammed". (1)

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Section 2: Comprehension Exercises

- Expository Compre Answers

Here are suggested answers to our expository comprehension exercise:

1. Write down a **four**-word phrase from Paragraph 1 that describes the advance towards a cashless society. [1]

“positive march of progress”. (1)

2. State the **three** benefits of not paying by cash in Paragraph 1. Answer in **your own words**.

It is quick convenient and widespread/everywhere/widely used. (2)

[All 3 points for 2 marks. Any 2 points for 1 mark. From passage: “fast, easy and ...ubiquitous”]

3. “Sleep-walking into becoming a cashless society could leave millions of people *financially disenfranchised*” (lines 7-8).

- i) What is the tone of voice of the writer in this sentence? [1]

The writer’s tone is cautionary. (1)

[Do not accept “warning tone”]

- ii) Explain what he means by this sentence, paying attention to the words in italics. [2]

He means that if we **move without thinking/ignorantly** (1) into a cashless society, many people could be **left out/marginalised/cast aside/left without money**. (1)

4. Johan and Ting Yi are having a conversation about the disadvantages cash brings.



- i) Give **one** piece of evidence from Paragraph 2 that Johan can use to explain his position. [1]

The evidence is that individuals are victims of crimes like “muggings and robberies”, “break-ins and burglaries”. (1)

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ii) How can Ting Yi support her view? State **one** detail from Paragraph 4 to back up her claim. [1]

Cash is hard to trace by governments as it is too easily hidden out of sight and circulated without full accountability. (1)

OR

In the developing world, corruption and fraud continue to thwart efforts at economic empowerment and financial inclusion. (1)

[Accept any one detail for 1 mark. Excess denied if too much information is given for either answer. Do not accept incomplete answers.]

5. “Though aimed at helping the poor, the cashless drive hit the most marginalised segments of society hardest.” (lines 33-34) Explain the irony in this sentence. [2]

It is ironic because the move to a cashless society was meant to aid/assist the ones with the least money/the impoverished/needy/disadvantaged (1) but instead, it negatively affected them the most/the poor suffered the most from it. (1)

6. **Using your own words as far as possible**, summarise the arguments against societies using wide-scale digital-only payments.

Use only information from Paragraphs 6 and 7.

Your summary must be in continuous writing (not note form). It must not be longer than 80 words (not counting the words given to help you begin).

Societies adopting wide-scale digital-only payments could present major challenges to ... [15]

Suggested summary responses:

	From the passage	Paraphrased
1	people with mental health problems,	those who are mentally unwell ,
2	physical disabilities,	the disabled , or
3	age-related cognitive impairments.	elderly people with mental challenges .
4	Keeping track of which payment method, device, or card to use could be stressful or even upsetting.	Monitoring digital payments and devices can be pressurising to them.
5	People caught in abusive domestic situations may find they have even less financial freedom,	People who are from abusive/unhealthy homes may have less freedom
6	if their spending is constantly monitored and scrutinized by a partner.	If their digital payments are always being watched .
7	risks opening up another divide, with businesses adopting differential pricing structures that charge more for paying with cash than by digital.	Businesses may have differing practices of charging more for cash payments than digital ones .



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8	1.3 million people in the UK do not have access to banking services,	Many people in the UK lack convenient banking services
9	for 25 million people, cash is not a choice, but a necessity.	And for millions more, cash is still essential .

Societies adopting wide-scale digital-only payments could present major challenges to those who are mentally unwell, the disabled, or elderly people with mental challenges. This is because monitoring digital payments and devices can be stressful to them. People who are from abusive/unhealthy homes may have less freedom if their digital payments are always being watched. Businesses too may have different practices and charge more for cash payments than digital ones. Finally, many people in the UK lack convenient banking services and for millions more, cash is still essential.

(77 words)

Accept any 8 points for 1 mark each.

Total: 15 marks

- Content: 8 marks
- Language: 7 marks

(grammar, spelling, punctuation, vocabulary)



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Section 3: Brainstorming exercises

- Oral communication responses

Here are suggested answers to our Talk oral communication exercise:

Q2: Is shopping a popular activity in Singapore?

Point What is your main idea?	Shopping is a common pastime for people in Singapore because it is easy and convenient for us to do so.
Elaboration Why do you feel this way?	Apart from the many shopping malls across Singapore, online shopping platforms are becoming more common and convenient. People can visit stores during their leisure time on weekends, but they can also shop at any time of the day through their smartphones, tablets or computers.
Examples Can you show why?	We can see this in the recent rise of e-commerce stores such as Shopee, Lazada and Redmart, which allow people in Singapore to shop for clothes, household items and even groceries from their smartphones.
Link And, this shows that...	On the whole, as shopping becomes more accessible and convenient, shopping will probably become an even more popular activity for people in Singapore.

Q3: Do you think money helps to make us happy?

YES, I think money HELPS to make us happy	NO, I think money DOES NOT HELP to make us happy
[P] I believe that having the money to buy the things we need or want is very helpful in making us happy.	[P] From what I have observed, there are some things important to our happiness that money cannot buy.
[E] Being able to afford necessities such as food, transportation and healthcare is important for our wellbeing. In addition, buying gifts for people important to us can help us to feel a sense of contentment.	[E] There are some needs that cannot be purchased, such as our sense of identity, belonging and community, no matter how much money we have.
[E] For instance, it is common for families to give each other gifts and to celebrate over food during festive seasons such as Lunar New Year, Hari Raya and Deepavali. During birthday celebrations, the gifts my friends and family exchange help us to feel a sense of	[E] Singapore is ranked among the richest countries in the world. Even though there are many people in Singapore who are rich, Singapore is also ranked amongst the most unhappy countries in the world, coming in 34 th in United Nation's 2018 World Happiness Report.



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care, joy and pleasure.

[L] Therefore, in my personal view, from my view money is indeed important in supporting our happiness.

[L] On the whole, there are needs that money cannot buy, and this shows us that money may not always help in making us happy.



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ABOUT US

Our Present Perfect Story

OUR PRESENT PERFECT STORY

Present Perfect is at once a type of verb tense in the English Language and our vision for what readers of our magazine will gain from their reading experience. As a verb tense, the present perfect refers to an action that has occurred in the past and that has relevance to the present. This is a metaphor for our project. Alongside our sister magazines *Broader Perspectives* and *REPRESENT*, the *Present Perfect* team works to equip our readers with relevant skills and knowledge, and to empower our student readers to find relevance and joy in learning about the English Language. In addition, we work to help readers develop a sound understanding of the past and present contexts shaping our world. Lastly, we work to inspire our readers to find ways for meaningful personal and social engagement in the present to order to help realise the perfect version of *their* future society.

In the grand scheme of things, the measurable impact of a magazine is small. Still, we believe that the possibilities we can help to create will be greater than the sum of its parts. Thank you for coming along with us on this change-making journey as an educator, a student and a reader.

“Infinite past makes present tense.”

– Eleanor Wong, *The Campaign to Confer the Public Service Star On JBJ*

We want to hear from you!

Tell us what you think! Scan this code or visit our site to share your thoughts. Three respondents will be randomly picked to win a specially curated magazine bundle!



<https://share-your-thoughts.typeform.com/to/BzijMd>